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# National and Cross-national Policies on Women's Entrepreneurship in the Baltic Sea Region

## - A Comparative Perspective

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# 1 Introduction

This report provides an overview of the situation of female entrepreneurs in the Baltic Sea Region (BSR) countries and summarizes women's entrepreneurship policies from a comparative perspective. With its particular focus on the individual countries, the report is a guidebook and an overview for policy makers and other stakeholders who want to increase the share of female entrepreneurial activity above the current level of 32%.

The Danish Enterprise and Construction Authority mandated Baltic Development Forum to carry out the study. The report contributes to implementing the European Strategy for the BSR that highlights as well as promotes female entrepreneurs. This report is one of the actions of the Strategy, which the Danish Enterprise and Construction Authority was commissioned to realize.

The Danish Enterprise and Construction Authority and Baltic Development Forum want to contribute to further exchange of best practice in the region. The report is a stepping stone for a

more intensive policy discussion on the link between women's entrepreneurship and sustainable growth as well as equal opportunities between men and women. The report contributes to this goal by identifying a relevant "network of policy makers on women's entrepreneurship in the BSR" which was recognized as a major issue while conducting this study.

The report is structured as follows. Chapter 2 highlights the goal and purpose of the report as well as its political background. Chapter 3 explains the research design and the analytical method. Chapter 4 illustrates the overall gender gap in the entrepreneurial sector whereas chapter 5 presents the findings. The closing chapter frames the analysis results and presents a few policy recommendations for regional cooperation in the field. The annex lists the contacted experts and members of the network of policy makers on women's entrepreneurship, which has been an essential part of carrying out this study.

## 2 Conclusion and Recommendations

In all the BSR countries, SMEs and entrepreneurship is regarded as a key driver for economic growth, and the countries share a political will to increase the level of women's entrepreneurship above the present 32% in the BSR. Women's entrepreneurship represents an insufficiently exploited potential.

The Baltic States and Poland have a very high level of female entrepreneurs compared to the rest of the BSR countries, although the phenomenon has not increased further in Baltic States and Poland over the recent years. Generally, women entrepreneurs are underrepresented in the high growth sectors and they run less often companies with many employees. Compared to the EU average, the BSR has a higher level of women entrepreneurs.

The report made use of a multidimensional approach to map the various public actions taken to promote women's entrepreneurship in the individual BSR countries. The report shows that all countries in the BSR have developed many different policies and programs to promote women's entrepreneurship and the instruments employed vary substantially, which is a good starting point for exchanging view and experience among policymakers in the BSR countries.

The five most important policy areas for promoting entrepreneurship are: regulation, market conditions, access to finance, knowledge and education as well as entrepreneurial culture. In the BSR, all countries choose the dimension of knowledge and education to promote women's entrepreneurship. Many public policies also target at market condition and access to finance. Norway

and Finland make use of most policy dimension by covering four different policy areas.

Denmark, Finland, Germany, Norway and Sweden are generally moving ahead with a specific national policy to promote women's entrepreneurship. All other countries focus on women's entrepreneurship as a part of their general entrepreneurial policies.

Five countries have institutionalized particular public actors to promote exclusively women's entrepreneurship: Estonia, Finland, Germany, Iceland, Latvia, Norway, and Sweden. All other countries promote women's entrepreneurship indirectly through their general public policies by ministries and agencies.

The scope and approach of the report does not allow assessing which policy initiatives have had the highest rate of success in the individual countries in terms of raising the level of entrepreneurship. To draw this type of conclusion, a more appropriate statistical database is needed and an indebt policy review. Also the different socio-economic situation of the BSR countries needs to be taken into account and the composition of the economic sectors, since female entrepreneurs are mostly dominant in the service sector.

This BSR overview marks a starting point for a further best practice exchange between BSR policy makers and stakeholders, who want to close the gender gap among entrepreneurs. The different levels of women's entrepreneurship across the region (between 26% and 37% of total) show that there is a good basis to learn more about the reasons behind this phenomenon.

An expert network was identified through the contacts made during the research process. The

unique BSR character of the network provides a good basis for new regional initiatives in the field to build on. The network gives the chance to gain additional knowledge and better results in the future.

