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**2023-06-21**

http://hdl.handle.net/10138/590765

Lavikainen, J 2023, The Professionalisation of Finnish Football from the 1970s to 2000s : From Amateurs to Professionals. in M Szerovay, A Nevala & H Itkonen (eds), Football in the Nordic Countries : Practices, Equality and Influence. Routledge, Taylor & Francis, Abingdon, pp. 94-105. < https://www.taylorfrancis.com/chapters/edit/10.4324/9781003280729-11/professionalisation-finnish-football-1970s-2000s-jouni-lavikainen >

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# From Amateurs to Professionals – The Professionalisation of Finnish Football from the 1970s to 2000s

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I have no conflicts of interest to disclose.

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**Abstract**

For most of the 20th century Finnish football was characterized by amateurism of organisations, clubs, coaches, and players. Players combined football with studies and full-time jobs, receiving small under-the-table rewards from their clubs. During the 1990s, the landscape of Finnish football changed when professionalism became a norm among the biggest clubs and elite male players. This research approaches the understudied process of professionalisation in Finnish football from the perspective of the players with methods of oral history. Following research questions will be examined: how have elite male football players' sources of income changed in Finland from the 1970s to 2000s? How did players make their living when Finnish football remained outwardly amateur, and how did this change when professionalism became common in the 1990s? Primary source material includes 11 semi-structured interviews with former players, and contemporary archival sources. The results reveal how the players' earnings gradually increased from the 1970s onwards, enabling various kinds of overt and covert semi-professionalism by the end of the 1980s. In the 1990s, conjoining societal factors and commercialisation of international football pushed Finnish elite football towards overt professionalism.

*Keywords*: amateurism, shamateurism, professionalism, professionalisation, Finland

# From Amateurs to Professionals – The Professionalisation of Finnish Football from the 1970s to 2000s

Tensions between amateurism and professionalism affected international football throughout the 20th century. When the popularity of football grew in Europe and South America in the interwar period, local sports elites, clinging to the ethos of amateurism, tried in vain to suppress commercialism and professionalism rising from the masses of working-class players, for whom the British ideal of a gentleman amateur held no appeal. Professionalisation followed often – but not always – similar pathways in different societal settings. From the 1920s Hungary (Molnar, 2007, p. 300) to mid-1900s Hongkong (Lee, 2013, p. 604–607), the legalisation of professionalism was preceded by a period characterized by shamateurism, featuring "the usual panoply of under-the-table payments, inflated expenses, and invented jobs" (Goldblatt, 2007, p. 197).

The process was similar in the Nordic countries, albeit late by international comparison. Nordic sports model was based on voluntary activity of sports associations and ideological commitment to amateurism (see, Andersson & Carlsson, 2011; Peterson, 2008; Wikberg, 2005), not shared by FIFA or most of its member associations. Instead of establishing openly professional leagues, Nordic football associations safeguarded amateurism with policies similar to the International Olympic Committee (see, Llewellyn & Gleaves, 2016). For example, in 1934, 36 of Malmö FF's players and leaders were banned from taking part in Swedish football because of financial compensations that had been paid to players. Although most bans were later revoked, Malmö FF was relegated to the second division (Wikberg, 2005, p. 161–164). The amateur rules were overturned in Sweden, Denmark and Norway only in 1967, 1978, and 1984, respectively. Fully professional structures were not, however, immediately created, and remnants of the amateur era influenced Nordic elite football until the 1990s (Andersson & Hognestad, 2019, p. 707–708).

In Finland, the amateur rules were incorporated into the national rules of football in 1907, and were nominally in effect until the 1970s. By this time, elite clubs had for decades paid players small under-the-table rewards based on points won in matches. Amateur regulations were dropped from the national rules of competition in 1978 (FA of Finland: Rules of the Association, Rules of Competition, Rules of Punishments, October 1978, Hc1 Domestic Rules of Competition, FA of Finland's archive, Sports Museum of Finland's archive). This simple rule change had little effect on professionalisation. Most Finnish football leaders considered the attendances too low to support even a semi-professional

league, and were reluctant to try to overcome the juridical obstacles to professionalism that applied also to other team sports in Finland. Players were not employees of their clubs, and their contracts should not be considered legal contracts of employment, it was often argued in the 1980s (see, Lavikainen, 2018) This mentality did not stop the professionalisation of sport in Finland, but confined it to a club and individual level, and left the issue of shamateurism unaddressed.

