THE VOICE OF THE INVISIBLE MINORITY:

An Intersectional Analysis of the Integration of Immigrants with Disabilities in Finland

Aychesh Nigussie Koski

Master's Thesis

Development and International Cooperation

Faculty of Humanity and Social Sciences

Department of Social Sciences and Philosophy

University of Jyväskylä

Spring, 2021

Table of Contents

Abstract

The Voice of the Invisible Minority: An Intersectional Analysis of the Integration of Immigrants with Disabilities in Finland

Nigussie Koski, Aychesh
Master's in Development and International Cooperation
Department of Social Sciences and Philosophy
University of Jyväskylä
Spring, 2021
73 pages +2 appendixes

In mainstream literature on migration and the dominant Eurocentric studies on disability, immigrants with disabilities are an invisible population whose lived experiences are cast aside. Indeed, there has not been a solid bridge that connects the areas of inquiry in migration and disability. As a result, the voices of immigrants with disabilities remain unheard. This research is an attempt to contribute to filling in this knowledge and information gap. It does so by exploring the lived experiences of immigrants with disabilities and their integration trajectories in Finland, including an examination of factors attributed to their integration and preclusion in the host society.

A qualitative research method of semi-structured interviews documented the sentiments, experiences, and perceptions of a sample of immigrants with disabilities in Finland. These data were then interpreted through content analysis. The application of an intersectionality framework allowed a comprehensive appreciation of the specificities of their lived experiences, thereby unmasking the multiple identities of these immigrants beyond their apparent disabilities and migration statuses.

The findings of the study suggest that Finland's well-functioning welfare system has assisted the integration process of immigrants with disabilities and their quest to lead an independent life. However, the Finnish immigration policy and integration program continue to adopt an ableist approach (i.e., formulated based on conditions and assumptions of non-disabled immigrants). As such, existing policies and institutional capacity are inadequate to respond to the special needs of immigrants with disabilities, whose overall economic, social, and political integration is impacted by their multiple oppressive identities. The research reveals that immigrants with disabilities who have lesser oppressive identities are better integrated and included in the host society than those with more oppressive identities.

Keywords: ableist approach, Finland, immigrants with disabilities, integration, intersectionality

Acknowledgements

First and foremost, I give all the glory to the almighty God for the incredible strength he bestowed upon me to complete this task.

I want to express my deepest gratitude to my thesis supervisor, Dr Bonn Juego, for providing invaluable guidance and profound encouragement. I am also grateful for his empathetic understanding and patience during my maternity leave. I would not have made it without his prompt turnaround of my draft chapters, pragmatic comments, and, most importantly, his optimism. It was a great privilege to work under his supervision.

My heartfelt thanks also go to my former supervisor Dr Päivi Hasu for helping me in laying a solid foundation for this thesis during the inception phase. Her close and strict follow-up, critical comments, her enthusiasm in giving hands when needed throughout my study time are unforgettable.

I also extend my most profound appreciation to Dr Teppo Eskelinen for his insightful comments on each research chapter in the thesis seminars. Primarily, his contribution was significant in the methodology part of my thesis.

I am also indebted to Hilma for their no brainer acceptance of my request to helping me in recruiting the research participants. They played a significant role in arranging a meeting place to conduct face-to-face interviews, bridging the language barriers, and providing reference books on the topic. This research would have been impossible without their incredible support! I am also thankful to Oulu Invalidien Yhdistys for collaborating in recruiting one research participant. I also extend my appreciation to one of my friends in Jyväskylä, who assisted me in finding the last research participant to meet my sample size.

My heartfelt appreciation also goes to all the research participants for their willingness to participate in the study. Most importantly, responding openly to all the questions solicited during the interviews. I also do not want to miss this incredible opportunity without thanking all my classmates for their love and caring.

To complete the thesis, beyond academic support was required. To that end, my sincere gratitude goes to my loving parents, who taught me during my childhood that my disability does not limit what I can achieve in life. I would also like to express my gratitude to my siblings for their continued emotional support and for being there for me through thick and thin.

I am beyond grateful to my beloved husband for his patience, understanding, and unwavering assistance throughout the long, bumpy studying and thesis writing journey. I would not have made it without his significant support. Finally, thank you, my sweet children, for being my source of inspiration all the way through.

Acronyms

PWDs- Persons with Disabilities

WHO-World Health Organization

Hilma-The Support Centre for Immigrant Persons with Disabilities and Long-term Illnesses

UNCRPD-United Nations Convention on the Rights of People with Disabilities

SDGs- Sustainable Development Goals

ETNO- Advisory for Ethnic Relation

UNHCR-United Nations High Commissioner for Refugees

List of figures

Chapter 1-Introduction

1.1 Background of the study

"One of the dangers of standing at an intersection—is the likelihood of being run over" Ann duCille (1994, p.593)

Migration has been taking place ever since the creation of human beings. However, in today's world, more people are migrating for diverse reasons. Economic horizons have not only broadened in the realms of employment and study; global violence and exploitation have also triggered compelled migration. To that end, migration experts have recognized the mounting complexities of migration and migration statuses in modern society (Burns, 2017).

Fifteen per cent of the world's population is believed to have a disability, making it the most significant minority in the world (World Health Organization, 2011). Therefore, it is estimated that there are about 32 million disabled migrants across the globe. Unlike the past, the year 2014 also witnessed the compelled displacement of hundreds of thousands of people of whom people with disabilities were included (Handicap International and HelpAge International, 2014).

There is no exact statistical data about the number of immigrants with disabilities residing in Finland. However, there were around 365,000 persons of foreign background in Finland at the end of 2016 (Statistic, 2016). Hence, if the WHO estimate of the number of people with disabilities in the world applied that is (2-4% with severe disabilities and 15% with mild disabilities), the number of immigrants with disabilities with severe disabilities would be estimated at 7300-11000 and around 55000 immigrants with disabilities with mild disabilities in Finland (Finnish institute for health and welfare, 2019).

People with Disabilities (PWDs) have poorer health, less education, fewer economic opportunities and are more likely to be disadvantaged than people without disabilities around the world (WHO, 2011). It demonstrates that disability is a challenge, regardless of where the person is born. However, when PWDs migrates, it adds a layer of complexity to the existing challenges (Stone, 2004). The challenges immigrants with disabilities face are multifaced because of their disability, migration status and other identities. To that end, some scholars highlighted the intersection of racism and ableism that immigrant with disabilities faces in their daily lives. Moreover, they also revealed their concern about immigrants with disability difficulty finding a

school placement, employment and accessing the needed services to lead independent lives in their host societies (Dossa, 2009; Groce, 2005).

It is mainly because disability and migration are seldom addressed together in policy, research, or practice. Due to the lack of connecting bridges, the migration scholars do not have adequate knowledge about disability; likewise, the disability professionals have little expertise in migration (Grech, 2011). As a result, immigrants with disabilities remain invisible, and they are the most unheard group, and their human rights and voices are subjugated in the global context (Piesani and Grech, 2017). Hence, immigrants with disabilities face the most profound forms of marginalization and cumulative disadvantage positions in their host societies (Dossa, 2009).

There has been scarce research conducted on immigrants with disabilities globally and in Finland, and thus their plight situation is barely understood. The difficulties encountered by disabled immigrants are not exclusive to Finland. According to El-Lahib & Wehbi (2012), the problem has recently captured the imagination of governments and researchers in the United States, Canada, the United Kingdom, Australia, New Zealand, and Belgium. Not only has little attention been given to immigrants with disabilities, but they are also often homogenized despite their diversified identities that inform their settlement and integration trajectories in their host societies.

Hence, the intersectionality framework is applied as the best suiting theory to challenge such an attitude. Intersectionality seeks to comprehend how different identity markers such as disability, migration, gender, age, ethnicity, socioeconomic status, race, sexual orientation, religion, and mental health status intersect at different points of the individuals' lives. And how their interlocking interactions are attributing towards their privilege and operation status in society (Bowleg, 2012).

This research includes immigrants with disabilities who have given consent to participate in the study regardless of their migration reasons. In addition to the challenges encountered during the integration process, the study also examined the positive experiences and factors facilitating their integration compared to the countries of origin.

Therefore, this research brings disability and migration together and explores how the intersection of different identity markers such as migration status, gender, age, culture, religion,

and race interplay in shaping the lived experiences of immigrants with disabilities and their integration in Finland.

1.2 Statement of the problem

Many individuals with disabilities worldwide do not have adequate access to health insurance, schooling, and job opportunities, do not obtain disability-related benefits and are excluded from daily life activities. As a result, an increasing body of evidence suggests that people with disabilities are more likely to live in poverty than people without disabilities (WHO, 2011).

These challenges complicated further when people with disabilities migrate to other countries for diverse reasons. However, immigrants with disabilities are homogenized with little to no regard for culture, religion, gender, race, or age (Pisani & Grech, 2017). As a result, the multiple discrimination that immigrants with disabilities face due to their various identities remains unmasked across the world. Finland is no different. The scarce research conducted about immigrants with disabilities in some countries revealed that immigrants with disabilities face difficulties such as language, housing, employment, understanding and accessing rehabilitation and other disability services. The above challenges emerged primarily due to frustration from miscommunication and different perspectives because of cultural differences and racial discrimination (Stone, 2004).

Disability is one of the most significant development issues. Paying little attention to the problem of PWDs in general and immigrants with disabilities jeopardizes the respect of their human rights as stipulated in the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and also impoverish nations. According to WHO and the World Bank (2011), global economic loss due to the exclusion of people with disabilities from the labour market estimated to be between $ 1.71 trillion and $2.23 trillion annually. The current Sustainable Development Goals (SDGs) also strive to reduce global poverty by leaving no one behind in the process. Therefore, it is apparent that without the inclusion of immigrants with disabilities, the implementation of the SDGs would not be fully realized.

Hence, by demonstrating the lived integration experiences of immigrants with disabilities in Finland, this research fills the existing knowledge gap to formulating inclusive integration

programs and police to enable them to live a productive life on an equal basis with others.

1.3 Significance of the research

The issue of immigrants with disabilities is one of the least researched topics globally and as well as in Finland. In addition to the little research conducted, the intersectionality framework has been rarely applied for data analysis. As a result, the diversified identities that shape their integration in the host society remain invisible. Therefore, this study explores the lived experiences of immigrants with disabilities on their integration trajectories in Finland through the application of the intersectionality framework. In doing so, the research seeks to fill the existing literature gap in the field.

Without adequate information about immigrants with disabilities and their integration process, the host country cannot formulate inclusive integration policies and programs to meet their needs for a productive and independent life. Moreover, the research results can enrich the disability and migration services providers knowledge about the plight of immigrants with disabilities and provide the required services in a culturally competent manner.

Hence, beyond filling the knowledge gap, the research also marks a modest attempt to inspire further research and debate on immigrants with disabilities to inform future immigrants' integration programs, policies, and practices.

1.4 The objective of the study

The study's main objective is to explore the lived integration experiences of immigrants with disabilities in Finland. It sets three specific aims to capture their full lived experiences: first, identify both integrations facilitating factors and challenges. Second, it scrutinizes their social, economic, and political participation in the host country, and third, it hopes to spur more research and discussion regarding immigrants with disabilities.

1.5 Research questions

The study's aim is to answer the following questions.

1. What are the factors facilitating the integrations of immigrants with disabilities in Finland?
2. What are the challenges and barriers jeopardizing immigrants with disabilities' full integration in Finland?
3. How does the intersectionality of immigrants with disabilities' multiple identities impact their economic, social, and political inclusion in the host society?

1.6 Key concepts

People with disabilities- The United Nation Convention on the Right of People with Disabilities describes people with disabilities as "those who have long-term physical, mental, intellectual, or sensory impairments in which, interacting with countless barriers, may hinder their full and effective participation in society on an equal basis with others" (UNCRPD, 2006, P.4).

Immigrants-In this thesis refers to people with foreign background moved to Finland to live permanently regardless of the reason to move.

Integration- Refers to adjusting oneself to the culture and practices of the host society. Integration is demonstrated in this thesis primarily in terms of the extent to which research interviewees participate in the host society's social, economic, and political aspects.

Intersectionality is used as a theoretical framework in this research to comprehend how different identity markers such as disability, migration, gender, age, ethnicity, socioeconomic status, race, sexual orientation, religion, and mental health status intersect at different points of the individuals' lives. And how their interlocking interactions are attributing towards their privilege and operation status in society (Bowleg, 2012).

Cultural competency- Refers to understanding and responding to service users diversified cultural, religious, and ethnic needs.

Chapter 2-Literature review
Migration and Disability: Literatures, Concepts, and Models

At this literature review, the fundamental concepts of the thesis such as disability and disability models, a brief history of migration to Finland, migration and disability, integration of immigrants in Finland, challenges of integration, cultural competence in service delivery and international rights of immigrants with disabilities are discussed adequately.

The review started with a description of the disability and then went over the various disability existing models. Disability models demonstrate the evolution of society's understanding of disability and people with disabilities over time. The brief history of migration to Finland also narrated how migration to Finland began and its progress in chronological order. The migration and disability section debated the independent functioning of the two sectors without adequate collaboration in policies and practices.

Under the integration of immigrants, the Finland integration program is discussed. The challenges of integration in the Finland section shed light on immigrants' labour market integration challenge. The integration and the challenges of integration topics dealt with solely on non-disabled immigrants due to the shortage of literature about immigrants with disabilities integration experience in Finland's context.

The cultural competence part portrayed the need for service providers to deliver services that respond to immigrants with disabilities' diverse cultural, ethnic, and religious needs. Lastly, the international rights of immigrants with disabilities are outlined to depict that they are safeguarded by the international disability rights as part of the global disability community.

2.1 Defining disability

There is no widely agreed definition of disability. The definition varies in different societies and different disciplines. It has been defined from medical, sociological, and political viewpoints; hence the definition of disability has been established and used in various contexts (Mitra, 2006). In this research, I examined the evolving disability concept defined by UNCRPD and WHO and

how the definitions shaped the social understanding of disability through time.

The UNCRPD described Persons with disabilities as "those who have long-term physical, mental, intellectual, or sensory impairments in which, interacting with countless barriers, may hinder their full and effective participation in society on an equal basis with others" (UNCRPD,2006, P.4). According to this definition, the level of one's disability depends on the interaction between the person with impairment with the larger environment; the extent to which the physical and attitudinal barriers hinder their full participation and integration. It also marks a groundbreaking shift in understanding the person with disabilities from considering as an object of charity to right bearers, who can claim their rights as members of society. The CRPD is in line with the social model of disability that promotes the eradication of disabling environment instead of investing time to fix the impairments.

In contrast, to the above definition, WHO (1980, p.142) defines disability as "any limitations or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range/ level considered normal for a non-disabled human being". The definition focuses on the individual's limitation to perform due to impairment, with little attention to the disabling environment. As a result, the WHO's definition of disability is based on charitable and medical concepts. People with impairments are viewed as incompetent and a burden on their families and countries. Even though these viewpoints were more widespread in 1970, they have persisted in several societies around the world.

For several years, the definition of disability has been changing. Disability has been expressed in numerous models by various schools of thoughts. While scholars have used multiple methods (models) at different points in the evolution of the concepts, the four models mentioned in this chapter are what most legislations have adhered to and attempted to implement. They explain how society's understanding of disabilities has developed over time. The disability models are used to supplement the data analysis related to social behaviours and disability services.

2.2. Models of disability

2.2.1 The religious/moral disability model

The religious model, as the oldest model of disability, continues to perpetuate in some parts of the world where religious belief dominantly embedded in the culture. Disability is believed to be caused by the penalty of God for a particular sin or sins committed by an individual with disabilities (Retief and Letsosa, 2018). It is not always the individual's sin; their parents and ancestors do a potential source of their condition (Henderson & Bryan, 2011). As a result, people with disability, including their families, tend to be stigmatized and excluded from society. This model undermines the capability and self-worth of people with disability and makes them a pity of object and burden to family and welfare. In most cases, institutionalizing them in the rehabilitation centres/nursing centres was the best option.

2.2.2 The charity model of disability

The charity model of disability considers people with disabilities as victims of their impairment. Their predicament is tragic, and they are in agony. Non-disabled persons can then support PWDs in whatever manner they can as they require specific facilities, special organizations, and so on because they are different (Duyan, 2007). Compared to the moral and religious model of disability, the charity model promotes humane care for people with disabilities. However, many individuals in the disability world have an unfavourable view of the charity model. It is often criticized for portraying PWDs as weak, depressed, and reliant on others for care and protection, reinforcing negative stereotypes and misconceptions regarding PWDs (Seale, 2006).