Exploring the policies and development of women's entrepreneurship, the following policy recommendations have been identified:

- A multi-dimensional policy approach is needed to promote women's entrepreneurship, although there is no direct correlation between the number of policy dimension employed and the level of women's entrepreneurship. Jointly undertaken actions on different policy dimensions create, however, advantageous entrepreneurial conditions. Also budget intensive policies have been used, like access to special credits and loans or improved market access conditions.
- National actions should permanently follow a multidimensional approach in order to close the gender gap and should be better co-ordinated. The most important policy areas identified are: regulation, market conditions, access to finance, knowledge and education as well as entrepreneurial culture.
- Further comparative studies are needed in order to reach stronger conclusions on why the level of women's entrepreneurs varies and which policy designs are the most successful ones. Women's entrepreneurship has to be better explored from an economic, statistical and political perspective. A further investigation would also allow making qualitative evaluation of taken actions.
- Within the EU, the BSR is in a favourable starting point for improving the situation of women's entrepreneur. The EU Strategy for the BSR presents an outstanding macro-regional concept of making coordinated use of the EU policies and for entering into a closer dialogue with close partners and neighbours on how to successfully promote women's entrepreneurship. With the goal of the EU strategy for the BSR to "Encourage and promote female entrepreneurship", the strategy provides a very good chance and a unique framework for making progress through coordinated actions.
- A stakeholder conference should open this policy debate in order to discuss the findings of this report and in order to define the next steps for achieving a more substantiated policy dialogue and for improving the exchange of the best practice and experience. Also a framework for allowing personal experiences and accounts from female entrepreneurs should be made. The next steps should be included in the updating of the EU strategy for the BSR.
- Ultimately, an intensive policy dialogue has to follow this report, which will be the first stepping stone. The personal contact to the national experts during the studies proved the demand and interest in further best practice exchange. The report recommends that not only decision makers should be involved but also the private sector and NGOs. In other words, a triple-helix process should be a part of the follow-up.

# 3 Prosperity and Public Policies on Women's Entrepreneurship

## 2.1 Why a Report on Women's Entrepreneurship?

For at least two reasons, women's entrepreneurship is of interest to policy makers. Firstly, the gender gap in the entrepreneurial sector points towards the need for further political engagement, which hopefully results in more equal gender opportunities. Secondly, the underdevelopment of women's entrepreneurship hides an unexploited growth and prosperity potential.

On this basis, the EU and the countries of the Baltic Sea Region have identified the need to promote female enterprises more effectively. The common goal is, it to enable more women to become active as entrepreneurs. Currently only 32% of all entrepreneurs are females<sup>1</sup>. The EU and the above mentioned countries have each set in motion various policies to increase women's entrepreneurship.

What are the important frameworks for this particular target group? First, the European Commission presented the **Europe 2020 Growth Strategy**<sup>2</sup>. The strategy aims at business support for the European entrepreneurs, so their activities can be more robust and global competitive.

Second, the European Council adopted the EU Strategy for the BSR in 2009. This macro-regional strategy is the first of its kind. Among other targets, the Strategy aims at closing the gaps in economic development within the region by coordinating actions undertaken by the neighbouring countries, the EU and other relevant organizations. This report is a part of the implementation

of the Strategy and contributes to the strategy's second pillar focusing on a prosperous development of the BSR. Under Priority Area 8 in the Strategy, the goal is to "Encourage and promote female entrepreneurship" and the overall goal of this report is summarized as follows<sup>3</sup>:

### Action goal to "Encourage and promote female entrepreneurship" in the EU Strategy for the BSR

"There is a need of enhancing entrepreneurship of women by targeted actions to young women and second career women that start-up or think about changing their professional activities. Policy makers and SME stakeholders in the Baltic Sea Region should be encouraged to increase and promote the spirit of enterprise amongst women. To create a favourable climate for female entrepreneurship contextual, economic and soft factors that hinder start-up and growth of women's enterprises need to be addressed".<sup>4</sup>

## 2.2 The Goal and Purpose of the Report

The goal of the report is to contribute to better conditions for women's entrepreneurship by mapping the current situation and the existing policies in the BSR. The report is intended to be a starting point for a policy dialogue to achieve the EU Strategy's goal. Its comparative analysis provides

<sup>1</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000), updated 12.1.2011.