The professionalisation of Finnish team sports has lately seen increasing interest from researchers (Lämsä et al., 2020; Tuikkanen, 2021), with football players so far receiving only limited attention. The aim of this article is to follow up on Szerovay & Itkonen's (2015) research by investigating pathways of individual players during a transition from amateurism to professionalism with methods of oral history. Main research questions are: how have elite male football players' sources of income changed in Finland from the 1970s to 2000s? How did players make their living when Finnish football remained outwardly amateur, and how did this change when professionalism became common in the 1990s?

In this article, *professionalisation* is defined similarly to Lämsä et al (2020, p. 59–60), as a process characterized by increasing rewards and time devoted to football, and football player's transition towards a profession comparable to others in the society. *Amateur* player works in a full-time job alongside playing and gets all or most of his livelihood from that job whereas a *professional* is legally contracted to his club and gets his full livelihood from football. *Semi-professionals* receive equally important shares of income from football and outside jobs. Concept of *shamateurism* will be examined with the help of Dunning's (1999) typology of overt and covert sports professionalism.

**Sources and methods**

Primary source material contains oral history interviews that were conducted via telephone with former players. In total, 15 former players were asked to participate in the research, 11 of whom accepted. One interview resulted in another one with the same person, and one interviewee sent additional information via email after the interview. Research participants were chosen based on their long playing careers in the highest division of Finland. One interviewee, "Anon 1", differed from the others in the sense that during the research period he worked as a club official. All interviewees spent most of their careers in Finland, but four of them also played professionally abroad. The oldest two interviewees were born at the turn of the 1950s, the youngest two in the early to mid-1970s, and the rest in the 1960s. Most have worked in football also after their playing careers.

All interviews were recorded and interviewees anonymised. Use of the records and goals of the research were explained before interviews, to which all interviewees gave their consent. Interview records will only be used as source material in this article. In the text, the interviewees are referred with identifiers based on their age, with Anon 1 being the oldest and Anon 11 the youngest interviewee. As an interview method, a semi-structured interview with a focus in life history was applied. Apart from Anon 1, interviewees were asked to reminisce about the progression of their careers with the emphasis on sources of income. Figures of former Finnish marks (FIM) were converted into 2022's euros with the Bank of Finland Museum's online Money Value Converter.

Complementary sources include football club Ilves Tampere's archive in the Sports Museum of Finland, containing player contracts from the 1980s and 1990s. The use of the archive is restricted to academic research, and it can only be used on permission of the president of Ilves, with good research ethical practice and agreed-on terms, including the obligation to anonymise all personal data in the documents.

## Long swansong of amateurism

### Amateurs, shamateurs, and semi-professionals – Finnish elite football in the 1970s and 1980s

The men's top division in Finland was a full-fledged amateur league in the 1970s with an established practice of awarding point money to players. Most players did not benefit from football much financially, but received important indirect benefits such as jobs, apartments, bank loans, and study places from their clubs (Aalto, 2007, p. 81). In the 1980s, semi-professionalism became more common with varying degrees of shamateurism among clubs (Itkonen & Szerovay, 2015, p. 8). One example of what this meant in practice is provided by the playing career of Anon 2, one of the star players of Finnish football in the 1970s and 1980s.

Anon 2's career can roughly be divided into two periods: the first was characterized by a combination of football and studies, and the second, football and work. Both during and after his studies most of his income came from football. Apart from the brief period when he played outside his home town and had a written contract, all his contracts were orally done. During his breakthrough seasons, he was once recruited into a major club in Finland, which gave him benefits such as a signing-on fee after the move was sealed, a free apartment, two daily meals, tax bills paid by the club, and point money that was paid under-the-table. When

living expenses were minimal, “point money kept you in first class” (Anon 2, personal communication via email, January 26, 2022).

