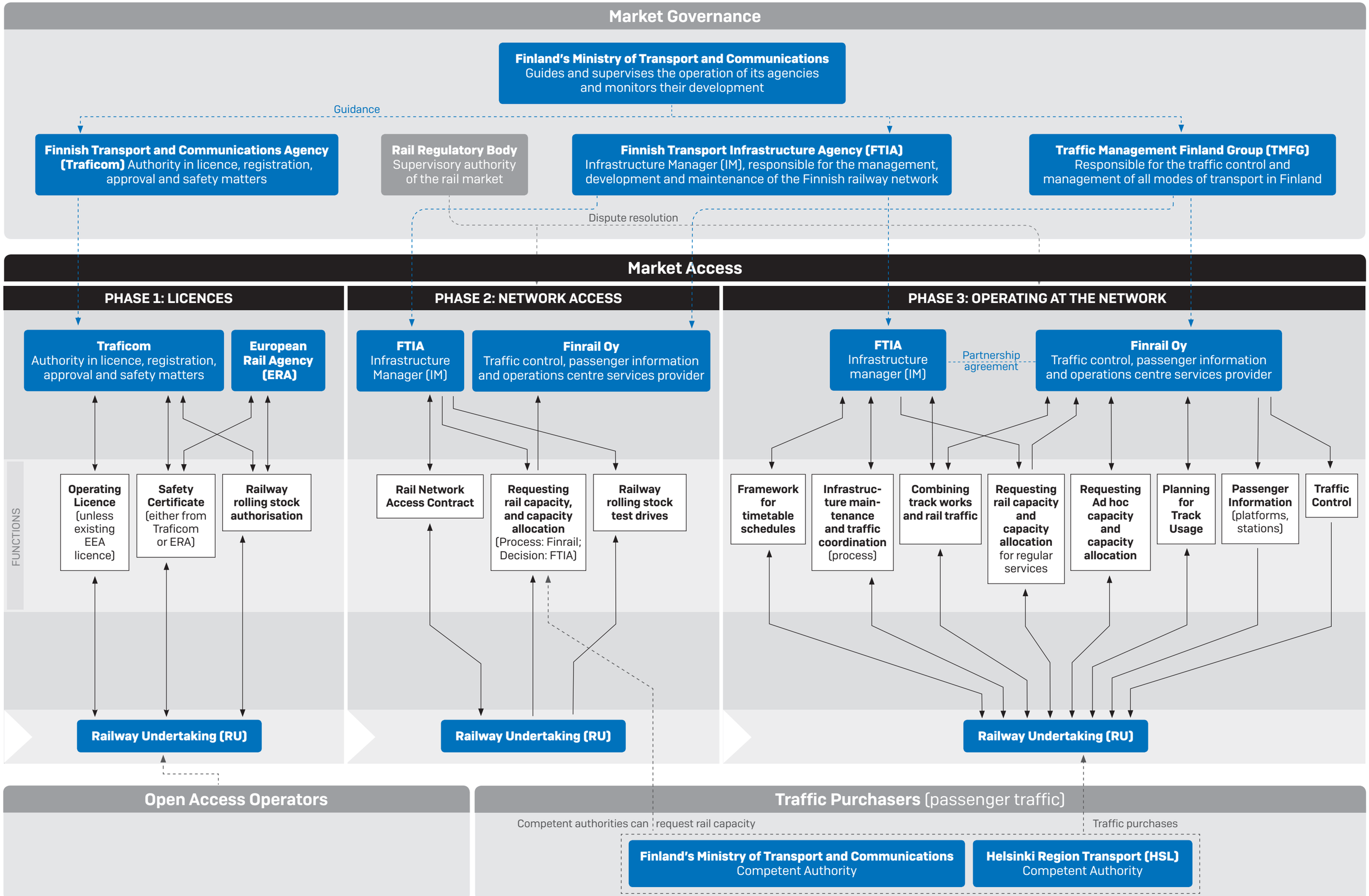RAILWAY OPERATING ENVIRONMENT IN FINLAND: **the phases of the market access**