2.2.3 Medical model of disability

The medical view of disability tends to regard disabled people as 'having something wrong with them and a source of problems (Oliver, 2013). The medical (or biomedical) paradigm views disabilities as a human issue triggered by an illness, an accident, or some health disorder that necessitates medical attention in the context of surgery and recovery. The medical model tends to attach the problem to the individual who has an unwelcome illness that puts him or her in a sick position (Parsons, 1975).

The medical model of disability is extremely normative, focused on the person and his or her medical situation, and individuals are deemed disabled by being incapable or less able to act as "normal" people. Rehabilitation has a significant role in bringing the person back or close to normal (Mitra, 2006). This model emerged as the dominant school of thought with the development of modern medical science by enhancing the medical professionals' role in society. Since many disabilities have medical explanations, persons with disabilities must go through intensive medical care and rehabilitation to cure the disability to be mainstreamed into society as productive citizens. According to Oliver (2013), considering PWDs as a patient made the society give them low priority in addressing their needs compared to competing interest of other groups, despite their considerable number making up to 15% of the global population.

2.2.4. Social model of disability

The social model of disability emerged in response to the shortcomings of the medical model of disability. The British disability community in the 1960s and 1970s influenced its activism. (Retief and Letsosa, 2018). According to the social model, it was not impairment that was the predominant cause of disabled people's social exclusion but how society understands disability and reacts to people with impairment (Oliver, 2013). In other words, the social model of disability believes that persons are 'disabled' when the physical, economic, political, and cultural structures of the society in which they live do not accommodate their impairment (Shakespeare et al.,2001). The social paradigm was a way to reflect on what we have in common and the challenges we all encountered. Of course, some of those obstacles were impairment-specific; for example, blind people might face information barriers, people with mobility problems may face access barriers, deaf people may face communication barriers, and so on. Creating a barrier-free environment is expected to help people with mobility impairments and other categories (e.g., mothers with strollers, porters with trolleys, pushchairs) (Oliver, 2013). Disabling environment includes all the things that impose restrictions on disabled people, ranging from individual prejudice to institutional discrimination, from inaccessible public buildings to unusable transport system, from segregated education to excluding work arrangements, and so on. The social model is the current theory in disability discourse; most disability legislation in many countries is formulated harmonized with this principle.

To infer, disability is a social construct that emerged due to environmental barriers and cultural behaviours that demand a radial social change (Mitra, 2006). Social workers' interventions should shift from focusing on the person with impairment to the disabling society (Oliver, 2013).

2.2.5. Human right disability model

The Human Rights Disability Model is a distinct sub-group. According to the human right disability model, PWDs, regardless of their structural loss or functional limitation, are fully entitled to equal access to existing services, opportunities, and meaningful participation in activities of collective interest.

While the social model assists us in recognizing the fundamental social conditions that affect our understanding of disability, the human rights model goes beyond clarification by including a theoretical basis for disability policies that stresses the human dignity of PWDs. In comparison, the human rights model encompasses both first- and second-generation human rights. It includes both human rights, legal and political, and social, economic, and cultural rights (Degener, 2017). The human rights approach is focused on the spirit of freedom and equality for all citizens. The core is the appreciation for diversity and the recognition that people's rights and dignity are the same regardless of their backgrounds, which often ensures they have the right to freedom and non-discrimination, accessibility, inclusion, and active participation. With its social model underpinnings, the human rights model frames the new UNCRPD, contributing to global disability-inclusive development.

2.3 History of migration to Finland; an overview

International migration has been a development debate and priority agenda globally due to the current European immigration crisis. The first refugees landed in Finland from Chile in 1973. Finland accepted 500 Vietnamese refugees at the end of the 1970s (Finnish refuge council, 2019). Until 1990 Finland has been a country of out-migration; however, from1990 onwards, it has become one of the immigrants' destination countries (Forsander, 2003). Nonetheless, at the

beginning of 1980, the number of arriving migrants had already exceeded the number of departed migrants for the first time (Heikkilä and Järvinen, 2003).

Nevertheless, most Finns were acquainted with refugees only after the first significant numbers of Somali refugees arrived in the early 1990s (Finnish refugee council, 2019). In 1990 the collapse of the Soviet Union and the breakdown of Yugoslavia caused immigrants of Finnish descent from the ex-Soviet region to arrive in Finland. Furthermore, the war in Somalia resulted in the arrival of refugees in Finland. Since Somalian refugees have been migrating for up to 25 years, the Somali-speaking community has amounted to 17,000 individuals. The Russian-speaking community in Finland has also expanded because of the ex-Soviet Union's return migration program (Ministry of Economic Affairs and Employment, 2016)

However, the range and proportion of immigrants remain small in Finland compared to other countries in Europe, irrespective of whether the immigrant population has increased in recent years because of the higher number of asylum seekers received. The brief history of immigration also explains why so-called second-generation immigrants – individuals who have been under school age when they migrated, and children born in Finland to mother and father who had been born abroad – are a small community in this country (Ibid).

The figure below depicted the smaller number of second-generation migrants compared to general foreign migrants, or the so-called first generation (See figure 1)
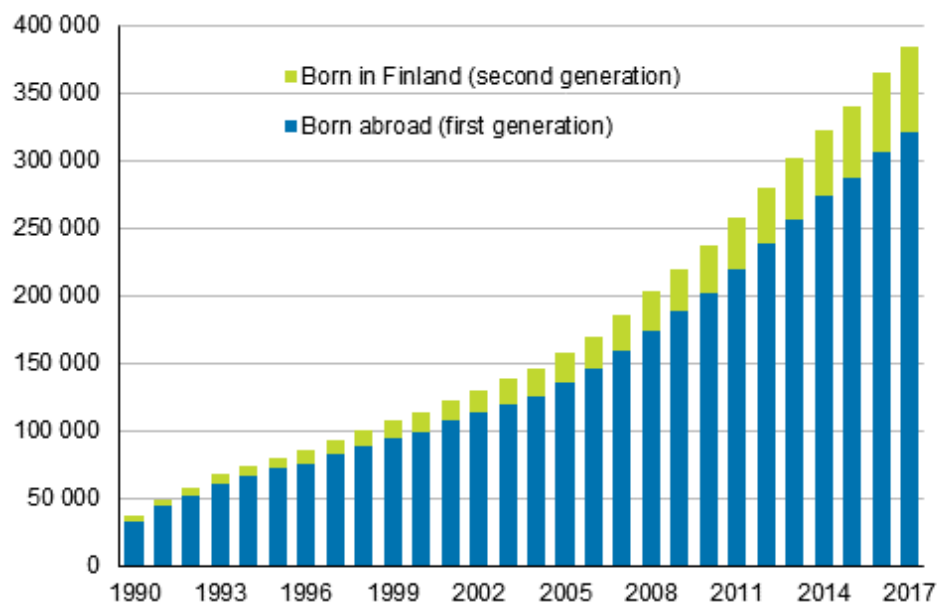
Source: Population Structure 2017, Statistics Finland

Figure 1: Population with foreign background in 1990-2017

The reason for migration is multifaceted and complex. Similarly, according to the Ministry of Economic Affairs and Employment (2016), people migrate to Finland for diverse reasons. The most popular explanation is family relations, usually a Finnish or permanently resident partner. Every year, at least one-third of all residency permits are given based on family relations, while fewer than a third are granted for work and studies. In several years, the proportion of quota refugees or asylum seekers are given international protection has been around 10%. However, in the fall of 2015, the situation in Finland and around the world changed. According to UNHCR (2014), vast numbers of people are forced to abandon their homeland because of persecution, battle, and human rights violations every day. Those are collective and yet specific trajectories marked by fear, violence, loss of life and untold tragedies. According to Statistics Finland's population figures, 412,644 people resided permanently in Finland who spoke a foreign language as their native language at the end of 2019. The percentage of people who speak a foreign language is 7% of the overall population. Russian speakers accounted for 81,606 people, Estonian speakers accounted for 49,427, and Arabic speakers accounted for 31,920 (Finnish statistics, 2019).

2.4 Migration and disability

Given that people with disability count for 15% of the global population (WHO and World Bank, 2011), one can estimate that around 3.5 to 5 million people who are displaced could be disabled humans. For instance, the latest research revealed that 22% of surveyed Syrian refugees had an impairment, with 6% claimed to have a severe disability (HelpAge International & Handicap International, 2014). WHO and World Bank (2011) reminded the public that, unlike in the past, an increasing number of PWDs are currently migrating to different countries for different reasons. The report highlighted that it is not only that disabled people migrate, but also others will become disabled during their journey. However, provided the nature of forced migration, where persons are forced to flee from war, conflict, poverty and natural disaster, human right abuse, corruption, the number is likely to be significantly higher reported (Grech, 2015).

Grech, unlike many other researchers, looked at migration's causes in a broader sense. He brought up the unjust global North-South relationship, which he believes provided the structural conditions for unequal development and social inequality among countries. As a result, people with disabilities residing in the most fragile states with no basic needs provision migrate more. He explained that there is little or no health care and rehabilitation services in such countries, fragmented or no financial support for those who are unable to work, limited family assistance, and other related factors that can threaten the safety and survival of the disabled (Ibid). However, according to De Haas (2012), the middle or upper classes, not the poor, have the wealth and means to move to the global North in most cases.

The global North and South relation as the causes of migration is also further explained through postcolonial theories, which claim that colonial policies tend to lead to socioeconomic and political destabilization in the Global South countries (Chataika, 2012). It, in turn, trigger a massive migration and shape disabilities constructions. For example, the sum of aid provided to Global South by Global North development agencies is often based on these countries opening their economies to multinational investments and adopting free trade agreements (Ravetti, Sarr & Swanson, 2018). However, this sort of economic liberalization often leads to uprising and conflict in the global south due to an elevated level of unemployment and poverty resulting in migration (Hyndman, 2003 as cited in Kusari et, 2019). Nonetheless, Global North countries prohibit

migration from the global south to the North and insist that supplying aid would assist people in seeking alternatives in their own countries. In doing so, the Global North labels those who live outside of the Global South's imposed borders as rebels who pose a threat to host communities (Kusari et al., 2019).

Despite the considerable number of displaced populations, academic scholars, and the media view migrants as a homogeneous community, sometimes without considering the nuances involved in human experiences (El-Lahib, 2015). Immigrants with disabilities are among the displaced community whose unique experiences are shaped by their multiple identities. Lack of access to adequate settlement facilities is one of the common challenges immigrants with disabilities often face in their destination countries. Despite these recognized hurdles, the intersection of immigration and disabilities remains a significant weakness among the helping professionals. This, in turn, portends the inadequate preparation among the professional to serve the needs of immigrants with disabilities. In a nutshell, the diverse realities that form their settlement and integration within host countries remain unpacked. (El-Lahib, 2015, 2015b; El-Lahib & Wehbi, 2012, Grech, 2011). Some studies in Canada also demonstrated that social workers and settlement support suppliers are ill-equipped to deal with disabled immigrants. As a result, immigrants with disabilities experience numerous challenges in accessing settlement facilities in Canada due to difficulty connecting with settlement workers because of lack of general awareness about services coupled with inadequate know-how among experts to serve them (El-Lahib 2015, Groce,2005, Hansen, 2019).

Furthermore, immigrants who have not resided in the province for at least three months are disqualified for disability programs in certain Canadian cities. Given that the initial settlement phase is one of the most daunting time, such limitations hinder the probability of fruitful integration experiences. This systemic and subtle discrimination process creates a second-class resident by excluding disabled immigrants/refugees from receiving facilities. (Kusari et al.2019)

Instead of identifying the root causes of disabled immigrants' disadvantage, most countries focus on estimating the excess demand they may place on the health and social welfare systems. The council for Canadians with disabilities (2013) complained that a debate that centres entirely

on the welfare needs of people with disabilities and their burdensome existence devalues Canadians with disabilities and does little to consider the contributions that people with disabilities and their families make to Canadian society (Council for Canadians with Disabilities, 2013). As a result, in most societies, immigrants with disabilities are invisible, and the most unheard group and their human rights and voices are subjugated (Pisani and Grech, 2017).

The implication is that theorizing of migration and policy formulation and practice cannot do without giving attention to immigrants with disabilities. It leaves a policy unimplemented, needs are unattended to, and the concept remains undeveloped and disembodied. Despite the increasing number of forced disabled immigrants, the truth is that disability and migration are rarely brought together in policy, research, and practice. They are factors of a single equation through the ones theorizing and those working in practice, whether in humanitarian issues, development, international members of the family, politics or even disability research (Grech, 2011). He elaborated his argument by emphasizing the little connection made with the implications of those operating in migration to have inadequate expertise about disability. People working with disability continue to have little knowledge about migration. Studies on disability and compelled immigration remain embryonic; the theory is scarce, reflecting an ableist attitude of migrating bodies in migration studies and a chronic worldwide North/Eurocentric disability research in an alert to migrant disabled people (Ibid).

Therefore, to halt marginalizing disability from migration studies and practices, Grech (2011) suggested that efforts be made to spark more meaningful discourse on disability and forced migration. It requires theoretical engagement, a critical examination of humanitarian intervention and practice, and legal and regulatory changes to preserve immigrants with disabilities' rights and social justice.

2.5 The integration of immigrants in Finland

According to Frideres (2012), social integration in the Finnish context is explained in the Act on the integration reception of asylum seekers and other immigrants Integration Act 1999. Accordingly, the first section of the law promotes equality and freedom of choice and integration

of immigrants through various strategies that enable immigrants to acquire the essential knowledge and skills required to function in society. Furthermore, in section 2 of the Act," Integration "is explicitly defined as personal capacity development through enhancing participation in the work-life and society without abandoning one culture, language, and practice. The definition makes it explicit that Finland promotes acculturation instead of assimilation by encouraging immigrants to adopt new social values and norms while keeping their own. Unlike acculturation, assimilation does not hold a good reputation. Falicov (1996) discussed assimilation's psychological and well-being impact and demonstrated that Mexican Americans who attempt to Americanize or assimilate suffer from drug addiction and other mental health problems than those who maintain their language, cultural relations, and traditions.

Current Finland's migrant policy is based on the new Government Integration Programme 2016-2019. Finnish migration policy and associated laws are focused on the provisions on fundamental rights enshrined in the Finnish Constitution, EU legislation, and international human rights and other treaties ratified by Finland. (Ministry of the Interior, 2017)

According to the Ministry of Economic Affairs and Employment (2016), the current government integration programme (2016-2019) or (VALKO II) sets prerequisites for creating equal opportunities for immigrants and the rest of the population and for making use of immigrants' knowledge and skills for the advantage of Finnish society. It incorporates Prime Minister Sipilä's strategic Government Programme, the Government's immigration policy measures adopted on September 11, 2015, in response to an increase in the number of asylum seekers, the Government's Action Plan on Asylum Policy published on December 8, 2015, and the policies outlined in Prime Minister Sipilä's strategic Government Programme. The inclusion of immigrants is also an element of Finland's human rights commitments. The legislation and implementation of aliens have a significant effect on integration. The Act on the Promotion of Immigrant Integration (1386/2010; the Integration Act) includes articles on encouraging integration, immigrants' rights and duties s, the authorities' responsibilities, and the coordination of initiatives.

This act applies to all people who come to Finland with a valid residence permit under the Aliens Act (301/2004), whose right of residence has been recorded, or issued a residence permit card under the Aliens Act. These initiatives include increasing immigrants' chances of learning Finnish or Swedish, improving their language skills, and making elementary education more accessible to help them succeed in their educational endeavours.

The four priority areas of the government integration programme based on Prime Minister Sipilä's are as follows:

1. Using the cultural strengths of immigrants to boost Finland's innovation ability.
2. Cross-sectoral measures to improve integration.
4. Enhancing coordination between the state and municipalities in the receiving of international applicants for protection
5. Fostering a humane national dialogue society that would not accept racism.

European policies influence Finnish integration policies. At the European level, integration is defined as a two-way process that demands both host society members and migrants (European Commission, 2016).