After completing his studies, Anon 2 combined football with a job that was perfectly tailored to football. Daily working time was usually only five hours, and even that was flexible:

> It was a little bit like playing as a professional, I did not really have to worry about the job very much. I could train as much as I liked whenever I liked, I could rest whenever I liked, and no one ever asked me in work where I had been. (Anon 2, personal communication via telephone, January 26, 2022)

As his career progressed, he bought his own apartment with the furniture provided by the club, which he had negotiated into his contract. “In all things where you could exploit that [his value to the club], where you could provide a receipt to the club, it all added to the net money you got” (Anon 2, personal communication via telephone, January 26, 2022).

The prevalence of under-the-table money and other unofficial benefits was a common pattern in also other interviewees’ careers. All interviewees apart from Anon 11 got at least some of their rewards under-the-table or as various kinds of expenses compensations. Despite the increasing threat of tax investigations (see, Linnakangas, 1984, p. 12) and the emerging practice of written player contracts, oral deals provided players additional rewards that were hidden from club accounts. “There were two contracts. One was for the outside, the other [included] what was really paid” (Anon 4, personal communication, January 28, 2022). Even in the mid-1990s, Anon 10’s club paid some of his rewards as mileage allowances based on his need to go to another city because of studies. “There were mileage allowance hassles also in [my club at the time], but this was a fairly kind version [how to mislead the tax officials], because I really had to go there, but whether that had anything to do with working is questionable” (personal communication, February 28, 2022). Some interviewees were arranged sinecures to supplement their incomes. Anon 7 had a sinecure in the city of Pori while playing in FC Jazz in the 1990s, and Anon 8 in the national airline Finnair while playing for Finnairin Palloilijat, the club sponsored by the airline (Anon 7, personal communication, February 23, 2022; Anon 8, personal communication, March 2, 2022).

Finnish elite football in the 1980s and 1990s therefore contained various elements of Dunning’s covert sports professionalism. Footballers were “clandestinely paid from money taken at the gate or from funds provided by rich patrons”, and provided financial support “through jobs, often sinecures, in private commercial and industrial firms”, as well as with sinecures in civil service (Dunning, 1999, p. 115). Players’ work conditions and positions

differed, though. Most of the interviewees did not have out-and-out sinecures that required no work effort. Anon 5, for example, was an insurance salesman and had to train after full workdays. To lessen the burden of this kind of lifestyle, HJK Helsinki moved training sessions to afternoons in 1984 and started to compensate those players for their losses who had to leave work earlier (Anon 1, personal communication, March 8, 2022). This was a rare, early example of overt semi-professionalism in Finland. Another one was the long-standing practice in Yhtyneet Paperitehtaat, a corporation inside which football club Haka Valkeakoski operated, to let players of the club train in work time. By the late 1980s, about a third of the club's players worked regularly in the paper factory. Many also lived in the factory's apartments (Anon 6, personal communication, January 28, 2022).

Nearly all interviewees emphasized that when they rose to the first team, they did not yet realise that it was possible to earn money from playing football in Finland – which the clubs took advantage of – but that they eventually learned their ways. After consolidating position in his team, Anon 4 (personal communication, January 28, 2022) improved his contract by exploiting the interest of other Finnish clubs and his status as a national team player:

> I was in a good position because HJK asked after me nearly every season. I asked them how much they would pay me, and then went to [club president] and [told him] that if you pay me this much, I will not go to HJK.

After playing professionally in Sweden, Anon 4 received a signing-on fee as a reward from his new club in Finland, because he had negotiated a free transfer for himself from the Swedish club.