<sup>2</sup> European Commission (2010): Europe 2020 Growth Strategy. Homepage: [http://ec.europa.eu/europe2020/index\\_en.htm](http://ec.europa.eu/europe2020/index_en.htm).

<sup>3</sup> Priority Area 8: Implementing the Small Business Act in order to promote entrepreneurship, strengthen SMEs and increase the efficient use of human resources

<sup>4</sup> European Commission (2010): EU Strategy for the Baltic Sea Region, Annex 1 - Summary of implementation.

an overview and additional knowledge of current policies and cooperation in the BSR regarding women's entrepreneurship. A map as well as a guidebook for policy makers is provided by introducing actors, institutional settings and existing policy strategies. This is especially relevant for the BSR, where a strong political will exists to further cooperation and common development in this particular field.

All public actions at the national level are taken into consideration, such as: action plans, projects, conferences, etc. These national actions are framed in an interregional and European context because national policies are more than ever influenced by international cooperation. That is why the initiatives taken by the **Euro-**

**pean Commission** are presented in the report as well as initiatives of the **Nordic Council of Ministers**<sup>5</sup>.

The target groups for the report are policy-makers and stakeholders, including members of parliament, governmental representatives and civil servants in this particular policy area. Furthermore, the report is addressed to non-governmental organizations which have a particular interest in influencing or determining policies and practices on women's entrepreneurship.

The report also aims at network building in order to improve the conditions for the exchange of best practices. During the research an **expert network of policy makers on female entrepreneurship in the BSR** was identified.

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<sup>5</sup> Member states are Denmark, Finland, Sweden, Norway and Iceland.



# 4 Research Design

## 3.1 How to Examine Women's Entrepreneurship?

From a comparative perspective, the report will describe the policies, which have been chosen to promote women's entrepreneurship between 2005 and 2010. Behind the analysis lies an **inclusive and holistic perspective** and therefore, the report takes all Baltic Sea countries into consideration: Denmark, Estonia, Finland, Germany, Latvia, Lithuania, Poland and Sweden. Additionally, Iceland, Norway and Russia are included because of their close historical and socio-economic relationship to the other BSR countries and their close policy dialogue.

Furthermore, the report builds on a broad **conception of entrepreneurship**. In general, an internationally accepted and comparable definition of entrepreneurship is missing. Several interpretations of entrepreneurship including different target groups and forms of entrepreneurial activities have been promoted by diverse institutions and policymakers in the last 50 years. However, the OECD builds its central definition on the following terms<sup>6</sup>:

- **Entrepreneurs** are those persons (business owners) who seek to generate value through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.
- **Entrepreneurship** is the phenomenon associated with entrepreneurial activity.

- **Entrepreneurial activity** is enterprising human action in pursuit of the generation of value through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.

This definition perceives entrepreneurs both as self-employed<sup>7</sup> and as employers<sup>8</sup> regardless - the number of employees hired and type of entrepreneurial activity undertaken. This definition has been criticised for not taking into account the economic performance of the enterprise. For example, it equates a self-employed person without any employees to an enterprise hiring 100 employees. Therefore, measurements of the economic growth of enterprises have to be and are discussed internationally. But a new approach is still under development. For example, Denmark has adjusted its statistical concept to a narrower one, which considers "business start-ups" and "high-growth companies" in particular<sup>9</sup>. It follows the OECD definition of "high-growth firms" that requires a certain number of employers and a certain time period of entrepreneurial activity<sup>10</sup>.

There are good reasons for distinguishing enterprises by their contribution to the national

<sup>6</sup> N. Ahmad and R. Seymour (2008): Defining Entrepreneurial Activity: Defining Supporting Frameworks for Data Collection, OECD Statistics Working Paper.

<sup>7</sup> Considering EUROSTAT concepts and definitions: Self-employed persons are persons who are the sole or joint owners of the unincorporated enterprises in which they work, excluding those unincorporated enterprises that are classified as quasi-corporations (SNA 2008, § 19.25).