Accordingly, the government effort of integrating immigrants in Finland calls for collaboration and Programme are implemented in close coordination with municipalities, immigrant groups and non-governmental organizations (NGOs), enterprise and labour market organizations, religious societies, educational institutions, and other stakeholders. Therefore, in conjunction with the development of the Government Integration Programme, an Integration Partnership Programme was developed. The Partnership Programme aims to promote integration by bringing together various actors and identifying and establishing opportunities for collaboration that support integration work. The program's central concept is to provide resources for new, creative ideas and initiatives created during a practical-level career. Interestingly, in line with the current surge in asylum seekers, the Ministry office proposed a revision of the previous policies, resources allocations and other processes (Ministry of Economic Affairs and Employment, 2016)

2.6 Challenges of integration

Immigrants' integration into a host nation is a multifaceted phenomenon that includes various processes such as integration into economic, political, social, and cultural spheres and the acquisition of civil rights, competence acceptance, and opportunities to obtain new education and training. (Krutova, Lipiäinen & Koistinen, 2016). It takes a smooth collaboration of the immigrants and the host society to achieve a comprehensive integration; any flaws on either side jeopardize its success. According to the Ministry of Economic Affairs and Employment (2016), the success of integration depends on daily smooth interaction and open conversation. To that end, an attempt needs to be made to ensure equal participation, the involvement of all population group members, and a sense of belongingness in society. The integration program also encourages a culture of dialogue where immigration, including the challenging aspects and other problems of immigrants, will be discussed openly. The aim is to create a society free from racism and discrimination, a human rights violation and a precondition for inclusion and societal integrity. For this, the Advisory Board for Ethnic Relations (ETNO) is responsible for providing an official forum at the regional and national levels. Thus, it is vital to ensure that ETNO has proper resources for its work and develops at pace with the changes in the operating environment.

Labour market integration is an integral part of an immigrants' integration into the host country's society (Krutova et al., 2016). However, most immigrants remain unemployed, and their lack of participation in the labour market becomes a significant obstacle to their integration (Forsander, 2003; Heikkilä, 2005). As a result, in contrast to other European countries, Finland has a low per capita share of immigrants (Krutova et al., 2016). One of the justifications given for immigrants' low participation in the labour market was the detachment from one's cultural capital, network, language, and country-specific knowledge (Nohl et al.,2006). Some scholars have also argued that there is a dual job system in the Finnish labour market. Those who find jobs at the expected ability level are primarily from Western countries and have a higher or more readily recognized degree. In contrast, those who cannot find work are primarily from developed countries and have no education or work experience (Heikkilä and Järvinen, 2003, Heikkilä, 2005).

On the other hand, Ahmad (2005) contended that employers in Finland do not trust non-national employees and are reluctant to hire them. The lack of trust stemmed from a lack of

understanding of these employees' productive capacity or behavioural characteristics. However, the difference between a lack of trust and a potential inability to employ a staff of international descent may not always be apparent. Implicit discrimination has often been stated to exist where managers expect a high level of Finnish language proficiency. However, the performance of the work tasks does not necessitate absolute command of the language. For example, in an advertisement for cleaning employment, the prerequisite of a good command of the Finnish language competence has been requested numerous times. It is also more daunting for many migrants to be invited to an interview. Employers also make employment decisions based on an applicant's name or, in the case of phone communication, a foreign accent.

The other reason raised as one of the factors influencing the job prospects of immigrants is the stereotypical attitude of Finnish workers towards immigrants. According to the finding, some workers do not want to work with professionals from certain countries. It also stated that employers tend to reject immigrants' applications for jobs that have direct contact with customers, such as work in the restaurant, retails and caterings but less concerned to higher them for jobs that are behind the public site such as cleaning and so forth (Ibid)

In Finland, there is a more favourable attitude toward immigrants who share similar cultural backgrounds and come from wealthier countries (Jaakkola 2009, Pitkänen 2006, Pitkänen 2007). The above finding can be substantiated by another discovery that states that Persons with a refugee history, Africans, and, in general, others whose cultural background is perceived too different and women from these particular classes experience the most difficulties in joining the labour force. (Manhica, Östh & Rostila 2015).

The challenges immigrants encounter to enter the labour market in Finland lay ground to understand the double challenges immigrants with disabilities face to access the labour market due to their disability and migration status. The study conducted in Germany confirmed that immigrants with disabilities' path to education, training and the labour market are highly influenced by societal ableism and racism discriminations. (Pieper & Mohammadi, 2014). Immigrant exclusion from the labour market leads to exclusion from Finnish society (Forsander 2003).

2.7 Cultural competency in service delivery

Disability is a challenge regardless of where the person was born. The difficulty is also magnified for a new immigrant. The unfavourable perception of the host society towards refugees and immigrants with disabilities affects the service delivery and supports. Aside from the everyday challenges of language and cultural obstacles faced by refugees, most people remain unaware of the meaning, nature, and range of services and resources available to people with disabilities. Sometimes similar programs and resources did not exist for persons with disabilities in their home nation. Even in a situation where refugee organizations are aware of specific schemes, bureaucracies' paperwork and procedures further hinder an individual's access to resources. (Stone, 2004). Most service providers are aware of this, but they frequently face confusion because of miscommunication and varying cultural backgrounds. Service providers can alleviate those challenges by finding and resolving barriers that trigger foreign-born users' difficulties (Jezewski & Sotnik, 2001).

Hence, cultural competence must capture the global imagination playing a crucial role in the human services delivery in countries such as the United States and others with the large immigrant population. This unique perspective is recognized and endorsed as proper and legitimate by the community of persons without disabilities. Cultural Competence is nothing but delivering services to persons from another cultural background, which entails understanding how the culture might affect one's perception of disability and information about a specific culture (Stone, 2004).

The Oxford English Dictionary defined competence as being properly qualified or skilled; capable. In the case of cultural competency, this implies the ability to adequately understand and respond to the needs and concerns of individuals with a disability and their families from ethnic and minority communities, with a response based on an accurate understanding of their specific cultural practices (Groce, 2005, p.5). She also distinguished between cultural sensitivity and cultural competence. Rehabilitation includes cultural sensitivity and knowledge of current cultural differences, but this is inadequate to meet the true needs of their varied service customers until cultural competency is put in place, which means cultural competency is the better goal to achieve (Groce, 2005). In other words, cultural sensitivity is individuals' recognition of the existence of differences in the values, beliefs, and behaviours of others and the realization that these disparities

in values, beliefs, and behaviours are the foundation for how people communicate with one another. Culturally sensitivity comes before cultural competence, but it is not enough for service providers to be culturally sensitive to meet the diverse needs of their service users (Jezewski & Sotnik, 2001).

Two ways are suggested in addressing the need of persons with disabilities from diverse cultural backgrounds effectively. One is awareness about the culture of the person with whom we are working. To provide practitioners with the cultural information and their perspective on disability and rehabilitation, developing monographs on the cultures of which most immigrants originated. And the second types of helpful understanding to those working in a cross-cultural rehabilitation setting pertain to particular cultures and the general process of working with persons with disabilities from various backgrounds, whatever those cultures may be (Ibid).

2.8 International right of immigrants with disabilities

The section seeks to give an overview of the available international convention on immigrants' right with disabilities. The standard rule on the Equalization of Opportunities for Persons with Disabilities (1993) urges that the equalization of opportunities for refugees with disabilities needs to be integrated into the global development programmes (Rule 21).

The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which Finland has also joined, is the first international treaty to address the rights of people with disabilities. The rights stated in the conventions are not new rights provided to people with disabilities, but they are a repetition of the human rights that have been violated. Before the CRPD, people with disabilities were not considered right holders but as charity recipients. According to the UNCRPD, people have the right to education (article 24), the right to employment (Article 27), the right to political participation (Article 29) and so on. Moreover, specific to immigrants with disabilities, article 18 states that nations should collaborate, encourage and empower people with disabilities to initiate a movement of freedom of choice of their place of residence. Moreover, article 11 address the protection of people with disabilities in a vulnerable situation, including war, humanitarian emergencies, and accidental disasters. The convention also

strengthens the right to the integration of immigrants with disabilities. The organization of integration measures, such as integration training, must consider the needs of immigrants with disabilities. In ratifying the convention, nation-states are committing themselves to international obligations. However, in the case of the disabled forced migrant in the global North, these obligations are frequently disregarded.

EU and UN legislation obligates the EU member countries to give special need-based services for immigrants with disabilities. Notably, Article 26 of the EU Charter under its fundamental rights outlines that the member states must ensure the integration of people with disabilities. According to the Disability Policy Program of the Council of Europe (2006), member states must ensure that the language and cultural context and the particular needs of migrants with disabilities are taken into consideration when delivering assistance to people with disabilities. A holistic strategy is required to solve the group's possible complex challenges, taking cultural history, mother tongue, and special needs into consideration. Education, jobs, social and health facilities, and cultural life are all crucial.

Moreover, the ongoing Sustainable Development Goals 2030 agenda (SDGs) encourages the economic, social, and political participation of all regardless of age, sex, race, ethnicity, disability, religion, and economic and educational background. It also recognizes the importance of empowering individuals in susceptible conditions, including people with disabilities, refugees, and internally displaced individuals. To that end, goal eight on decent work and economic growth includes a selected goal to protect labour rights and promote safe and relaxed working environments for migrant people. Goal 10 is primarily focused on ensuring that all people have equal opportunities and reducing inequalities in outcomes by eliminating discriminatory laws, policies, and practices and encouraging inclusive legislation and implementation.

Chapter 3-Theoretical framework: Intersectionality

3.1 Intersectionality framework

The intersectionality term was coined for the first time by an American scholar, Kimberle Williams Crenshaw, in 1989. The introduction of the intersectionality concept in feminist literature has been applied to research individuals' experiences with various identities, including those with disabilities. According to intersectionality perspectives, single categories, such as ethnicity, gender, and socioeconomic status, are seldom sufficient to describe human lives. People's lives are multifaceted and multidimensional. Several influences and social structures work together to form lived experiences (Habkivsky, 2014)

This framework suggests that a person with several oppressed identities will live entirely distinct from an individual who shares only one or some of those oppressed identities (Crenshaw,1989). In other words, inequalities are not solely the result of a single, distinct cause, according to an intersectionality perspective. Instead, they are the product of a variety of interactions, power, experiences, and social positioning (Hankivsky, 2014). Hence, the intersectionality framework seeks to comprehend how different identity markers such as disability, geographical place, race, gender, ethnicity, socioeconomic status, sexual orientation, age, religion, and mental health status intersect at different points of the individuals lives towards either their privilege or operation status in the society (Bowleg, 2012).

There have been several efforts to represent intersectionality visually. The traffic crossroads, which depicts intersecting oppressive roadways, was one of them (Crenshaw, 2003).(See figure 2)
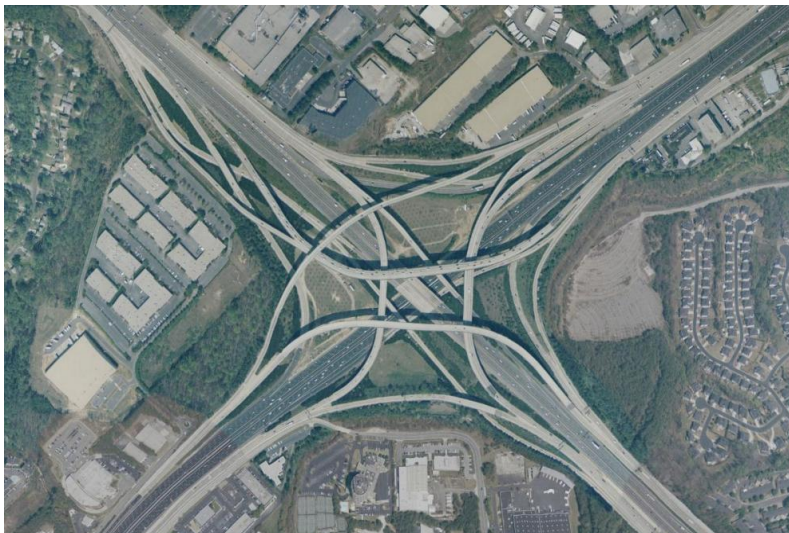
Source; Hankivsky-Intersectionality101-201

Figure 2. Intersection roads of oppression

What makes intersectionality unique from other theories and analysis techniques is that it portrays identities as interacting with each other rather than analyzing the impact of each character on the lives of individuals separately. The oppression that an individual subjected to, for instance, as a black woman, is not a separate response to the specific person race and gender, as stated by the additive analysis of oppression that distinguishes race, class, and gender under distinct categories (Pearson, 2010). Contrary to the additive research, intersectionality interprets the above case of operation simultaneously resulting from both race and gender interaction. Hence, this theory helps enhance our awareness about people's experiences shaped by intersecting identities based on their intersecting characters. Still, it can also foster a more robust knowledge of promoting the integration of those oppressed by social obstacles (Crenshaw, 1989). For this purpose, disability scholars have started to use the intersectionality framework to get a better insight into the plight of their situation to promote inclusion in their society (Ballan, 2008).

Intersectionality is not the same thing as "diversity" or "multiculturalism." Instead, it refers to power dynamics that result in different forms of dominance and control over particular populations. For example, the privileges of white, male, heterosexual, and citizens are intentional; they are structural arrangements that provide non-disabled people identified as white, male, and heterosexual with more access, control, and resources than people of colour non-citizens (Romero, 2017).

3.2 The historical evolvement of intersectionality framework

This section discusses the chronological evolution of the intersectionality framework before and after it was formally formulated and applied by numerous scholars. While the notion of intersectionality first emerged at the end of the 1970s, it can be traced back to Black Feminism. Sojourner Truth, Anna Julia Cooper, and other female black pioneers used their own lives to explain the intersectional perspective. In the mid-1800s, a North Carolina sociologist born a slave, Anna Julia Cooper, articulated the concept of black women having a distinct point of view and perspective due to the double discrimination they face. Cooper was among the first to evaluate information on social circumstances affecting black Americans as well as females. She opposed how the racist white media unjustly distorted African American history and neglected to report

their impoverished situation (Feagin, 2013).

Furthermore, at the Women's Convention in Akron, Ohio, in 1851, former slave Sojourner Truth made her famous speech in the presence of a vast audience, "Aren't I a woman?" Her lecture is now seen as one of the first attributes for the emergence of the intersectionality perspective (Bowleg, 2012). Truth expressed that being a woman and coming from black background inspired her to advocate for the rights of women of colour (Bowleg, 2012; Truth, 1851).

In the early 1900s, Du Bois was a pioneer sociologist to highlight the relationship between class and racial discrimination. Du Bois claimed that indirect and subtle racism and contemporary capitalism were associated intricately, saying that black employees were paid smaller than they needed in paying the price of being back. Thus, the subordination of black employees enabled white leaders to maintain their superior racial hierarchy. They allowed white employees to exercise superiority over black individuals, for instance, giving them the opportunities to join the government space, which was almost impossible for coloured individuals (Feagin, 2013).

As we know it today, intersectionality emerged in the 1970s and 1980s as a reaction to second-wave feminism in the United States. The feminist movement significantly impacted and mobilized women's organizations fighting for reproductive freedom, legal abortion, job access, and equal pay for equal work. Even though second-wave feminism questioned the structures that maintained disparities imposed by capitalist patriarchy, it was mostly a suburban white women's movement that ignored the experiences of women of colour – Black, Latina, Native American, and Asian women (Dudley, 2006). These were the brief historical journey that led Kimberlé Crenshaw to coin the term intersectionality in 1989. Ever since, the concept has been applied as a promising idea, providing knowledge of the intersection of distinct axes of identities. The idea captured the global scholars' imagination in different disciplines (Sen et al., 2009).

According to Crenshaw (1989), the intersectional framework arose from a desire to understand better the ongoing challenges that black women experience daily. She said that by focusing solely on the procedure, feminist and anti-racist views failed to address how the intersection of a black woman's identities could lead to multiple problems. She claimed that because black women are not white or male, they face oppression that is qualitatively different from that experienced by black men or white women. She illuminated how intersectionality could describe clearly Black women's oppression in instances including unfair court trials, domestic violence, and rape.

Eventually, Crenshaw's term gained popularity to untangle how racism and patriarchy interact; the interaction in contemporary feminist and anti-racist discourses had often gone unnoticed. In feminism, anti-racism and class politics, intersectionality calls attention to additional invisibilities. An essential aspect of conceptualizing the oppression faced by women of colour recognises that the intersectional experience of racism and sexism exceeds its sum. Hence, it is challenging to comprehend entirely black women subordination without intersectional analysis. Furthermore, as Crenshaw emphasized, the concept allows us to see that being a member of a minority group can expose people to many sorts of discrimination. However, because we are members of multiple groups simultaneously, our multifaceted identities might influence how we respond to each discrimination (Crenshaw,1989). The intersectionality concept is still serving as a new analytical tool unravelling the former obscured multiple identities of the marginalized groups operating simultaneously and determining their social status. The notion of intersectionality has been utilized to inform grassroots organization and administration in Canada's cross-disability movement since its discovery in the mid-1970s. Grassroots meetings, workshops, and seminars on cross-disability were influenced by intersectional principles (Buettgen et al., 2018).