Most interviewees did not want to or could not remember their earnings from football in numbers, but were able to compare them to salaries from their day jobs. For instance, one third of Anon 3's incomes came from football and two thirds from his job in the late 1980s, whereas for Anon 5, the ratio was about 50:50 at the time (Anon 3, personal communication, March 2, 2022; Anon 5, personal communication, January 26, 2022). Anon 6 remembers having earned about FIM 30,000 during the season 1983 (2022: EUR 11,950) and about FIM 100,000 by the late 1980s (personal communication, January 28, 2022). Anon 4's earnings peaked in 1990, when he earned about FIM 150,000 (2022: EUR 41,410), more than what he had earned earlier in Sweden (personal communication, January 28, 2022). This indicates that in the late 1980s player rewards in Finland were comparable to Sweden, where semi-professionalism was still the norm. According to Billing, Franzén and Peterson (2004, p. 91), the first Swedish club that turned fully professional was Malmö FF in 1989.

When recollections of the interviewees are compared to player contracts in the archive of Ilves Tampere, similar numbers come up. In the seasons 1988 and 1989, the three most valuable contracts in Ilves provided earnings in the region of FIM 100,000. Most contracts in the archive are well below this level, though. For instance, in 1988, only one player earned a basic compensation of nearly FIM 100,000, whereas four players received FIM 40,000 to 50,000 as a season fee, nine players FIM 10,000 to 25,000, while three players only got money from points, FIM 500 per point (Player Contracts 1988; Player Contracts 1989, Ilves' archive). To put the numbers into context, the average yearly salary in Finland was FIM 78,000 in 1985 (2022: EUR 27,434) and FIM 103,600 in 1990 (2022: EUR 27,606) (Statistics Finland, Wages and salaries 1989/1990, p. 32–33). Various success bonuses in the contracts demonstrate the bargaining power of key players. For example, one contract has an attachment that states that if the player starts both games in the second round of a UEFA Cup-Winner's Cup match-up, and Ilves progresses to the third round, he is entitled to 6% of the home game's net revenue (Attachment to player contract, September 13, 1991, Ilves' archive).

How did earnings of Finnish players compare to foreign professional players, the first of whom moved to Finland in the 1970s? One such player played for Ilves in the mid-1980s, earning initially a monthly salary of FIM 7,000, from April to October, that later increased to FIM 11,000 (Finnish Centre of Pensions' Decision, September 3, 1993, Ilves' archive). He would have then earned initially FIM 49,000 and later FIM 77,000 for a season that lasted six months in Finland, usually beginning in late April and ending in mid-October. Therefore, his earnings were actually lesser than what some of the seasoned Finnish amateurs earned yearly, especially when salaries from their day jobs are added up. Rewards for Finnish players in Ilves were paid in four batches during the season, though, whereas contracts of foreign players included a monthly salary and often a free apartment.

## Transition towards a professional league

The men's top division in Finland was rebranded as Futisliiga (Football League) in 1990, known as Veikkausliiga from 1992. The purpose was similar with many concurrent league reforms around Europe; to increase commercial resources of the elite clubs and speed up professionalisation (*Suomen Urheilulehti*, April 26, 1990). In contrast to especially Denmark and Norway (Andersson & Hognestad, 2019, p. 712–714), little progress was made in the first years of the league. To the public image, Veikkausliiga remained amateurish, with only foreign players considered professional. In the lists of players' professions published in

the media and in the football yearbooks in 1990 and 1991, hardly any Finns were marked as footballers by trade.

Yet, in terms of incomes, some Finnish players were pretty much professionals. Anon 8 earned nearly FIM 200,000 both in 1990 and in 1991 while playing in HJK, and the source of income was almost exclusively football. In 1991, he did not work at all in his public profession – he only played football (personal communication, March 2, 2022). According to Anon 1, the average monthly salary in HJK in 1991 was about FIM 10,000 (personal communication, March 8, 2022). In addition to basic salaries, players got point money and training compensations, FIM 49 for each training, which were paid as untaxable expenses compensations and mileage allowances whenever possible. This enabled artificially raising the level of rewards much above to clubs with lesser resources such as Ilves. Anon 9, who played for HJK that season, recalls that "quite a few still had nominal jobs, but the players were already pretty much focused on football. (. . .) I studied as a hobby. My income came from football and a little hourly work I did on the side" (personal communication, March 3, 2022). According to the team's public professions, HJK's squad contained nine students and one conscript (Jari Litmanen), but not a single professional football player (*Suomen Urheilulehti*, April 18, 1991), despite players having aforementioned earnings, the highest of which surely did not necessitate other work.