<sup>8</sup> Considering EUROSTAT concepts and definitions: Employers are self-employed persons with paid employees.

<sup>9</sup> See for example: EBST (2010): 2009 Entrepreneurship Index. Available at: [www.ebst.dk/publikationer/ivaerksaetlere/2009\\_Entrepreneurship\\_Index/heelpubl.htm](http://www.ebst.dk/publikationer/ivaerksaetlere/2009_Entrepreneurship_Index/heelpubl.htm).

<sup>10</sup> All enterprises with average annualized growth greater than 20% per annum, over a three year period should be considered as high-growth enterprises. Growth can be measured by the number of employees or by turnover. High-growth enterprises must have a minimum of 10 employees. Emerging businesses includes the growth companies that are more than five years old.

growth rate and its innovative character. But this restrictive definition is not supportive for this analysis, which aims at giving a broad overview of entrepreneurship in the region, which houses differently grown economic system. Therefore, the simple definition of entrepreneurship from the OECD might be advantageous.

In line with its broad understanding of entrepreneurship, the report takes employers as well as self-employed women into consideration, in order to give a complete picture of women's entrepreneurship in the BSR. Within the frames of the report, a self-employed woman represents a potential which, when placed in a suitable environment can develop into a well prospering company hiring employees. Therefore, self-employed and employers are summarized as an indicator for entrepreneurship. Nevertheless, if the national official statistics uses another definition, this will be taken into consideration in the national chapters.

Moreover, the report is based on a rather limited data on women's entrepreneurship (see below). Gender divides statistics available in the BSR and covers only basic information. Therefore, the report uses the general definition of entrepreneurship without distinguishing neither between self-employed and employers nor by the contributed degree of growth.

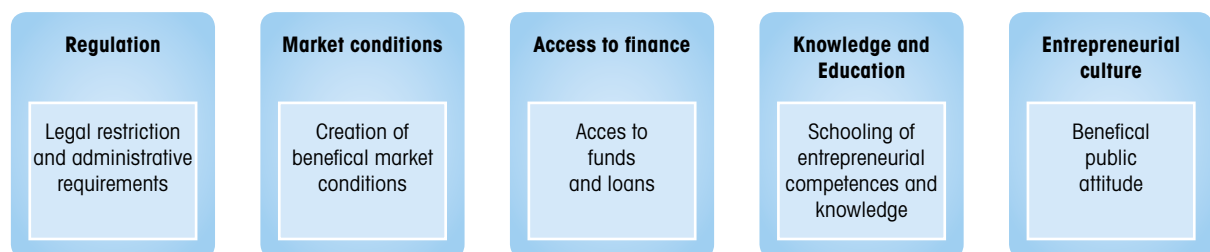
Conditions for entrepreneurial activities are influenced by all kinds of actions undertaken by authorities to address the conditions for women's

entrepreneurship<sup>11</sup>. Policies can either be directly targeted actions plans, policy papers and jurisdiction or projects, conferences and initiatives. The report also differentiates between national and regional levels.

### 3.2 Five Analytic Dimensions to Promote Women's Entrepreneurship

What public policies - promote women's entrepreneurship? Entrepreneurship can be encouraged at different stages and policy areas, for example: by funding, beneficial taxation or educational offers. Therefore, a multidimensional model for promoting women's entrepreneurship has been developed to measure the different actions undertaken. The dimensions chosen are developed on the basis of the Nordic Entrepreneurship Monitor of the NCM<sup>12</sup> as well the Entrepreneurship Index 2009 of EBST<sup>13</sup>. Both studies are based on the OECD concept of entrepreneurship and a multidimensional model. This report uses the analytical frame mentioned above as a starting point and adapts it to women's entrepreneurship subject in particular.

For this purpose, the analytical framework of the report is based on five policy dimensions: regulation, market conditions, access to finance, knowledge and education and entrepreneurial culture.



<sup>11</sup> Howlett, Michael / Ramesh, Michael (2003): Studying Public Policy. Policy Cycles and Policy Subsystems, 2. Edition, Oxford: Oxford University Press.