3.3 Intersectionality concept in disability studies

The prevailing attitude held by society is that people with disabilities share the same opinions, experiences, and priorities regardless of their gender, age, cultural background, sexual orientation, socioeconomic status, religion, and other categories of difference. Consequently, while focusing merely on disability, the intersection of other determining identities has been undermined. Hence, the question remains lingering are all people with disabilities have been treated equally and which people with disabilities are experiencing the most marginalized position being precluded from current research projects (Tina et al.,2015)

Responding to the above stated urgent issues, an increasing number of disability scholars and researchers started engaging in intersectional research investigating the various axes of differences followed by ongoing international calls for special attention recognizing the existing diversities among people with disabilities (Jacob, Köbsell & Wollrad, 2010; Raab, 2007 as cited in Tina, et, al. ,2015). The study of disability and race began in the late 19th and early 20th century in the United States. The "Ugly Laws," which discriminated excessively against black persons with

disabilities, were endorsed (Schweik, 2009).

During that time, black people with impairments have a negative connotation. According to Ugly Laws, they used to be jailed for being unattractive in public, a crime that was never prosecuted against white or non-disabled people. The unfairly sad history of the Ugly Laws is a clear manifestation of oppression experienced by persons with disabilities, which happened at the crossroads of racism and ableism (Adams, 2013). A reasonable number of non-intersectional analyses, and social activities that have a common identity that has overlooked disparities in any society, regardless of the research findings that thoroughly examined the intersection of disability and race (Erevelles & Minear, 2012; MacDonald, 2017 as cited in Buettgen, et al., 2018)

However, non-intersectional disability studies were white disability studies, resulting in the absence of disability scholars involving racialization (Bell, 2006). In African American studies, for example, the racialized body is regarded as able-bodied. Disability as a societal structure intersecting with racist bodies is neither recognized nor analyzed by academics (Aylward, 2010).

To that end, in Bell's writing entitled White Disability Studies: A Modest Proposal, published in 2016, he criticized the disability study field for being Eurocentric. He asserts that the white-centred disability studies neglect to reflect the intersection of disability with race, not to mention the absence of scholars of colours involved in these problems. He also deemed endemic to the field and perhaps more widely to academia. However, it is essential to note that race is discussed from a limited and shallow position, that of colour, even in these seminal works. For example, Bell focuses on the black race. Although this particular study was conducted to fill the gap in the existing literature, it is worth noting that colour is always the centre of attention in racial debates and discussions (Bell, 2006)

According to Fathi (2017), recent research on the intersectionality of race and migration about immigrants residing in Great Britain revealed that race carries and imposes judgmental opinions. It forms intersectional dichotomies around Iranians and non-Iranians, Arabs or Afghans. About this, he unravelled that recognizing certain groups as unworthy people and, in particular, by seeing them as lacking and inferior based on characteristics other than ethnicity, such as membership of the 'benefit class', poor white English. He also highlighted the role of social acceptance in generating or disrupting memberships and the sense of being included in these social groupings based on an intersectional perception of oneself and others. The feeling of belongingness is

attributed towards safety and security, the right to remain in a nation; Yuval-Davis (2011) calls the 'right to spatial security '. It is something that typically migrants are deprived of for centuries. Likewise, the disability studies have been also lacked the migration issues incorporated; That is to mean that migration and disability have been put rarely together in policy, research and practices despite the reality at hand. (Grech, 2011). Given that people with disability count for 15% of the global population according to (WHO and World Bank, 2011), one can speculate that around 3.5 to 5 million people who are displaced could be disabled humans.

However, migration and disability scholars have remained in a distinct equation, whether in development, human issues, global relations, disability research and politics. Due to the lack of connecting bridges, the migration scholars do not have adequate awareness and expertise in disability, and disability workers also have little information and knowledge about migration. Consequently, disability and migration research remain embryonic; the theory is rare, focusing on an ableist perspective in which it perpetuates Eurocentric disability studies without immigrants with disabilities (Grech, 2011).

In a nutshell, there is a need for an intersectional approach to grasp the lived experiences of marginalized parts of society, including people with disabilities. This intersectional paradigm sheds light on how disability interacts with other identities and shapes individuals' experiences. However, while bridging theory and method has never been an easy task, we believe it is worthwhile to try since the intersectional method assist us in uncovering the tacit knowledge that only attributes to reinforce hierarchies, preclusion, and inequality (Ben-Moshe & Magana, 2014

Chapter 4-The Methodology of the Research

This chapter deals with the research methods and techniques applied in this research and the rationale behind choosing them to answer the research questions broadly. The researcher used a qualitative research design in which the interview (semi-structured) is employed as the primary technique to explore the research problem identified. Most research participants were recruited via Hilma through purposive sampling, whereas availability sampling was also used for the rest of the research participants.

Moreover, the chapter examines the credibility of the data through the detailed description of the sampling techniques, participants recruitment, data collection and analysis and most importantly, the ethical procedures that the researcher committed throughout the research process.

4.1 Sampling techniques

The support centre for immigrant persons with disabilities and long-term illnesses (Hilma) is a well-organized organization working to integrate immigrants with disabilities in Finland, located in the Helsinki metropolitan area. I submitted a formal letter of collaboration to Hilma to assist me in the recruitment of research participants. Accordingly, voluntary participants were recruited through purposive sampling. In qualitative research, sampling is selecting the 'best fitting' people to provide data for the study (Maxwell, 2005). Purposive sampling is a nonrandom technique where the researcher recruits' participants who could provide the needed information in depth. It is the best-suited techniques in a situation where the population is too small to apply a random sampling (Tongco, 2007)

To that end, the selection was made based on the criteria set about the qualities they possess; - their knowledge and expertise about the research problem, their communication skills, openness, and interest in talking with strangers. Participant's recruitment was done in collaboration with Hilma's work team. When purposive sampling was used appropriately, it can be more efficient than random sampling, as a random sample might miss knowledgeable and expert participants. (Tongco, 2007).

Nevertheless, to enjoy the best of both worlds, and most importantly, to strengthen the validity and reliability of the data, I recruited two more participants out of Hilma by using availability sampling techniques. According to (Tongco 2007), combining random and purposive sampling is a powerful sampling technique. The purposive sampling method emphasizes data saturation (i.e., the researcher collects data until no new data emerged anymore). Likewise, I also quit further recruitment of participants when the data reached a saturation point. There was no new data that emerged during the interviews to be included in the study.

Nevertheless, it is imperative to keep in mind that purposive sampling is the dominant sampling technique applied in which the result interpretation of the research will be limited to the sample population taken under this study (Tongco, 2007).

4.2 Sample size and demographics of participants

A total of nine participants with disabilities took part in the study. One of the best things about purposive sampling is that the result is not affected by the number of participants that took part in the research as long as the needed information is collected (Tongco, 2007). Of the nine immigrants with disabilities interviewed, two are women and the remaining seven men. More men than women in the research are because women migrants account for just less than half of the global foreign migrants' portfolio (UN DESA, 2020).

Participants are drawn from a variety of cultural backgrounds; three of the participants are from Iran, two came from Afghanistan, one from Nepal, one from Kurdistan, and the remaining two are from Africa. Regarding the type of disability, most of the members have physical impairments of varying intensity, ranging from walking on crutches to wheelchair users. A very few are visually impaired. Their ages vary from 13 to 54 years. Three participants said they attended higher education in their home countries, and one of them also secured a higher education placement in Finland. Three of the participants graduated high school, whereas the rest two attended elementary school in their country of birth.

Regarding their current employment status, one of the participants with a minor disability secured a job in Finland, and another participant also reported that he runs his own business. During the data collection, six of the participants were attending Finnish language courses and

other vocational training. The rest two have not yet enrolled on the courses.

4.3 Qualitative research design

Qualitative analysis is chosen because it provides detailed, in-depth knowledge. This study uses a semi-structured interview to investigate immigrants' positive experiences and challenges with disabilities integrating in Finland and how other identities such as gender, age, religion, and ethnicity intertwine and shape their lived experiences.

Qualitative approaches encourage participants to share their stories and life experiences from their perspectives, which is particularly helpful when the topic is least researched. The other merit of a qualitative analysis technique is its capacity to assemble the voices of silenced, othered, and oppressed people in a hierarchical social order. Especially in the twenty-first century, we are at a crossroads of social injustice. Far too many individuals are affected by health and social issues, as well as inequality in their daily lives. The greatest way to transform the lives of many marginalized people in many nations is to utilize a qualitative method, which social scientists have a moral responsibility to do (Liamputtong, 2010).

4.4 Data collection method

The interview is chosen as the most convenient data collection method in this research to obtain knowledge about human experiences at a deeper level. The purpose of the interview is to learn as much as possible about the interviewee's thoughts, feelings, opinions, and intentions while maintaining on their terms. It aims to advance knowledge by providing access to a person's subjective experience and an opportunity for the researcher to explain aspects of that person's lived reality. Furthermore, adopting qualitative methods in exploratory research allows for open-ended questions to enable participants to answer in their terms rather than being limited to a set of fixed responses.

Despite most people difficulty distinguishing the difference, interviews are classified, structured, semi-structured, and unstructured. Structure interviews adhere to pre-organized questions consistent across research participants. In contrast, a semi-structured interview follows an interview guide, but there is still room for the interviewees to develop their answers. On the other hand, the unstructured interviews give the research participants unlimited opportunity to discuss unexpected directions with the interviewer with minor intervention (Desai and Potter, 2006).

Hence, the researcher adopted a semi-structured interview to cherish the flexibility of drawing more interview questions from the interviewees' responses to enrich the research outcome. According to Wengraf (2001) semi-structured interview is planned and prepared just like other forms of research activity but what is intended is a deliberate half-scripted interview: its questions are only partially prepared in advance. They will, therefore, be primarily improved by the interviewer as the conversation progresses.

In addition to the in-depth interview, a glimpse of observation was made about the research participants' interaction with Hilma, who facilitated the interview. This method contributes to the validation of the data as it allows the researcher to comprehend what participants do or say beyond what they say they do. How people behave, feel, think can then only be understood if you get to know their world and what they are trying to do in it (Gillham, 2000)

The research questions revolve around the positive and challenging experiences of immigrants with disabilities while integrating in Finland. The intersectional components that shaped their overall experiences were not directly solicited but derived from their life stories as they responded to the open questions. A previous study discovered that posing intersectionality questions directly is more difficult for participants to understand than addressing it indirectly (Windsong, 2018). To illustrate, one of the research questions about their experiences accessing services in Finland allowed participants to freely describe their positive and negative experiences in accessing essential services. I then effortlessly deduced how culture, race, language skills, and other factors impacted their access to services. (See appendix 1)

4.5 Participant recruitment and data collection procedure

Following my no-brainer decision to research immigrants with disabilities, Hilma found to be the only well-organized non-governmental organization to contact to gain access to research participants. I went out of my way to conduct face-to-face interviews to get a thorough understanding of the participants. Unlike a phone call, the participants' body gestures and facial expressions can be easily captured and understood during a face-to-face interview.

Before travelling to the research site, I completed all the necessary protocols to obtain permission to conduct the interview, including a formal letter of request for collaboration, a draft research proposal, and other pre-interview protocols. After obtaining permission to collect data, I paid a visit to Hilma's office on 23 October 2018, located at the IIRIS centre in Helsinki, where the interviews were conducted. During the visit, three participants were interviewed, and some knowledge was gleaned from a quick observation of the natural research setting. The other four interviews, on the other hand, were performed via Skype video and phone calls. Hilma's manager and service supervisor also volunteered to translate participants' response from Finnish to English and Persia to English. They also hired a professional interpreter to enable me to conduct the rest two interviews.

As mentioned above, the interview was employed as a data collection technique to gain in-depth information and enable the researcher to establish a robust rapport with the participants towards maintaining contact not only to update the progress of the project but also to provide them with the opportunity to edit their reports (Potter & Desai, 2006).

Before starting the interview, I conveyed my profound appreciation to the participants for their involvement in the research topic and their commitment to attend the interview. I made sure that participants understood and signed consent documents that were read and interpreted in their native languages. I was also fortunate enough to obtain permission to record all of the interview conversations. The direct recording helped me entirely focus on the interview without thinking about taking notes or recalling essential points to write up later. The time allotted for each interview was 30-45 minutes. Some interviews, on the other side, lasted over an hour. At the end of the interview, participants were allowed to ask any questions and express any concern they had.

When there were no more interested Hilma's service users to engage in the study, I was compelled to embark on the daunting journey of identifying the remaining interviewees via other networks. As a consequence, one member has been recruited via the Oulu disability association, where I previously volunteered. Fortunately, the participant is fluent in English, and the phone interview went smoothly without a hitch. The final person was found through a friend, and she also assisted with the interpretation process.

4.6 The credibility of the data

The signing of research consent forms by participants and audio recording of most of the interviews and transcriptions of every word uttered is one method of demonstrating the validity and reliability of the data in this study.

When studying marginalized groups, such as immigrants with disabilities, it is crucial to keep in mind the potential for power imbalances during the research process (Liamputtong, 2010). In this research, there was no visible power dynamic between the researcher and the interviewees to serve as a formidable force that compels participants to do anything against their will. The interviewer is also an immigrant with an impairment that helped interviewees feel comfortable in their own skin and freely express their experiences.

Furthermore, I am an insider to the immigrants with disabilities community. One drawback of becoming an external outsider,' someone that has been socialized in an environment that is separate from the community where he or she is doing studies, is that the external outsider still has a partial comprehension and awareness of the community's values and knowledge (Liamputtong, 2010).

As an insider, I have made a humble attempt to suspend my values and judgments to remain objective throughout the research process. In other words, I have checked my positionality to ensure that my interpretation and analysis were based on solely participants' knowledge and experiences.

Moreover, working on this research project with Hilma has undoubtedly reduced the participants' paranoid attitude toward a stranger interviewer. Despite my assumption of Hilma

personnel's potential influence as gatekeepers of the research, there was no discernible impact on service users' responses. Their direct communication, free of fear of judgment, stemmed from the fact that Hilma is also a place to vent their daily challenges and turmoil and get assistance.

In addition to the above justification given to verify the validity of the data, I also apply the member checking technique by sharing the research result with Hilma and research participants to edit the document rectifies errors and provides additional information if necessary.

Qualitative data are reliable because they —" document the world from the point of view of the people…rather than presenting it from the perspective of the researcher." Hammersley (1992: 45)

4.7 Data analysis technique

In this research, a content analysis technique is employed to analyze the data. The goal of qualitative content analysis is to translate a significant amount of material into a well-organized summary of key findings (Erlingsson & Brysiewicz, 2017). Analyzing the raw data obtained in all the interviews conducted in this research would have been a draining chaotic task without applying content analysis which provided the steps to follow to make sense of the data. (See figure 3)
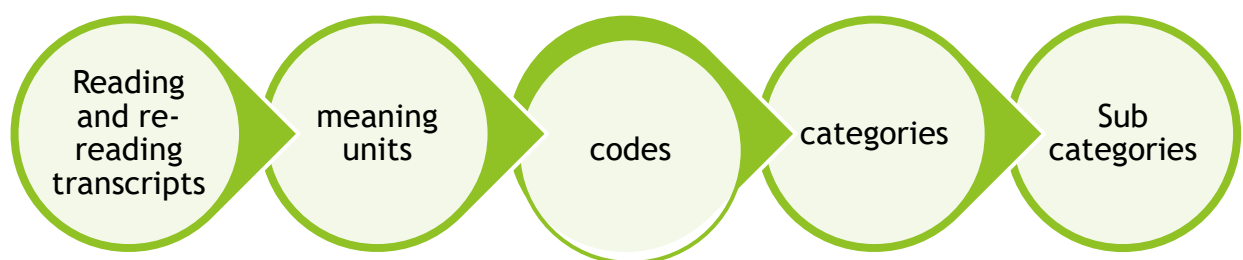

Figure:3 Steps of content analysis

According to (Graneheim and Lundman, 2004), the content analysis reflects on subject and context while emphasizing variation, such as similarities and differences within sections of the text. It allows for the analysis of manifest and descriptive content, as well as latent and interpretative content.

I followed the steps recommended by Erlingsson & Brysiewicz (20l7) in conducting content analysis. Accordingly, the initial step in this research was to transcribe the tape-recorded interviews word by word into text. I read over the transcripts numerous times to familiarize myself with the main points mentioned in the interviews. The goal of reading multiple times is to become completely immersed in the data (Burnard 1991, Polit & Beck 2004). Once grasped the main points, each response was converted into smaller meaning units. While condensing the data to create meaning units, extra precaution was taken to retain the core meanings. Each meaning unit was also coded with one or two words long. Codes that share similar meanings and related in terms of content and context grouped into categories. Finally, categories, further divided into subcategories to make sense of the data. (See appendix 2)

4.8 Limitation of the study

The main challenge was the language barrier between the researcher and research participants. During the interviews, interpreters assisted in bridging the gap. However, the data might not be as original as it had accessed by direct communication in the same language.