Professionalisation was stemmed by a recession, into which Finland plunged in the early 1990s. Tensions between players and clubs grew when even the biggest clubs such as HJK struggled to pay salaries, sometimes resorting to lies to maintain peace in the dressing room (Anon 9, personal communication, March 3, 2022). Many players were presented with two options: play football full-time with a lower salary, or play and work in a part-time job. Anon 8 opted for the latter when he was offered a contract that was about a third smaller than the previous one (personal communication, March 2, 2022). He changed clubs, and his new club arranged him a job in a sports equipment store with four hours of daily work. Two sources of income provided similar total earnings than in the previous season.

Seven interviewees played in Futisliiga in its inaugural season 1990, with the youngest two, Anons 10 and 11, making their league debuts following seasons. Based on their recollections, there was a generational change in progress. Experienced players continued to work and play football, whereas players in their early twenties usually focused only on football. For an older player like Anon 6, combining football with a full-time job made much more sense than becoming a full-time footballer late on in his career. He worked three years as a physical education teacher in an upper comprehensive school in the early to

mid-1990s while playing in Veikkausliiga, which was not only “a good combination of two things that did not impair one another at all”, but also provided the best earnings of his playing career (personal communication, January 28, 2022). In addition to the salary from his club, he received a full teacher’s pay including ideal benefits for football such as three months of summer vacation. Both salaries were above Finland’s average salary.

Careers of younger players like Anon 9, 10 and 11 were quite different. Anons 9 and 10 initially combined a part-time job with playing, but by the late-1990s, only played football. Anon 11 never had any other jobs. In his debut season in Myllykosken Pallo (MyPa), he was given a monthly salary that provided yearly earnings of FIM 35,000, which “was a huge sum for a junior living at home. I still remember how happy I was when I got that deal. Point money and bonuses from European games were even added to that” (personal communication, March 9, 2022). After completing the compulsory military service in the mid-1990s, he was a full-time footballer in Veikkausliiga for the remaining decade of his career. He was also among the first generation of players who could rely on the Players’ Association’s (founded in 1992) support all his career. Despite not having the kind of “problems where the association’s help would have been needed”, its existence was important for him. During the recession, the Players’ Association helped those players who had problems in getting their contractual salaries from clubs (Anon 9, personal communication, March 3, 2022).

Traditional low-pay sinecures became gradually redundant. Anon 7 only got about fifth of his income from his sinecure in Pori (personal communication, February 23, 2022). When Anon 10 moved to HJK in the mid-1990s, he at first wanted to also work – and had even set that as a condition when coming to the club – but after two seasons decided to focus on football and use the remaining time on studies. This was facilitated by his yearly earnings that had increased to FIM 150,000 (personal communication, February 28, 2022). When players earned more than FIM 100,000, day jobs were no longer needed as complementary sources of income.

In 1995, two reforms transformed all team sports in Finland. First, the Bosman ruling freed players from bonds to their former clubs, which increased player transfers in all of Europe. Second, the first decree that covered athletes’ social security, pensions and insurances came into effect in Finland. Athletes who earned more than a defined amount of taxable incomes yearly (FIM 56,640 in 1995) were now considered professional athletes with legal contracts of employment with their clubs (Lahti, 2009, p. 61–69). An unintended result from the latter reform were contracts just beneath the legal limit that were offered to

especially young players. This way clubs would not have to pay pensions payments. The Players' Association provided legal support for players in these cases (Anon 9, personal communication, March 3, 2022). These changes coincided with the commodification and globalisation of international football (Itkonen and Nevala, 2007, 18–20). The strategy of all Nordic clubs changed profoundly: clubs no longer had incentive to prevent players from moving clubs but to sell them to the highest bidder (Andersson & Hodnestad, 2019, p. 711–712). Consequently, more and more Nordic players became full-time footballers who targeted a career outside their home country. Anon 9 (personal communication, March 3, 2022) describes his situation in the mid-1990s as follows:

> I was a national team player and merchandise for HJK (. . .) My contract was quite good, I did not need to do anything else than play football and in fact it was not even possible, because it had professionalised so much.