<sup>12</sup> Nordic Council of Ministers (2010): Publications: Nordic Entrepreneurship Monitor 2010. Available at: [www.norden.org/en/publications/publications/2010-748](http://www.norden.org/en/publications/publications/2010-748).

<sup>13</sup> EBST (2010): 2009 Entrepreneurship Index. Available at: [www.ebst.dk/publikationer/ivaerksaetters/2009\\_Entrepreneurship\\_Index/helepubl.htm](http://www.ebst.dk/publikationer/ivaerksaetters/2009_Entrepreneurship_Index/helepubl.htm).

### **Regulation**

The dimension refers to the legal frameworks which benefit entrepreneurial activities. This includes low bureaucratic requirements, positive incentives to entrepreneurs like income taxes, flexible labour regulation and low administrative burden.

### **Market conditions**

The dimension considers the creation of beneficial economic circumstances. It includes the degree of competitiveness and refers to the barriers of accessing the market for an entrepreneur. It also refers to the degree of welfare state, which is especially important to women's entrepreneurship. For example, a social welfare state<sup>14</sup> delivers universal child and elderly care as well as unemployment support. A broad public service benefits women as entrepreneurs by taking the traditional family burden from their shoulders. Moreover, established anti-discrimination and anti-corruption laws benefit female business engagement, as women have to be understood as minority in this area.

### **Access to finance**

The dimension contains beneficial preconditions to finance start-ups, further developments and later investments in the enterprise. Consequently, different loans are needed at different stages. Entrepreneurial

activities are favoured by available dept funding as well as flexible reimbursement possibilities. Financial support is especially important to women that are less financially equipped than men.

### **Knowledge and Education**

Before setting up and leading a business, entrepreneurship competences and knowledge are necessary. For that reason, entrepreneurship is favoured by access to business schooling, advanced training, universal degrees, etc. Moreover, also non-entrepreneurial courses like language lessons, IT schooling or soft skills raise the entrepreneurial potential. A public infrastructure of innovative research and technological development by universities and research institutes improve this dimension as well. Moreover, networks give the possibility to exchange knowledge, experiences, advices and contacts

### **Entrepreneurial culture**

The dimension refers to a positive attitude towards women as entrepreneurs, who struggle in particular with cultural, religious and social prejudices towards their profession in the male dominated business world. Policies that address this discriminatory attitude can for example include communication campaigns, conferences and promotion in the media and social networks.

The multi-level model makes it possible to group different policies in diverse policy areas. It also allows the comparison of actions at different stages of the development of an entrepreneur.

Positive synergies are expected to occur between the different policy dimensions. Consequently, public policies focusing on just one dimension often miss the target. For example, providing loans for a business start ups without setting up beneficial market and legal conditions will not convince women to become a sole proprietor. Therefore, the best practice examples are multidimensional public policies that cover several dimensions of the model.

Of course, women also benefit from public actions promoting entrepreneurial activities in general. The report does not disregard the necessity of universal entrepreneurial policies. Nevertheless, the lack of women in various entrepreneurial activities shows that women are not promoted well enough by gender blind policies. Because of their overall lower performance regarding their professional position and income (see more below), policy tools towards women's entrepreneurship have to be sharpened. For that reason, the general entrepreneurial public actions will just be considered here, if no central policy for female entrepreneurs exists.

<sup>14</sup> Esping-Andersen, Gøsta (1990): The Three Worlds of Welfare Capitalism. Cambridge: Princeton University Press.

### 3.3 Research Sources and Statistical Data

The analysis is based on quantitative and qualitative data sets. The most important quantitative source is the European Union Labour Force Survey (LFS) from the European Commission provided by EUROSTAT<sup>15</sup>. The central definition of entrepreneurship provided by the EUROSTAT is similar to the one promoted by the OECD. Additionally, statistics from the national statistical agencies about the sectors, geographical distributions, etc. of female entrepreneurs are considered<sup>16</sup>. This information complements the broader overview delivered by the EUROSTAT. The dataset covers all countries in the sample,

except Russia. Nevertheless, the report faces a shortage of statistical data. Most national statistical authorities do not differentiate between genders. Therefore, the report relies as well on qualitative data<sup>17</sup>.