After Hilma's assistance in recruiting the research participants, I had to find the remaining two participants myself. To that end, it was a bumpy journey locating them because of inadequate information available about them.

4.9 Ethical Considerations

Ethics is concerned with the morality of human behavior. It refers to the researchers' moral deliberation, decision, and accountability throughout the research process in social research (Miller et al.,2012). To that end, the researcher adheres to the research principles of dignity, self-determination, confidentiality, anonymity, the right to the participant and withdrawal at any time and so forth as part of the research integrity.

Notably, while dealing with vulnerable groups such as a person with disabilities, Iphofen (2015) advised collaborating with them in planning the data collection process to reduce the possible inconveniences on their side. Accordingly, the researcher prioritizes participants' needs and wishes in every step of the data collection.

The researcher submitted a formal letter of collaboration and the research proposal to Hilma to obtain permission to undertake the research. Likewise, during the recruitment of participants, the purpose of the research is explained thoroughly. And most importantly, the research ethics of confidentiality, anonymity and their right to make a free choice to participate and withdraw from participating at any time described intensively. The recruitment is done in collaboration with Hilma, and we made sure that participants have enough power to make their decision given their marginalized position in society. Some participants declined the invitation, which can bear a witness to their intact freedom and self-determination to take part in the research or not. Before embarking on the interview, the research purpose and ethics were translated into their native language before signing the consent forms. One of the research participants was a 13-year-old boy with a disability. In this case, I requested the mother to sign the consent form on behalf of her child, according to the ethics of the research.

Ethics is an essential component of research since it safeguards participants from harm. This necessitates an explicit commitment to cultural sensitivity in cross-cultural studies to ensure that participants are safe and valued in the study process. When conducting research, one of the critical rules of ethics is to "no harm." Beyond that, ethical principles also inspire researchers to enhance the benefits of research for the participants (Liamputtong, 2010). As an illustration, participants were given a choice to skip some questions they consider sensitive and private to reveal to minimize the possible emotional harm caused by opening participants' old wounds.

As part of confidentiality, the researcher is responsible for maintaining participants' information secured and applying merely for the agreed purpose. Concerning anonymity, the researcher made a consense not to reveal participants' name in the research paper.

Chapter 5- Analysis and Findings
Integration Process of Immigrants with disabilities in Finland

This chapter presents the findings of the research. The research sought to investigate the lived integration experiences of immigrants with disabilities in Finland. Content analysis is employed to analyse the data collected through semi-structured interviews. As a result of the analysis, three categories have emerged: factors facilitating integration, challenges of integration and social integration and intersecting identities nexuses. These categories are also further subcategorized for the sake of clarity.

Under the heading of factors facilitating integration, I discussed thoroughly how the Finnish welfare system, together with accessible infrastructure, helped immigrants with disabilities integrate into the host society. Whereas the challenges of integration elaborated the barrier immigrants with disabilities encounter daily in accessing essential services and the misconception of the host society toward them.

Lastly, the social integration and intersecting identities nexus depicted the impact of immigrants with disabilities' multiple identities in dictating their economic, social and political participation in the host society. The analysis adopted an intersectional framework to document the impact of multi-faced identities informing their integration trajectories.

Furthermore, as part of the research ethics about anonymity, participants that took part in the interviews are characterized by letter A to I.

5.1 The factors facilitating integration.
5.1.1 The welfare system
A question was posed to participants to compare the overall living situation in Finland with their country of origin. In response, most participants underlined the nonexistence of social welfare systems in their country of origin, making their very survival extremely difficult, not to mention personal fulfilment. This finding resonates with the Grech (2015) discovery, highlighting that people with disabilities residing in the most fragile state with no basic needs provision migrate more. He explained that there is little or no health care and rehabilitation services in such countries, fragmented or no financial support for those who are unable to work, and limited family assistance

and other related factors can threaten the safety and survival of the disabled.

In Finland, on the other hand, the welfare system is well developed and is rooted in the constitution. The social services act further defines the municipalities in control of social and health care planning. In comparison to the participants' home countries, social security in Finland recognizes disadvantaged people in need of public support in a way that honours their dignity.

The primary need provision includes but not limited to the housing allowance, disability-specific aid, health services and unemployment income support, which are the prerequisite for immigrant's inclusion in society. However, participants unravelled that despite much praise, the Finnish welfare system responsiveness to the needs of immigrants with disabilities has not been without its limitations. Focusing on the positive aspects, one of the participants contrasted Finland with his home country as follow.

> *"The economic situation is much better in Finland, the whole financial support function better than back home. The needed disability assistive devices exist in Finland, which makes life easier daily. The state also provides studying place and residential apartments to marginalized groups, which is uncommon in my country" (Participant, A)*

Furthermore, the social security system has instilled a sense of safety among participants, heralding hope for the possible potentially rainy days that it will encounter. One of the interviewees, who has a minor physical disability, mentioned that.

> *"The country that I came from is not a welfare state like Finland; if someone gets sick and unable to work, there is no support system. I know that I can get help when I need It. However, I do not need it now as my disability is not severe, and I am also working". (Participant, D)*

As part of the welfare and disability services, the rehabilitation provision was given much emphasis by all participants as an integral element of their independent living. Immigrants with disabilities benefit from disability rehabilitation services such as physiotherapy and assistive devices, which allow them to function at their best, participate in society, and attain more independence. UNCRPD (2006), specifically article 26, calls for appropriate rehabilitation measures through empowering people with disabilities and peer support. It requires enhancing

their physical, mental, social, and vocational capacity to ensure their full inclusion in all walks of life. Although rehabilitation services provision is the statutory responsibilities of states globally, participants divulged that in their countries of origin, they were required to pay to get access to any health services, including physiotherapy and assistive devices the contrary to the reality in Finland.

As part of the welfare system, the Finnish health system has earned good praise from some participants for offering equity, high-quality medical care at reasonable prices, and in some instances, free of charge, especially for the most marginalized members of society. One of the participants testified to this.

> *"When I was in my country, I needed to pay each time I visit the hospital. However, in Finland, I am receiving health services almost free of charge, which I am beyond grateful" (Participant, E)*

The promising experience of the participants demonstrates Finland's strict adherence to European Social Charter article 13, which emphasizes the rights of any individual who lacks sufficient resources and is unable to earn such assets either through their efforts or from other sources, especially those who do not belong to the government security scheme, to be granted satisfactory assistance during sickness (European social charter, 1997)

This Finding contradicted the results of Burns (2017)'s study, which contended that health facilities are not the only benefit of natives but to all people residing in the country. However, the reality is that certain people, such as those with disabilities and refugees, are denied their human right to wellness and health equity. Similarly, the WHO (2011) also affirmed that people with disabilities receive more inadequate health service in most countries.

Overall, participants believe that the social security scheme is crucial to their survival and significantly impacts their integration into Finnish society. Nonetheless, they do not take it for granted and do not want to depend on it for the rest of their lives. Instead, they see it as a means to reach their goals, not an end by itself. They were also adamant in their desire to better educate and prepare themselves to stand out as competent citizens who are not mere burden to the state but contributors. This result is inconsistent with research undertaken on disabled immigrants in the United Kingdom, in which they showed a strong desire to enrol in schools and become

economically productive(Roberts & Harris, 2002).

Moreover, participants' accounts of how they spend their days also represented their determinations and perseverance in living active, productive, and fulfilling lives. Participants' days are spent educating themselves, studying, building a social network, caring for their health, engaging in their favourite activities, and so on.

Some participants expressed their appreciation for the quality of the education given in Finland. Most of them have studied in classes varying from Finnish language courses to higher education, which would have been more daunting in their home country.

One of the participants, a woman with visual impairment and passionate about studying, stated that.

> *"Ever since I arrived in Finland as a minor, I have been studying for a long time. My self-esteem has been growing as well. Education is essential for people with disabilities to live an independent l*ife". (Participant, I)*

A few participants announced that they had secured jobs despite the daunting journey towards achieving their goals. They admitted the decisive role the welfare system played in their successful economic integration in addition to their perseverance. Having graduated from the welfare system, they are now leading a self-sufficient life contributing to society and paying taxes as members of the productive workforce.

In terms of employers' views of women immigrants with disabilities, participants reported that they had not been undervalued because of their gender by their employers or Finnish society. This result contradicted Dossa's (2009) previous research, which claimed that racialized disabled women are still seen and viewed as lesser beings and thus vulnerable to prejudice in their everyday lives. It implies that gender does not impose a disadvantage position for immigrants with disabilities in Finland.

All in all, based on the evidence collected, Finland's welfare scheme has contributed to self-development and improved the living condition of the vulnerable of society. Participants also articulated their aspiration to contribute to the community, as realized already by few participants. Nevertheless, the stereotyped attitude of society perceiving the welfare system as the destiny for

immigrants with disabilities still perpetuates adding a layer of complexity to development endeavours

5.1.2 Infrastructure accessibility

An accessible environment is a must for disabled people who want to live independently and have equal participation. The first step is to recognize that the environment must meet the requirements of all people. Making life much more accessible and encouraging social participation and equality is possible by designing and constructing residential and living settings according to the universal design of accessibility standards. Any barriers restricting PWDs movement place them in unequal positions with others. These barriers also discriminate against disabled people. When buildings and their settings are not accessible, people with disabilities get access to a portion of the current services in society and participate in only limited social activities. Most of the time, building inaccessibility starts at the front door, where heavy doors, insufficient space to walk in, no or inaccessible signage, lift and ramps, lousy acoustics, and inadequate lighting, among others—the inefficient installation of those facilities in an accessible manner denies their rights to access those premises (Ministry of Social Affair and Health, 2012)

Participants noticed that Finland's facilities and transportation accessibility features had been designed with people with disabilities in mind. To that end, they seemed to have faced fewer architectural accessibility challenge than they did in their home nations. One of the participants confirmed the following accessibility features of his country:

> *"It is almost impossible to move on a wheelchair on the pavements back home. People*
> *with disabilities ride their wheelchairs and scooters in the actual driveways with other*
> *cars" (Participant, E)*

In the global South, unsafe and risky accessibility barriers persist, despite the United Nations Convention on the Rights of Persons with Disabilities, UNCRPD declaration. Notably, Article 9 requires ratifying states to take adequate steps to ensure accessibility to enable people with disabilities to live autonomously and participate in all aspects of life. The article further stipulates that states parties would take proper measures to ensure that people with disabilities enjoy equal access, on an equal basis, to build environments, transportation, information, and communication,

including data, technology systems, other services, and facilities in cities and countryside. These measures also embrace the identification and removal of access restrictions and obstacles.

Eventually, Finland has a significant improvement in adopting 'Design for All' what some people refer it as universal design, through sensitizing society about its importance and practicality. Design for all means nothing but a feasible solution of promoting accessible buildings and facilities that benefit all people, including people with disabilities. Much work has been done towards the modifications of inaccessible buildings to increases their functionality. Because of the significant effort the government put into it, buildings are now more accessible than ever before. Moreover, the need to emphases on services accessibility alongside building accessibility has been highlighted (Ministry of Social Affairs and Health, 2017)

5.2 The challenges of integration
5.2.1 Inadequate knowledge about available services

According to Stone (2004), disability is a challenge regardless of where the person is born. For a recent immigrant, the challenge is magnified. An immigrant with disabilities face difficulties such as language, housing, employment, understanding and accessing rehabilitation and other disability services. According to him, the causes for the above challenges are frustration that arises from miscommunication and different perspectives because of cultural differences.

Discovered challenges encountered by immigrants with disabilities in Finland is no different from stone's findings. A reasonable number of participants underlined the ups and downs they had to endure to gain access to essential services. The main factors that impede their services access include lack of information, language barriers, and stereotypes towards immigrants with disabilities. Speaking about how a lack of information can put one to go through unnecessary inconveniences, one of the participants claimed that.

> *When I was looking for a white cane (blind people guide stick), I had a hassle time contacting several offices before knowing the right one. It happened because I do not know where to get first. (Participant, A)*

This finding is consistent with the experiences of immigrants with disabilities in the United Kingdom, where most respondents were unaware of the basic resources that social services

departments and NASS would be willing to provide to people with disabilities (Roberts & Harris, 2002).

The same participant went on to describe the adverse effects of a lack of knowledge in more detail. He recalled one scenario in which he was volunteering for one of the organizations in his locality. He paid his transportation services around a year from the little income support money he got because he did not know an online application process to receive per dime reimbursement for taxi fares. He said that he might not have gone through such a financial ordeal if he had the same understanding and information regarding available support schemes. Similarly, Stone (2004) stated that in addition to the previously stated daily challenges of lack of information, cultural and language barriers, he also highlighted that many immigrants with disabilities are not acquainted with the existence, range, and purpose of services individuals with disabilities. Often, similar functions and programs did not exist in their country of birth.

Most participants agreed that a shortage of information jeopardized their daily functioning and slowed down their integration process. However, their lives have never been the same after getting connected to Hilma. According to them, Hilma has provided them with an eye-opening bunch of information and, most notably, the rights they entitled to while living as a permanent resident in Finland.

5.2.2 Finnish language limitation

Another aspect reported by participants as impeding their access to services was their degree of Finnish language proficiency. The participant's insufficient capacity to communicate in the Finnish language affected their daily lives, from communicating with service providers to filling out application forms to gain access to services. They also proclaimed that relying on someone else's translation services harms their self-worth and privacy.

This finding is consistent with the experiences of immigrants with disabilities in Australia, where the intersection of impairment and non-English speaking background created some challenges in the delivery and access to critical disability supports and services (Soldatic, Meekosha & Somers, 2012). Participants who reside in the Helsinki metropolitan region and know Hilma could relieve their everyday pressures by using Hilma's translation services of the Finnish

language to their native languages and receiving assistance with filling out application forms.

However, Hilma is not known to all immigrants with disabilities in Helsinki. Other immigrants with disabilities in different cities in Finland do not have access to those facilities. One of the participants mentioned the language barrier as follow.

The efforts that I have been putting into understanding the letters flowing to my home feels like a full-time job and hinders my daily schedules. If I contact the institutions, they could help me only translate Finnish letters into English, which I still do not understand. Mostly I ended up getting assistance from some friends at the expense of my privacy (participant, F)

5.2.3 Insufficient service access

Some participants proclaimed that the service they receive is inadequate to live an independent life, not to mention integrating into the host culture. They deemed that institutions engaged in assisting immigrants to settle in Finland had treated them the same way they do other non-disabled immigrants. Before proceeding to what the participants unravelled, it is worth nothing to get acquainted with the institutions responsible for planning and implementing integration services.

Immigrants who have permanently moved to Finland apply for the benefits they need to accelerate their integration into Finnish society. The municipality's social work departments are in charge of supporting newcomers in developing initial integration plans. Simultaneously, the Employment and Economic and Development Office (TE- Office) takes care of matters concerning schooling and employment opportunities depending on immigrants' educational and vocational backgrounds. As one of the municipality's programs, the disability services ensure that persons with disabilities, including immigrants with disabilities' special needs, are met to lead an independent life and participate actively in the community.

Participants were solicited to share their experiences about their integration path into the host society. Accordingly, some participants talked about their encounters with insufficient disability-specific services and their challenges in living independent and productive lives. Each of the participant's experiences is related to inadequate personal assistance hours and taxi services. One of the participants stated that.

"Before I moved to Finland, I used to get help from my family; there was always support available to go to school and do other things. However, in Finland, no one can offer service except the state. I am in a wheelchair and do not feel ok every day, and sometimes I cannot cook or do anything. I get sixty hours of personal assistant and sixteen taxi drives in a month which are not enough to live an independent and active life". (Participant, B)

He also said that it took a long time for the Employment and Economic Development Office (TE-office) to enrol him in the Finnish language course. He also mentioned that his non-disabled migrant friends were given the Finnish course placements before him, although they made the application simultaneously. Moreover, his placement was granted without considering his specific needs, such as taxi services and school personal assistance. He admitted that the entire process hampered his self-worth and motivation in achieving in life.

He approached the Te-office office and requested his special needs to be fulfilled to embark on the Finnish language course placement. However, the office showed little collaboration to guide him on how to get access to those services. They only allowed me to either take the placement or go for a disability pension and stay home. However, he opted to go to school despite the inadequate assistance. About this, he said.