The cadre of professional football players in Finland was enlarged by a rising number of foreign players, and Finnish players who returned to Finland after playing professionally abroad. Among the latter group was Anon 5 who no longer had to work as an insurance salesman. "Then I was professional also in Finland. (. . .) If before there were job and sports [as sources of income], now I got that much from just sports" (personal communication, January 26, 2022). By the mid-1990s, professionalism had become commonplace in at least HJK, MyPa and Haka. The latter two relied on backing from their local paper factories. According to Anons 4 and 11, MyPa in Harri Kampman's coaching tenure (1991–1996) strived to build a fully professional team as one of the first clubs in Finland, which was reflected in both the conditions of football and salaries.

HJK's qualification to the UEFA Champions League as the first Finnish club in 1998 is often marked as an important milestone in the professionalisation of Finnish football (see, Szerovay & Itkonen 2015, 118). In HJK's case, it was the final step in a process that had been long in the making. Despite defender Markku Kanerva famously working as a schoolteacher, players who worked full-time or part-time were already in the minority in HJK by this time, and next season, only full-time football players remained (Anon 10, personal communication, February 28, 2022). This is no wonder considering that the club's coffers were now filled with Champions League money, from which players received a share. In 1999, 13 first team players earned more than FIM 100,000 (2022: EUR 23,739), and six more than FIM 150,000 (2022: EUR 35,608). The highest paid player earned nearly twice as much as the second highest: FIM 427,000 (2022: EUR 101,365) including all benefits. Ten of the first team

players also had free apartments and sponsored cars, a much larger number than before (Anon 1, personal communication, March 8, 2022).

HJK's Champions League qualification accelerated professionalisation of Finnish football also through their new local rival, FC Jokerit. FC Jokerit was founded in 1999 by businessman Harry "Hjallis" Harkimo, owner of the identically named ice hockey club. Lured by the money in international football, Harkimo aggressively signed players from Finland and abroad. In Harkimo's ownership, full professionalism of players was a self-evident fact that was reflected in salaries.

> Hjallis was a bit different to Ollis [Olli-Pekka Lyytikäinen, HJK president]. If your worth was one euro, Ollis offered you 50 cents. This was the starting point, you always had to negotiate with Ollis. As far as Hjallis was concerned, if you were worth one euro, he offered you one euro and 20 cents and demanded from you accordingly. (Anon 9, personal communication, March 3, 2022)

Hjallis Harkimo's foray into football was short-lived, but it resulted in the capital's first purpose-built football stadium, completed in Töölö in 2000, and a general rise of salaries in Veikkausliiga. Professionalism of male Finnish footballers playing at the highest level in Finland became a norm instead of a curiosity. In a survey conducted by the Players' Association in 2002, 85% of Veikkausliiga's players defined themselves as professional footballers (Kanerva & Wallén, 2007, p. 285). 10 years earlier the numbers would have been closer to the opposite. By the turn of the 2000s, the bulk of the league's players consisted of the likes of Anon 11 – not a star player or a national team player, but still a full-time footballer who earned enough to play professionally. In the late 1990s, Anon 11 earned about FIM 120,000 to 130,000 in a year, which towards the end of his career rose to EUR 35,000, which was neither among the lowest nor the highest in the league. "I got by well. It did not leave any savings, but I can't complain, I was able to live a good life" (personal communication, March 9, 2022).