There is nothing more painful than not doing anything but living at the mercy of the state unless a serious sickness arises. Disability does not always mean sickness. I came from a country where there is no social security. Unless you work hard, you do not have anything to eat. Working and studying give meaning to life. That is why I opted to commence the course with inadequate assistance trusting my perseverance to prevail over difficult circumstances. (Participant, B)

Unfortunately, his daily school struggles had exceeded his tolerance level, that he was forced to quit his class. He had gone through an emotional roller coaster before contacting Hilma, who helped him get together again. Hilma intervened to assist him in obtaining another Finnish language school and joined him in claiming his rights to adequate taxi drives and increased personal assistance's hours at the school, both of which were eventually obtained.

On the contrary to the above scenario, according to Finnish law, service providers must provide a person with a severe disability with as much transportation as they require for work and study trips. In addition, each month, a person is entitled to at least 18 one-way trips for leisure activities. Running errands, recreation, or participating in social activities are all examples of leisure trips (Hilma, 2015). Not only that, the Finnish Disability Policy Program (2010), precisely according to the Equality Act (§5), states that employer or training provider should make reasonable adjustments when necessary, to make education and employment accessible to people with disabilities.

Participants testified the Employment Office's (TE-office) tend to apply a 'one-size-fits-all approach'; thereby all immigrants are treated in the same manner regardless of their disabilities and other differences. To demonstrate, some participants purported that their special needs were neglecting when developing their integration plan. They were not given enough room to express their opinions throughout the process. On top of that, TE- office has shown little interest in addressing their request, either working in synergy with the municipality disability services or giving appropriate guidance about applying and accessing such services. However, the Finland welfare act recommends social workers engaged in the welfare system plan together with their clients on how the service, care and rehabilitation are carried out (Hilma, 2015)

The social welfare act further stipulated that support must be given at the right time. In addition to that, the support must be the right kind and of sufficient extent. The individual needs of the clients must be considered, and their right to self-determination must be respected. (Ibid)

The above case portrayed that immigrants with disabilities are given lesser value in the labour market integration than other non-disabled migrants because of their disability. Thus, the above case scenario demonstrates the intersection of migration and disability contribute to their disadvantaged position in the host community.

Another participant, who also had difficulty gaining entry to the labour market training, added.

> I am not sure whether the employment office and disability service office know immigrants with disabilities are also entitled to the same right as native-born people with disability. If we are not treated with the same disability law, shall we claim a separate law? (Participant, G)

The example above explicitly depicts how the intersection of disability and migrant status put a bad strain on participants' integration into the host society. Getting entry to labour market training has become challenging due to employers' inadequate knowledge about the special needs of immigrants with disabilities. Moreover, service providers found it hard to apply the Finnish disability law to non-citizens, immigrants with disabilities. The CRPD (2006) also proclaimed that immigrants with disabilities, particularly forced migrants, tend to face triple disadvantages. It is because they are no longer in their countries of origin; thus, they are also deprived of the rights of native citizen due to their citizenship status. And they are hindered by the impairments that restrict them from participating fully and effectively in the community.

However, the formation of coalitions and collaboration to combat marginalization, social exclusion, and subordination is one of the core aspects of an intersectional perspective and a common trend of the inclusive strategy. (Hankivsky et al., 2010)

Concerning access to assistive devices, some participants reported obtaining old wheelchairs and scooters in poor condition and made everyday usage difficult. One participant expressed his frustration in this manner.

> *My scooter was not working properly, and I had to apply for a change. Although I*
> *got a replacement for it, it has the same defect as the former one (Participant, E)*

According to the European Union Agency for Fundamental Rights (2016), disabled people have been denied access to assistive technology and devices in detention centres due to a restrictive interpretation of the legal provision. This group had to go through a lot of pain, including having to flee from conflict, which caused impairment and mental distress (Handicap International and Help Age International, 2014)

5.2.4 Disability inaccessible services

One of the participants indicated some challenges related to the bus stops accessibility. He asserted that blind people get difficulty locating bus stops unless a known physical landmark is used. However, the physical mark strategy is not always a feasible strategy to apply in the western world. According to him, especially, it is perplexing to identify which bus to board when multiple buses

arrived. Buses do not make verbal announcement to address the needs of visually impaired people. Consequently, relying on people's assistance is the only way to go about it. Finnish people are appreciated for offering help enthusiastically. Nevertheless, the inevitable adverse impact on the help seekers independent living and self-esteem are highly emphasized.

Article 9 of the Convention on the Rights of Persons with Disabilities emphasizes the state's responsibility to remove inaccessibility barriers and ensure that people with disabilities can live independent lives and participate in all aspects of society (CRPD, 2006).

Some participants also unravelled that immigrant's integration training is not fully accessible to immigrants with disabilities. Illustrating this further, they pinpointed that information are not scripted in braille and bigger fonts for blind and visual impaired immigrants. They reported inadequate educational aid for immigrants with disabilities. Notably, the challenges get exaggerated in Finnish Language course and other related integration programs where disabled immigrants are expected to cope equally with other non-disabled immigrants with little no special needs provision. Especially, these problems are more prevalent in the rural parts of Finland.

> *"Finnish language teaching is more of a visual thing, let's say to teach a sun, they demonstrate to it to other students on picture, saying it is "aurinko", how come a blind person understand this'' (Participant, A)*

There are special schools' institutions for the disabled but might not accommodate immigrants with disabilities due to language proficiency. One of the participants also reported that some small cities in Finland do not have disability accessible labour market training centres for immigrants with disabilities. As a result, he had to move from a small town to Helsinki.

The CRPD defines reasonable accommodation to people with disabilities as "necessary and appropriate modification, and adjustments were needed to ensure to persons with disabilities the enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms. Hence, it is stated as the primary target of the CRPD.

5.2.5 Bureaucratic service delivery

All the participants underlined a delay in their integration process and service delivery by some institutions in Finland. Finnish Ministry of Economic Affairs and Employment (2016) also

acknowledge the slow and long placement of asylum seekers who have been given residence permits in municipalities. Their journey to education, and training and securing jobs are lengthy and can include a long waiting period.

Participants contended that some institutions take a long time to process their applications. Still, they also need to prove their disability through a disability certificate from their doctors to receive any disability services. The procedure requires at least a half-year because doctors are overloaded, and rehabilitation plans are not deemed immediate concerns. It is not a one-time appeal; a doctor's certificate is provided every year to access physiotherapy services. One of the participants commented on this.

> *It seems a lifetime ritual that I need to go through every year. I have been visiting the same doctors much time. During my last visit, he did not even talk to me for five minutes as we both have left nothing to talk about; he knows everything about my disability, which is visible and permanent and nothing new to report (Participant, F)*

Another participant, who uses a wheelchair, reported a delay in service delivery. He described his experiences in requesting a more accessible home in the following manner.

> *"The house where I live now has some accessibility issues. As a result, I hardly help myself at home. I have requested for a better accessible home or modifications to be considered, but nothing has happened for a long time''. (Participant, E)*

On the contrary, the Finnish social welfare acts demanding service providers to render the needed services at the right time and disrupts the practicality of the Non-Discrimination Act stipulates persons with disabilities rights to reasonable adjustments. Such adjustments, for example, may be a wheelchair ramp or a menu at the restaurant written in Braille. If proper adjustments are not offered, it can be considered a case of discrimination (Hilma, 2015)

One of the participants also questioned the guidelines established by Finnish legislation in dealing with immigrants with disabilities about Kela's benefit, which included a residence duration requirement; an individual must be resident in Finland for a certain period before receiving a disability allowance.

He constructed his argument as follow.

> *"The integration programs take three years for the standard procedure but applying for disability benefits also requires three years of permanent residency in Finland. However, they are all crucial in the entire process of integrating into the new culture. Thus, such long perquisites slow down the integration process". (Participant, A)*

The participant's point of argument for the above matter was that disability, regardless of its severity, incurs extra expenses as people with disability go about their day. The additional costs may include the purchase of drug prescription, expensive food items, transportation, special disability-friendly shoes, and clothing, among other things. The disability benefit is thereby intended to meet those additional needs that may otherwise be unaffordable. To that end, participants are perplexed as to why they must wait three years in Finland to be eligible for disability allowance to cover their extra costs. According to them, the first three years after acquiring a residence permit are the most stressful and vulnerable time when they need support the most. On the contrary, they are expected to fully integrate into Finnish society without their special needs are met.

Participants believed that the above-mentioned challenges are more prevalent among disabled immigrants than native Finnish people with disabilities. They ascribed their additional migration status along with other identities to their lengthy and difficult integration process.

5.2.6 Misconception towards immigrants with disabilities

Understanding the discrimination faced by immigrants with disabilities necessitates a critical examination of the intersection of identities such as gender, class, ethnicity, disability, and migration status, as well as how these identity markers affect immigrants with disabilities in their daily lives, such as accessing services and exploring the inclusion and exclusion they experience (Burns, 2017)

Likewise, everyday experiences of immigrants with disabilities residing in Finland have encountered multifaced discriminations when more than two identity markers intersect. One of the

participants' experience is presented below for an illustration.

> *In Finland, some individuals find it hard to believe that people with disabilities from developing countries can graduate from university, not to mention to imagine we are also capable of working (Participant, A).*

The participant has comprehended such an attitude as ethnocentrism. People failed into the trap of labelling certain societies as superior, hardworking and agent of development whilst not giving enough recognition to the capabilities of others. During the interviews, participants underlined the rampant stereotypes held by the host society considering immigrants with disabilities as a burden to the state particularity drain to the social and health service, unable to contribute to society. It also resonates with the charity model of disability, stating that society undermined the capability and self-worth of people with disability and made them be perceived as a pity of object and burden to family and welfare (Mitra, 2006).

One of the participants who newly set up his own company despite having a visual impairment stated that.

> *We are understood as individuals who need help for the rest of our lives and underestimated our ability to grow and developed with the support we are provided (Participant, A).*

Participants were vocal in their frustration that being considered patients and lifetime welfare recipient distorted service providers' perception of them as nothing more than a charity object. Furthermore, undermining the capacity of PWDs as, unable to study and work due to medical reason is reflected in the medical model of disability. Medical models focus on individual impairment and the excessive demand that they may place on health and social services to solve the problem. As a result, the value these people can bring to the host country was overlooked. The myths were disproved by the two participants' outstanding efforts in pursuing their passions and entering the workforce at the time of the interview.

The society mentioned above mindset portrays that participants' integration experiences are often influenced by the intersections of various oppressive status that extend beyond the overt disability and migrant status, such as race and educational level. The global mindset is that people with disabilities are less capable of contributing to society than non-disabled citizens. And their

migrant status has earned them a second social status in Finland, which adds another complication to their disability. Furthermore, they are racialized for coming from a very distinct culture, different from the host culture. On top of that, the immigrants with disabilities 'former studies and professional qualifications obtained in their country of origin are less valued to consider them a competent candidate for labour market training and future work. These cumulative intersectional oppressive identities interacted simultaneously contributed to their marginalized position in the host society.

5.3 Social integration and intersectional identities nexus

Social integration is a strategy for fostering solidarity, participation, and inclusion at all levels of society while maintaining a diverse personal identity, with the goal of allowing each person to be the person she wants to be. Socioeconomic class, gender, age, sexual orientation, political opinions, cultural and ethnicity traits, citizenship (national origin), religion and articulation, political thoughts, race and social qualities, religion, citizenship (national birthplace), and geographical region are just a few examples of distinguishing characteristics. Social integration allows people, regardless of who they are or their associated characteristic, to have equal access to the same rights, opportunities, and services that the mainstream group has. Social integration is the polar opposite of social exclusion, which encompasses more than deprivation, poverty, and abuse of society's most vulnerable members (Cruz-Saco, 2008).

We are accustomed to associating social integration with economic productiveness while paying less attention to non-economic aspects such as social connections, political engagement, and cultural identities, despite their huge contribution towards social justice.

Therefore, the social integration of immigrants with disabilities is assessed briefly based on their social, economic, and political participation in mainstream society. During the assessment, the impact of their multiple identities in determining their level of integration given emphasis.

5.3.1 Social network

Interaction is the creation of relationships and networks between people who have similar interests. Friendships, intimate partnerships, or marriage and more common participation of social

associations are examples of these. Interaction between immigrants and host people is a critical component of integration. Social inclusion is a needed outcome that demonstrates social solidarity, a robust acceptance of diverse cultures, and a solid institutional foundation. Societies are in a stronger and more equitable position when they support social inclusion by reducing income disparity, implementing poverty-inclusive strategies, and promoting fair and sustainable growth (Cruz-Saco, 2008)

The concept of development used in this study is best defined by Amartya Sen (1999, p.36 as cited in Cruz-Saco, 2008), "the process of expanding human freedoms," i.e., freedoms associated with avoiding deprivations, being literate, enjoying political participation, uncensored speech and so on. Most participants appear to associate with citizens of the same ethnic groups, making few to no Finnish friends. The participants' level of Finnish language skills, educational achievement, and efforts in participating in various events were the leading indicators of their socialization in the host community.

A few participants reported having a few Finnish friends and other multicultural friends in addition to their ethnic groups. These participants have a good command of the Finnish language, which allows them to communicate to the host population, a better educational experience, which has led them to land jobs, and a desire to engage in various activities, which has increased their socialization. Otherwise, the common trend for most immigrants is to associate merely with their ethnic circles due to linguistic and cultural barriers.

During the interview, a few participants who stayed at home reported that they do not have anywhere to go except for contacting some offices to handle their affairs. Responding to my question about how you spent your day, one of the participants responded this way.

> *My life has been boring and depressing; sometimes, I do not want to leave my bed in the morning knowing anything to do. I walk up to eat and go to bed, the same routine every day. I am a prisoner in my home (Participant, F)*

One of the research participants, a child with a disability, was accompanied by his mother, and she is also his caregiver. Asking the boy questions was no different from asking her due to their lives entwines significantly because of his disability seeking his mother care in his everyday life. About their social life, she replied that as a single mother and caregiver to her child with a

disability, she lives a demanding life. She divulged her solitary life without even mingling with other immigrants from the same ethnic group. When questioned how they spent their day, she said she had to take her son to school, physiotherapy, and hobbies. She was also doing an internship in one of the companies as part of her Finnish language course during the interview. After an exhausting day, the house chores are also awaiting her in the evening. Consequently, going out to socialize is unimaginable, given her a frantic life trying to overcome every day's turmoil as it comes.

The unique experience of the single mother leading an aloof life due to being a caregiver to her child with a disability shares similarity to a previous study by Oliver and Singal (2017), which found out that immigrant families with children face additional pressures because of the intersection of migration and disability. Taking care of a disabled child may either compel or restrict migration and subsequent labour market integration opportunities. Migrant parents may feel compelled to work due to financial constraints. However, shift work, unsocial hours, and travel, combined with the need to balance work and care responsibilities, can limit their opportunities for social interaction. More positively, getting a disabled child can provide fertile ground for families to improve social connections with other families and establish 'affective' belonging through reciprocal understandings and values.

Some participants purported that they face discriminations from their ethnic groups living in Finland. The way they perceive them is the same way how they did in their country of origin. In the global south, the mindset of society is the curse of God causes disability. As a result, people with disabilities are the most outcast groups, especially in the country sides. Such attitude has mitigated in the urbanized cities in the global south due to the robust disability movement. Nevertheless, the pace toward the social and human right model of disability looks gradual.

About the exclusion by their ethnic groups, one of the participants put it his way.

> *Before moving to Finland, I was surrounded by my family and relatives that I did not feel alone. However, here I feel I do not belong to either my ethnic community or to the Finnish people, that my self-worth is threatened (Participant, F)*

The above experience is consistent with other nation research results. It was noted that global migration issues such as social alienation or the inability to rebuild networks and identities in a

new setting might be made more difficult for immigrants who are also navigating disability, identification, and systemic ableism in a new environment. Social networks in the immigrant's home country may have also played an important part in giving assistance and housing and facilitating daily access. The loss of these networks due to migration might influence the recipient country's accessibility and mobility (Stevens, 2010). The experiences of immigrants with disabilities in Finland is no different. Most participants revealed that they feel lonely. Participants recruited through Hilma stated that they participate in Hilma's peer support group to socialize with other fellow immigrants with disabilities and ease their isolation. It is crystal clear that peer support brings in emotional support among the participants who share everyday experiences and exchange knowledge, valuable insights to trump over their daily turmoil. However, the rest participants living in other cities in Finland do not have the same opportunity, a community where they belong.

Participants asserted about a regulatory obstacle they faced when claiming their family reunification status. A few of the participants who registered for their parents, partners, and children to accompany them unfolded the energy-draining, bureaucratic trajectories they dealt with the immigration offices. The family reunion application made after 2015 gets more complicated as it requires income statements to guarantee the applicant's financial capacity to take care of the families invited to Finland. Beyond the rhetoric, most immigrants with disabilities are hardly represented in the labour force to fulfil the criteria.

Since at least 1995, the Canadian Council for Refugees (the longest-standing and most prominent refugee advocacy umbrella organization) has prioritized family reunification for refugees (e.g., CCR 1995, 2007). This organization stated in a major 1995 report that family reunification should be viewed not only as something done for the private benefit of the individuals involved but also as something that helps those involved become financially independent and able to contribute positively to the Canadian economy and the general well-being of the communities in which they live (CCR 1995: 19)

To infer, the cumulative effects of the intersection of multifaceted identity markers, such as race, Finnish language skill, educational and professional achievements, being parents of children with disabilities, are manifested either accelerating the social interaction or posing a barrier on their socialization. Unless the divide between immigrants and the host societies is well bridged,

these two groups continue to exist with their superficial knowledge of each other manifested in stereotypes, racism, and anti-social behaviours.

5.3.2 Economic integration

Internationally, people with disabilities as of people without disabilities found to be engaged as entrepreneurs and self-employed workers, farmers and factory workers, doctors and teachers, shop assistants and bus drivers, artists, and computer technicians. Someone with a disability can perform all jobs, and given the right environment, most people with disabilities can be productive. However, several studies, both in industrialized and developing nations, have shown that people with disabilities have lower employment rates than people without disabilities. Lower labour market participation rates are critical pathways through which disability will contribute to poverty (WHO, 2011).

Concerning the employability of immigrants with disabilities in Finland, one of the participants purported his perception.

> *If a disabled person wants to secure a job, he needs to go to a job interview as a person without a disability to go. Most of the time, the employer chooses the person without a disability for the job (Participant, A).*

If individuals with disabilities have a higher unemployment rate than people without disabilities worldwide, obtaining immigration status decreases the employability likelihood one step lower. Apart from migration status, their employability has also affected other identities, such as race, Finnish language proficiency, educational level, and social network.

One of the participants, whose leg was amputated because of an accident whilst staying in Finland, contrasted his new job-search experience to his previous knowledge before the accident. According to him, before acquiring the disability, despite feeling discriminated against because of his foreign background in his work search, he could secure a job after several attempts. On the other side, after his leg was amputated, life gets more challenging. He applied for jobs for many years but to no avail despite his qualifications. The participant's perspective exemplifies the intersection of migration, race, and disability, with their intertwining effect influencing the individual's unique living experience. According to the intersectionality framework, people who

share two or more oppressive identities are at a disadvantage compared to others who share less oppressive identities.

Bell criticized the disability studies profession for being Eurocentric in his 2006 article, White Disability Studies: A Modest Proposal. He contends that white-centred disability research overlooks the link between race and disability. There is also a shortage of African American academics working on these topics, which is endemic to the discipline (Bell, 2006, as cited in Ben-Moshe and Magana, 2014). As a result, race carries judgmental opinions that form intersectional dichotomies. That means recognise certain groups as unworthy and inferior based on their multifaced identities (Fathi, 2017). Migrants in Finland, as in other European nations, are less likely to be employed than natives, according to studies conducted in Finland on labour market integration (Uhlendorff & Zimmermann, 2014). Many companies choose to hire only Finns because workers might be uncomfortable with foreigners from certain countries joining them. He also revealed that in some instances, employers take advantage of immigrants' limited Finnish language skills to restricting them from entering the labour force, including for positions that do not need a high level of Finnish language skills (Ahmad, 2005)

On the other hand, there are a few promising success stories regarding the economic inclusion of immigrants with disabilities in Finland. Two of the participants, one with a vision disability and the other with a physical impairment, could find jobs. One of the participants set up his own initiative that gives advice and consultation to new immigrants with disabilities, while the other got a position in the public sector. Both admitted that their career hunting journeys made them more persistent and determined to withstand rejections along the way. They also said that they would not have secured their jobs if the Finnish government had not attempted to translate the existing disability laws and policies into practice.

One of the participants expressed her satisfaction.

My perseverance in searching for a job paid off finally. Now I am not a burden anymore but a contributor and taxpayer. I am grateful to my company team, which allowed me to utilize my expertise (Participant, D)

These cases align with the Finnish government's Integration Programme 2016-2020, which aims to create an equitable opportunity for immigrants and the rest of the community and use

immigrants' experience and expertise to benefit Finnish society (Ministry of Economic Affairs and Employment, 2016). Moreover, Article 27 of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) stipulates that people with disabilities have the same employment rights as others. It includes the ability to secure jobs of their choosing or to be chosen or accepted by the recruiting labour market and a work environment that is inclusive, open, and above all accessible to people with disabilities. Furthermore, the UNCRPD prohibits all forms of employment discrimination, promotes access to vocational training, promotes opportunities for self-employment, and calls for reasonable accommodation in the work environment, among other provisions. To that end, UNCRPD prohibits all forms of employment discrimination, encourages access to vocational training, encourages self-employment, and calls for reasonable workplace accommodations, among other things (UNCRPD, 2006)

Currently, there is emerging global awareness about global loss due to disability exclusion to be between$ 1.71 trillion and $2.23 trillion annually. It depicts how excluding people with disabilities from the labour market costs more than the minor disability accessibility adjustments that an employee with a disability may require. And not all PWDs are required to have reasonable accommodations. A requirement for creating economic opportunities for these populations is the elimination of social exclusion through programs and actions that integrate vulnerable people into mainstream society. Assume that people with disabilities and their families are adamant about defeating any form of exclusion. In that case, they'll need to find work or a way to support themselves, breaking some of the poverty-disability cycles. Despite this, a considerable number of employers still believe that people with disabilities are unqualified and unproductive. However, despite rampant belief held by society, people with disabilities frequently possess appropriate skills, are loyal, and have low absenteeism rates. As a result, unlike in the past, many businesses now consider how hiring people with disabilities to be both efficient and profitable (WHO and World Bank, 2011). To recap, considering the apparent awareness deficit about immigrants with disabilities in Finland, the examples above herald a more equitable and sustainable economic growth in Finland.

5.3.3 Political participation

All citizens above eighteen are entitled to participate in vote both in the municipality and national elections and referendums. The government must provide opportunities for all people to take part in any decisions that impact their lives. People with disabilities have the human rights to express themselves freely and, most importantly, get access to materials in accessible formats according to their special needs. Hence, participating in voting, campaigning for political office, articulating one's thoughts and beliefs, claiming for their rights and interests, making decisions are all very crucial aspects of equal participation. However, in practice, citizen rights to actively involved in community issues have not been realized equally. In most situations, people with disabilities are restricted from enjoying their legal rights of participation because of some unresolved barriers (Ministry of Social Affair and Health, 2012).

There is scarce literature about the extent to which immigrants with disabilities exercise their political participation rights and get their voice heard in the parliament. Nonetheless, according to data gathered from interviews, all immigrants in Finland, including those with disabilities, can vote in local elections; however, voting in national elections requires citizenship. None of the participants was a Finnish citizen during the interview and did not participate in the national election. However, some of them exercised their political rights by voting in municipalities elections which they believed instilled a sense of decision-making and ownership.

One of the participants described the accessibility challenge he encountered as a blind elector due to a lack of information in the braille version. However, the UNCRPD, specifically article 29, stipulate that states should make sure the voting process, materials and facilities are accessible and simple to understand and apply.

Responding to the above need, the Finnish disability strategy calls for accessibility initiatives, emphasizing the value of promoting accessibility and special care to enable people with disabilities to communicate their desires and views without limitation. It was also claimed that special programs were emerging over the years. Still, the most significant problem remained to make them available across the nation (Ministry of Social Affairs and Health, 2012).

Moreover, one of the participants also reported that she had been exempted from political participation because of her religion. She responded as follow.

"I belong to God's Kingdom, not of this world." (Participant, I, women). The above scenario demonstrates that the religion of immigrants with disabilities, combined with their impairment, restricts their political participation.

Chapter 6- Conclusions and Recommendations

6.1. Summary of Findings

The issue of immigrants with disabilities is understudied; little is known about their social, economic, and political participation in their host society. Within the framework of intersectionality, this research has sought to explore the lived integration experiences of immigrants with disabilities to fill in a gap in the existing literature. The intersectionality framework provides insights into how the experiences of immigrants with disabilities are shaped by multiple intersecting identities such as disability, migration, race, culture, religion, educational level, language proficiency and so forth. To this end, the research interrogated the factors facilitating and hindering the integration of immigrants with disabilities in Finland and the impact of multiple intersecting identities on their social integration.

The first research question investigated whether participants had positive experiences that facilitated their integration and improved their quality of life in Finland compared to their countries of origin. It was found out that Finland's well-established welfare system played a significant role in ensuring their wellbeing and safety. In contrast to the participants' home countries, the social security in Finland recognizes vulnerable citizens needing public assistance in a dignified manner. The rehabilitation services, including physiotherapy and assistive devices, enabled immigrants with disabilities to lead a proactive life. Some participants shared their content about the health system for providing high-quality medical care at affordable cost, and in some cases, free of charge, especially for the most vulnerable members of society. Likewise, some immigrants with disabilities who enrolled in schools pronounced the quality of the education system ascribed to their self-development. The better infrastructure accessibility in Finland also enabled participants to live more independently than they did in their countries of origin.

The second research question revolved around the challenges that hinder their integration in Finland. It was discovered that immigrants with disabilities had inadequate knowledge about available services, which, coupled with their Finnish language limitation, set a barrier while navigating to access essential services. Moreover, it was also reported that institutions engaged in immigrants' settlement in Finland applied a 'one-size-fits-all' approach, treating all immigrants regardless of their difference. It meant that there had been inadequate information and preparation to address sufficiently the needs of immigrants with disabilities at the right time. These findings

resonate with a research finding in Canada and the United States, which confirmed that social workers and settlement support suppliers are not well-equipped to deal with disabled immigrants (El-Lahib, 2015, Groce, 2005). As a result, participants proclaimed they were not given deserving attention as capable candidates to be enrolled in the labour market integration programs because of their disability. The host society misperceived immigrants with disabilities put a strain on the health and social system, despite their determination and quest to contribute to the host society. The hitch of such a mindset is that it perpetuates a lifelong dependency of the marginalized on the state funding because of unemployment which is one of the symptoms of unsuccessful integration programs.

The third research question assessed how the intersectionality of immigrants with disabilities' multiple identities further impacted their economic, social, and political participation. The finding revealed that participants social network is affected by the profound intersectionality of their migration, disability, culture, and Finnish language ability in promoting and hindering their socialization. A few participants who mastered the Finnish language skill were able to establish a relationship with the native society. However, for most, the culture and Finnish language limitation posed a barrier to mingle with the natives. Participants' economic integration is also hindered by their disability, migration status, the cultural difference from the host society, Finnish language limitation, and low educational achievement and poor social network. Those participants who had higher academic achievement, a better social network and a medium level Finnish language skill were able to secure jobs. Moreover, participants' political participation is restricted by their religious perspectives. Overall, the research revealed that the lesser oppressive identities participants possess, they assume a better-privileged position in the host society.

Migration as a development discourse has been entertaining both optimistic and pessimistic perspectives. Despite the ongoing rhetoric, migration continues to thrive until the root causes are addressed. Therefore, the focus should be on creating a win-win situation where both the immigrants and the receiving countries benefit through the process. To that end, the global North, including Finland, should take advantage of the young generation flowing from the South by establishing creative strategies that utilize every individual potential, including people with disabilities. My argument can be substantiated by De Haas (2012), who remarked that migrant-receiving countries could enhance migration's development potential by developing legal channels

for high- and low-skilled migration. Integration policies should also encourage the socio-economic participation of migrants and thus prevent their marginalization.

Immigrants with disabilities have the potential to make a difference in their host societies. While Finland's development policy promotes a human rights-based approach and focuses on empowering the most marginalized sectors of the society in the spirit of equality, equity, and social justice, the immigrants with disabilities have been invisible despite undergoing an integration process into their receiving society.

Without research on immigrants with disabilities, the government cannot have adequate information to undertake the necessary interventions. To this end, the present study hopes to have contributed to an articulation of the voice of the invisible minority yearning to be seen and heard, calling for rightful attention and prompt actions for social policy reforms. Still, there is a dire need for further research and public debate to inform integration programs and policies.

6.2. For Policy Reforms and Further Research

In view of the findings of this study, several important recommendations for policy reforms and further research are put forward.

First, it is crucial to collect statistical data about the number of immigrants with disabilities in Finland that is disaggregated by age, gender, disability type, country of origin and educational level. Without the statistical data, it is not easy to take tailored and informed measures to help them maximize their potentials.

Second, ensure that immigrants with disabilities access information about available services in Finland, particularly their rights as persons with disabilities. This may be in the form of booklets, either in English or their native languages, until they learn the Finnish language.

Third, the empowerment of immigrants with disabilities necessitates having equal rights to participate in labour market integration training so as to secure employment opportunities. This is consistent with the provisions of the UNCRPD and the Finnish disability program.

Fourth, it is imperative to forge a robust bridge between the sectors of disability and migration to work in synergy to meet the diverse needs of immigrants with disabilities in a culturally

competent way. In this regard, there should be awareness-raising programs for the service providers in these sectors so as to deepen their understanding of the plight of and dispel misconceptions towards immigrants with disabilities, especially those who have multiple oppressive statuses.

Fifth, the issue of immigrants with disabilities needs to be mainstreamed in the immigrant integration programs, policies and practices. Immigrants with disabilities should be consulted and involved in the planning, implementation, and evaluation of their integration plans and other issues concerning them.

Lastly, further study is necessary to inform policymakers and guide service providers about effective approaches to address the needs of immigrants with disabilities. For future research on the same topic, it is highly recommended that a comparative study of persons with disabilities between immigrants and the native Finnish population is conducted. The same intersectionality framework can be applied to such a study to unmask the effects of invisible identities. Moreover, incorporating institutions engaged in the settlement of immigrants and stakeholders concerned with disability issues (notably, the appropriate service providers) will broaden the scope of the research and achieve the desired results.

References

Adams, R. (2013). Disability Studies Now. American Literary History, 1-13.

Ahmad, A. (2005). Getting a job in Finland: The social networks of immigrants from the Indian subcontinent in the Helsinki metropolitan labour market. Available at https://scholar.google.com/scholar?hl=fi&as_sdt=0%2C5&q=Ahmad%2C+A.+%282005%29.+Getting

Aylward, C. (2010). Intersectionality: Crossing the theoretical and praxis divide. *Journal of Critical Race Inquiry*, *1*(1). Available at Aylward, C. (2010). Intersectionality: Crossing the... - Google Scholar

Ballan, M. S. (2008). Disability and sexuality within social work education in the USA and Canada: The social model of disability as a lens for practice. *Social Work Education*, *27*(2), 194-202. DOI: 10.1080/02615470701709675

Bell, C. M. (Ed.). (2011). *Blackness and disability: Critical examinations and cultural interventions* (Vol. 21). LIT Verlag Münster.

Ben-Moshe, L., & Magaña, S. (2014). An introduction to race, gender, and disability: Intersectionality, disability studies, and families of color. *Women, Gender, and Families of Color*, *2*(2), 105-114.

Bowleg, L. (2012). The problem with the phrase women and minorities: intersectionality—an important theoretical framework for public health. *American journal of public health*, *102*(7), 1267-1273.Available at Bowleg, L. (2012). The problem with the phrase women... - Google Scholar

Brinkman, S and Kvale, S. (2005). Interviews: Learning the craft of qualitative research interviewing. Sage

Buettgen, A., Hardie, S., & Wicklund., E., Jean-François, K.M., Alimi, S. (2018). Understanding the Intersectional Forms of Discrimination Impacting Persons with Disabilities. Ottawa: Government of Canada's Social Development Partnerships Program – Disability Component.

Burns, N. (2017). The human right to health: Exploring disability, migration and health. *Disability & Society*, *32*(10), 1463-1484. Retrieved from Burns, N. (2017). The human right to health: Exploring... - Google Scholar

Canadian council for refugee. (1995). Immigration and refugee protection act

Canadian Council for Refugees. (2007). 'Family Separation: *Who Pays the Cost?*' Backgrounder.

Castles, S. (2003). Towards a Sociology of Forced Migration and Social Transformation.

Chataika, T. (2012). Disability, development and postcolonialism.

Collins, P. H. (2016). *Intersectionality*. Cambridge, UK; Malden, MA: Polity Press.