Since the 1990s, Finnish elite football has moved gradually towards overt sports professionalism that is financed by a combination of wealthy individual patrons, gate money, commercial sponsors, and money paid for the broadcasting rights (Dunning, 1999, p. 115). The transition has been difficult. Somewhat similarly to Sweden (see, Andersson & Carlsson, 2011), Finnish club football struggled to develop a commercial model for football after the turn of the 1990s – in contrast to especially Denmark and Norway. As a result, Finnish elite clubs have not been able to finance full professionalism with revenues from broadcasting rights, and construction of new football stadia has been slow. Andersson and Carlsson (2011)

explain the “immature” commercialisation of Swedish club football with sport’s ideological roots and poor connections to the market and sponsors (p. 761), as well as with competition with ice hockey that became the “prime mover in the commercialization of Swedish sports” (p. 765) in the 1990s and 2000s. These explanations apply also to Finland. However, in Finland, there are no legal obstacles and not much ideological opposition to private patronage of sports clubs – such as the rule of 51% (*51-procentsregeln*) that remains an important tradition in Sweden (Andersson & Carlsson, 2011, p. 763) – which has often resulted in overreliance on wealthy private benefactors on a club level.

Unlike in Sweden, where both attendances and conditions of football improved significantly in the 2010s (Andersson & Hognestad, 2019, p. 713), elite football in Finland still struggles with the same issues. From the players’ perspective, this has resulted in low salaries and semi-professionalism among the smallest clubs in the league. Of the three Veikkausliiga clubs surveyed in Tuikkanen’s research (2021, p. 79–80), one had a squad that consisted of 12 professional players and 12 semi-professionals, whereas the other two were mostly or fully composed of professional players. In a survey conducted for the 2016 FIFPRO Global Employment Report, 26% of 192 respondents (who played in either Veikkausliiga or the first division) earned a monthly net remuneration of less than 1,000 dollars, 32,3% 1,001 to 2,000 dollars, 26% 2,001 to 4,000 dollars and 15,1% more than 4,001 dollars (Koukiadaki & Pearson, 2016, p. 184–185). Salaries in Finland were higher than in Iceland but much below Denmark, Sweden, and Norway.

## Conclusions

The findings of this article shed light on the complexity of the transition from amateurism to professionalism in Finland. In the 1970s and 1980s, gradual increase in rewards propelled footballers towards semi-professionalism featuring elements of shamateurism. Nearly all interviewees actively pursued better pay when playing as ostensible amateurs, while at the same time working in full- or part-time jobs outside football. Two sources of income generated a comparably good standard of living, but also high workload for those players whose jobs were not tailor-made for football. Star players such as Anon 2 had a socioeconomic status comparable to Finnish “shamateur” star athletes in other sports, notwithstanding the very best of international stars.

The formation of Futisliiga in 1990 is often considered as the first marker of systemic professionalisation in Finnish football. From the players’ perspective, rebranding the league

changed little – even playoffs were not continued after the first season. The fledgling commercialism of the new league was counterbalanced by financial problems caused by the recession, which left lasting memories to the interviewees. In the mid- to late 1990s, the number of full-time players in Veikkausliiga rose when older players who had always worked alongside football, retired, and were replaced by younger players, many of whom had never had other jobs than football. The catalysts of professionalisation were economic revival after the recession, trickle of money from heavily commercialised international football, the Bosman ruling, and HJK' s Champions League qualification. By the turn of the 2000s, most players in Veikkausliiga were full-time footballers.

Paradoxically, professionalisation so far has not benefited football players much in terms of earnings. As indicated, players – apart from students – usually had two sources of income in the 1980s: football and their job. When professionalism became a norm, the second source was cut off, and paying rewards under-the-table became more difficult. Because sustainable business model has not developed, most clubs today struggle to pay professional salaries, and professional commitment is required from players without corresponding pay. The club that has been a longstanding exception to this is HJK that has been able to steadily increase its player budget into a level that significantly surpasses all other clubs.

Professionalisation of Finnish football includes lots of potential topics for future research. For example, players' income progression in Veikkausliiga after the turn of the 2000s could be researched based on public tax records. Further research should also be conducted on female players' pathways in football from the 1970s to the present day, and on the professionalisation of youth football and coaching.

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