Council for Canadian with Disabilities (CCD). (2013). Immigration: Immigration and people
     with disabilities. Available at   http://www.ccdonline.ca/en/socialpolicy/immigration,

Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A black feminist critique
     of antidiscrimination doctrine, feminist theory, and antiracist politics. *u. Chi. Legal f.*, 139.

Crenshaw, K.W. (2003). Traffic at the crossroads: multiple oppressions. In ed. R. Morgan,
     Sisterhood is forever: the women's anthology for a new millennium (pp. 43-57).
     New York: Washington Square Press.

Crock, M., Ernst, C., & Ao, R. M. (2012). Where disability and displacement intersect: Asylum.
     seekers and refugees with disabilities. *International Journal of Refugee Law*, *24*(4),
     735-764. Available at

Cruz-Saco, M. A. (2008). Promoting social integration: Economic, social and political dimensions
     with a focus on Latin America. *In United Nations, Department of Economic and Social
     Affairs, Division for Social Policy and Development in collaboration with the
     Government of Finland, Expert Group Meeting,"Promoting Social Integration*(pp. 8-10).

De Haas, H. (2012). The migration and development pendulum: A critical review in the
     research policy

Degener, T. (2017). A new human rights model of disability.
     In *the United Nations convention, the rights of persons with disabilities* (pp. 41-59).
     Springer, Cham..

Desai, V., & Potter, R. B. (2006). The Raison d'être of Doing Development Research.
     Doing Development Research, *8*.

Dossa, P. (2009). *Racialized Bodies, disabling worlds: Storied lives of immigrant Muslim women*.
     University of Toronto Press.

DuCille, A. (1994). The occult of true black womanhood: Critical demeanor and black feminist
     studies. *Signs: Journal of Women in Culture and Society*, *19*(3), 591-629.

Dudley, R. A. (2006). Confronting the Concept of Intersectionality: The Legacy of Audre Lorde.
     McNair Scholars Journal, 10(1), 37-45.

Duyan, V.,2007, 'The community effects of disabled sports', in Centre of Excellence Defence

Against Terrorism (ed.), Amputee sports for victims of terrorism, pp. 70–77, IOS Press, Amsterdam

Duyan, V. (2007). The community effects of disabled sports. *Noto security through sciences series E human and social dynamics, 31, 70.*

El-Lahib, Y. & Wehbi, S. (2012). Immigration and disability: Ableism in the policies of the Canadian state. *International Social Work*, 55(1), 95-108.

El-Lahib, Y. (2015). The inadmissible "Other": Discourses of ableism and colonialism in Canadian immigration. *Journal of Progressive Human Services*, 26(3), 209-228.available at El-Lahib, Y. (2015). The inadmissible "Other":… - Google Scholar

Erevelles, N., & Minear, A. (2010). Unspeakable offences: Untangling race and disability in discourses of intersectionality. *Journal of Literary & Cultural Disability Studies*, *4*(2), 127-146.

Erlingsson, C., & Brysiewicz, P. (2017). A hands-on guide to doing content analysis. *African Journal of Emergency Medicine*, *7*(3), 93-99.

European Commission. (2016). European web site on integration: Migrant integration information and good practices. Available at http://www.esn-eu.org/news/837/index.html

European social charter. (1997). Strasbourg: Council of Europe Publ.

Falicov, C. J. (1996). Mexican families. *Ethnicity and family therapy*, *2*, 169-182.

Fathi, M. (2017). *Intersectionality, class and migration: Narratives of Iranian women migrants in U. k.*

Feagin, J. (2013). *Systemic racism: A theory of oppression*. Routledge.

Finnish Institute for Health and Welfare. (2019). Manual of disability service

Forsander, A. (2003). Insiders or outsiders within? Immigrants in the Finnish labor market. *Finnish Yearbook of Population Research*, 55-72.

Frideres, J. S. & Biles, J. (2012). *International perspectives: Integration and inclusion*. Kingston,

Gillham, B. (2000). Case study research methods. London; New York: Continuum. Retrieved from http://ebookcentral.proquest.com/lib/jyvaskyla-ebooks/detail.action?docID=564247

Goethals, T., De Schauwer, E., & Van Hove, G. (2015). Weaving intersectionality into disability studies research: Inclusion, reflexivity and anti-essentialism. *DiGeSt. Journal of Diversity and Gender Studies*, *2*(1-2), 75-94.

Goodley, D., Hughes, B., & Davis, L. (Eds.). (2012). *Disability and social theory: New*

developments and directions. Springer.

Graneheim, U. H., & Lundman, B. (2004). Qualitative content analysis in nursing research: concepts, procedures and measures to achieve trustworthiness. *Nurse education today*, *24*(2), 105-112.

Grech, S. (2011). Disability and the majority world: Challenging dominant epistemologies. Journal of Literary & Cultural Disability Studies, 5(2), 217-219.

Grech, S. (2015) Disability and Poverty in the Global South: Critical Renegotiations from Guatemala. London: Palgrave.

Grech, S., & Soldatic, K. (2016). *Disability in the global south: A critical handbook*. Cham: Springer.10.1007/978-3-319-42488-0

Groce, N. (2005). Immigrants, disability, and rehabilitation. *Culture and disability: Providing culturally competent services*, 1-14. Available at Groce, N. (2005). Immigrants, disability, and rehabilitat... - Google Scholar

Guterres, A. (2014). Europe must give Syrian refugees a home. The Guardian, July 22, 2014.

Hammersley, M. (1992). On feminist methodology. *Sociology*, *26*(2), 187-206.

Handerson, A. and Bryan, W. (2011). Psychosocial aspect of disability. Springfield.IL

Hankivsky, O. (2014). Intersectionality 101. *The Institute for Intersectionality Research & Policy, SFU*, 1-34.

Hankivsky, O., Cormier, R., & De Merich, D. I. (2009). Moving women's health research and policy forward. *Vancouver: Women's Health Research Network*.

Hankivsky, O., Reid, C., Cormier, R., Varcoe, C., Clark, N., Benoit, C., & Brotman, S. (2010). Exploring the promises of intersectionality for advancing women's health research. *International journal for equity in health*, *9*(1), 1-15.

Hansen, S. (2019). *The Social Geographies of Adult Immigrants with Disabilities in Canada* (Doctoral dissertation).

Heikkilä, E. (2005). Mobile vulnerabilities: perspectives on the vulnerabilities of immigrants in the Finnish labour market. *Population, Space and Place*, *11*(6), 485-497.

Heikkilä, E., & Järvinen, T. (2003). Migration and and Employment of Immigrants in the Finnish Local Labor Markets. *Finnish Yearbook of Population Research*, 103-118.

HelpAge International and Handicap international. (2014). Hidden victims of the Syrian crisis; disabled, injured and older refugees.

Hilma. (2015). Guide for immigrants with Disabilities and long-term illness.

Imran. (2011). Assignment on models of disability. Institute of social development Studies, University of Peshawar.

Ingstad, B., & Whyte, S. R. (Eds.). (2007). *Disability in local and global worlds*. Univ of California Press. Available at Moral-Discourse-and-Old-Age-Disability-in-Japan.pdf (researchgate.net)

Iphofen, R. (2015). Research Ethics in Ethnography/Anthropology. European commission

Jezewski, M. A., & Sotnik, P. (2001). *Culture brokering: Providing culturally competent rehabilitation services to foreign-born persons*. Buffalo, NY: Center for International Rehabilitation Research Information and Exchange.

Krutova, O., Lipiäinen, L., & Koistinen, P. (2016). Patterns of integration: A longitudinal view of the labour market attachment of immigrants in Finland. Krutova, O., Lipiäinen, L., & Koistinen, P. (2016).... - Google Scholar

Kusari, K., El-Lahib, Y., & Spagnuolo, N. (2019). Critical Reflections on the Process of Developing a Resource Manual for Service Providers Working with Immigrants & Refugees with Disabilities. *Canadian Journal of Disability Studies*, *8*(5), 98-119.

Liamputtong, P. (2010). Cross-cultural research and qualitative inquiry. *Turkish Online Journal of Qualitative Inquiry*, *1*(1), 16-29.

Manhica, H., Östh, J., & Rostila, M. (2015). Dynamics of unemployment duration among African migrants in Sweden: The contribution of specific country of birth and gender on employment success. *Nordic Journal of Migration Research*, *5*(4), 194-206.

Miller, T., Birch, M., Mauthner, M., & Jessop, J. (Eds.). (2012). *Ethics in qualitative research*. Sage.

Ministry of Economic Affairs and Employment. (2016). *Government Integration Program for 2016-2019 and Government Resolution on a Government integration Programme*.Available at TEMjul_47_2016_verkko.pdf (valtioneuvosto.fi)

Ministry of social affairs and health. (2012). *Finland's Disability Policy Programme, & VAMPO 2010–2015.A strong BASiS for incluSion AnD EQuAlitY*

Ministry of the interior. (2017). International migration 2016-2017. *Report for Finland. Ministry of the interior publication 28/2017*

Mishler, G.E. (1991). Research interviewing. Harvard University Press

Mitra, S. (2006). The capability approach and disability. *Journal of disability policy studies*, *16*(4), 236-24

Nohl, A. M., Schittenhelm, K., Schmidtke, O., & Weiss, A. (2006). Cultural capital during migration—a multi-level approach for the empirical analysis of the labor market integration of highly skilled migrants. In *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research* (Vol. 7, No. 3).

Oliver, C., & Singal, N. (2017). Migration, disability and education: reflections from a special school in the east of England. *British Journal of sociology of Education*, *38*(8), 1217-1229.

Oliver, M. (2013). The social model of disability: Thirty years on. *Disability & society*, *28*(7), 1024-1026.

Orakzai, G. A. (2009). Book Review: Racialized Bodies, Disabling Worlds: Storied Lives of Immigrant Muslim Women. *Journal of International Women's Studies*, *11*(1), 325-327.

Parsons, T. (1975). The sick role and the role of the physician reconsidered. Health and Society, 53, 257—278.

Pearson, H. (2010). Complicating intersectionality through the identities of a hard of hearing Korean adoptee: An autoethnography. Equity & Excellence in Education, 43(3), 341-356. doi: 10.1080/10665684.2010.49664

Pehkonen, A. (2006). 'Immigrants' paths to employment in Finland', in Finnish Yearbook of population research, Helsinki: Population Research Institute, pp 113-28

Pieper, M., & Mohammadi, J. H. (2014). Ableism and Racism: Barriers in the Labour Market. *Canadian Journal of Disability Studies*, *3*(1), 65-92.

Pisani, M., & Grech, S. (2017). Disability and forced migration: Critical intersectionalities.

Potter, R., & Desai, V. (2006). Doing development research Sage Publications.

Ravetti, C., Sarr, M. & Swanson, T. (2018). Foreign aid and political instability in resource-rich countries. *Resource Policy*, 58, 277 – 294.

Retief, M., & Letšosa, R. (2018). Models of disability: A brief overview. *HTS Teologiese Studies/Theological Studies*, *74*(1).

Roberts, K., & Harris, J. (2002). *Disabled people in refugee and asylum-seeking communities*. Bristol: Policy Press.

Romero, M. (2017). *Introducing intersectionality*. Retrieved from https://ebookcentral.proquest.com.

Saxe, A. (2017). The theory of intersectionality: A new lens for understanding the barriers faced by autistic women. *Canadian Journal of Disability Studies*, *6*(4), 153-178.

Schweik, S. (2009). The Ugly Laws: Disability in Public. New York: NYU Press

Seale, J. (2006). E-learning and disability in higher education. Routlege, London

Shakespeare, T., & Watson, N. (2001). The social model of disability: an outdated ideology?. In *Exploring theories and expanding methodologies: Where we are and where we need to go*. Emerald Group Publishing Limited.

Soldatic, K., Meekosha, H. and Somers, K. (2012). Finding Ernesto: Temporary Migrant Labour and Disabled Children's Health. International Journal of Population Research: Special Issue on Child Migrant Health.

Stone, J. H. (2004). Culture and disability: Providing culturally competent services. Sage Publications

Suomen pakolaisapu .(2020). Pakolaisuus Suomessa - Suomen Pakolaisapu

Tina, G., Elisabeth, D, S., & Geert, V, H. (2015). Weaving intersectionality into disability studies research: Inclusion, reflexivity, and anti-essentialism. *DiGeSt. Journal of versity and Gender Studies, 2*(1-2), 75-94. DOI:10.11116/jdivegendstud.2.1-2.0075

Tongco, M. D. C. (2007). Purposive sampling as a tool for informant selection. *Ethnobotany Research and applications*, *5*, 147-158.

Truth, S. (1851). *Ain't I A Woman? Akron: Women's Convention*

Uhlendorff, A. & Zimmermann, K. F. (2014). Unemployment dynamics among migrants and natives. Economica 81 (322), 348-367.

United Nation Department of Economic and Social Affairs. (2020). *International migration highlight.*

United Nation. (1993). *The standard rules on the equalization of opportunities for persons with Disabilities*

United Nation. (2015). *Transforming our world: The 2030 Agenda for Sustainable Development. UN publishing*

United Nations. (2006). Convention on the Rights of Persons with Disabilities. United Nation

Wengraf, T. (2001). Qualitative research interviewing. Sage

Windsong, E. A. (2018). Incorporating intersectionality into research design: An example using qualitative interviews. *International Journal of Social Research Methodology*, *21*(2),

135-147.

Woodside, A. G. (2010). Case study research: Theory, methods, practice (1st ed.). Bingley, U.K.: Emerald Group Pub. Ltd. Retrieved from http://ebookcentral.proquest.com/lib/jyvaskyla-ebooks/detail.action?docID=554822

WHO and the World Bank. (2011). *World report on disability 2011*.

WHO. (1980). *International classification of impairments, disabilities, and handicaps: a manual of classification relating to the consequences of disease, published in accordance with resolution WHA29. 35 of the Twenty-ninth World Health Assembly, May 1976*. World Health Organization.

Ylänkö, M. (2000). Measuring acceptance -Intermarriage levels as an indicator of tolerance in the Finnish context of integration. *Finnish Yearbook of Population Research*, 179-197.

Appendixes

Appendix 1. Semi-structured interview guide

Factors facilitating integration.
1. How would you introduce yourself?   (Your name, age, country of origin, religion, etc.)   2. How do you describe the difference in your current living standard and wellbeing in Finland with your country of origin?   (in terms of health, rehabilitation, education, career)   3. How would you the difference between the Finnish and your home country disability services?   4. Please tell me if you have any positive experiences while living in Finland?

Challenges of integrations
5. How would you tell your experiences of accessing available services in Finland?   6. What is your opinion about the current integration program addressing the needs of immigrants with disabilities?   7. How would you describe your participation in formulating your integration and disability service plans?   8. How does the implementation of your integration plans have been going?

Social integration and intersecting identities nexus
9. What is a day like in your life?   10. How would you keep connected with your family, culture, language, and other practices?   11. How would you express your social life in Finland?   (friendship, forming networks, leisure activities, and others)   12. What are you doing now (studying, working….)?   13. Have you participated in the presidential and regional elections in Finland?   14. How do you describe your adjustment to the host culture in your integration trajectory?   15. How do you see yourself in the future

Appendix 2. Sample data analysis process demonstration

Meaning units (Condensed)	Codes	Categories	Sub-categories
The economic situation in Finland is better than back home	Social security	Factors facilitating integration	The welfare system
If one gets sick and cannot work, there is no support system back home	Social security		
I receive health service almost free of charge in Finland, unlike back home	Health		
I have been studying in Finland, and my self-esteem has been enhanced	Education		Infrastructure accessibility
I drive my wheelchair in a driveway with cars, unlike Finland	Accessibility		
I had a hassle time knowing where to contact to get a white cane	Information	The challenges of integration	Inadequate information about services available
I did not know that I was entitled to get taxi services while going to internship	Information		Finnish language limitation
It is challenging to fill out application forms without the Finnish language	Language		Inadequate service provision
I get an inadequate taxi and personal assistance hours to go to school	Services		Bureaucratic service delivery
I requested accessibility modification for my house, but nothing has happened so far	Services		Inaccessible services
I need to get a disability prove certificate every year to get physiotherapy	Delay		Misconception towards immigrants with disabilities
Some people do not believe that I am a university graduate as a person with a disability from a developing country	Attitude		
They look at us as dependent on the state's help for the rest of our lives	Attitude		
I belong neither to my ethnic group nor to the Finnish society	Loneliness	Social integration and multiple identities nexus	Social network
I do not have anything to do, anywhere to go, just eating and sleeping	Loneliness		Economic integration
The most employee chose a person without a disability for a job	Economy		
I got a job. I am not a burden anymore. I am a contributor and taxpayer	Economy		Political integration
I belong to God's kingdom, not of this world to participate in politics	Politics		