As the second step, policy makers and national experts have been contacted and interviewed. A network was established through an intensive exchange between more than 18 national experts that consider the report as the first stepping stone to a further policy dialogue on women's entrepreneurship. Members are representatives of the leading ministries, chambers of commerce, commissioned agencies to promote women entrepreneurship, etc. Overview and contact information are given in the annex.

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<sup>15</sup> The EUROSTAT LFS is conducted in the 27 Member States of the European Union, 3 candidate countries and 3 countries of the European Free Trade Association. The Labor Force Survey is a large household sample survey providing quarterly results on labour participation. The LFS are conducted by the national statistical institutes across Europe and are centrally processed by EUROSTAT. Available under: <http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home>.

<sup>16</sup> The data always included the age of 15 to 74 years.

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<sup>17</sup> The considers studies have been the GEM Report on Women and Entrepreneurship, the WES - the European network to promote women's entrepreneurship from the European Commission, the Studies of Female Entrepreneurship FEM 2004-2007 from the Baltic Sea Region Interreg III B project FEM.

# 5 Women's Entrepreneurship in the BSR: Every Third Entrepreneur is Female

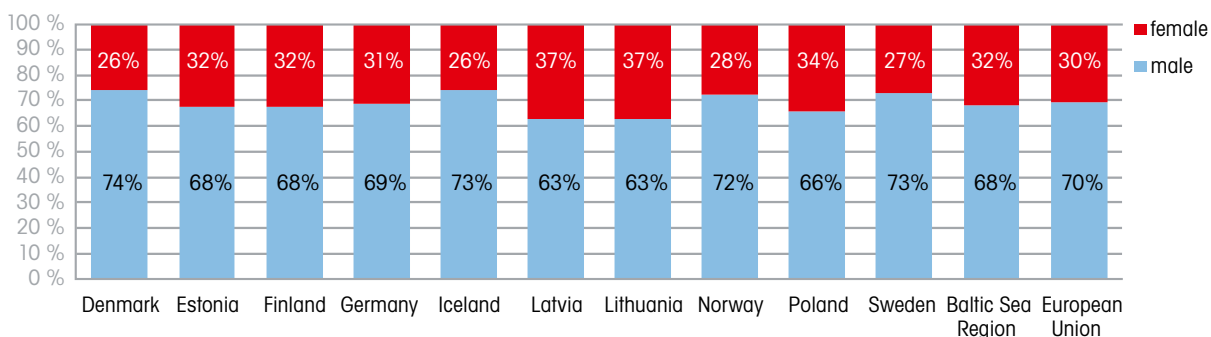
In 2009, 2.777.000 women have been active as entrepreneurs in the BSR, including both self-employed and employers. For men the number is three times as high and reached 5,902,200. Approximately every third enterprise is run by a woman in the countries within the BSR. The region lays approximately 2% above the EU-average, where share of women's entrepreneurs accounts for 30%. In general, two thirds of the BSR outperform the European average namely: Estonia, Finland, Germany, Latvia, Lithuania and Poland. Below the EU-average lie the Scandinavian countries: Denmark, Iceland, Norway and Sweden<sup>18</sup>.

The Baltic States and Poland seem to perform extraordinary well. The high share is explained by the low proportion of manufacturing in the Baltic economies – a sector normally occupied by men – and a higher share of the sectors with a larger proportion of women employed, like:

trade, restaurants and the service sector<sup>19</sup>. The tendency of gender specific activities in the different sectors has to be generalized. Women tend to be more entrepreneurially active in the service, food and accommodation sector, whereas men dominate sectors such as construction, public utility companies, transport and logistics as well as the financial sector.

How did the share of women's entrepreneurship develop in the last decade? A diverse development can be identified within the region. On average, the share of women's entrepreneurship has become increasingly similar over the past 10 years in the BSR. The median lies in 2009 at around 32%. However, the proportion of women's entrepreneurship was constantly increasing in Finland, Germany and Denmark, whereas the Baltic states and Iceland showed an unequal development<sup>20</sup>.

## Self-employed and employers in 2009 by gender



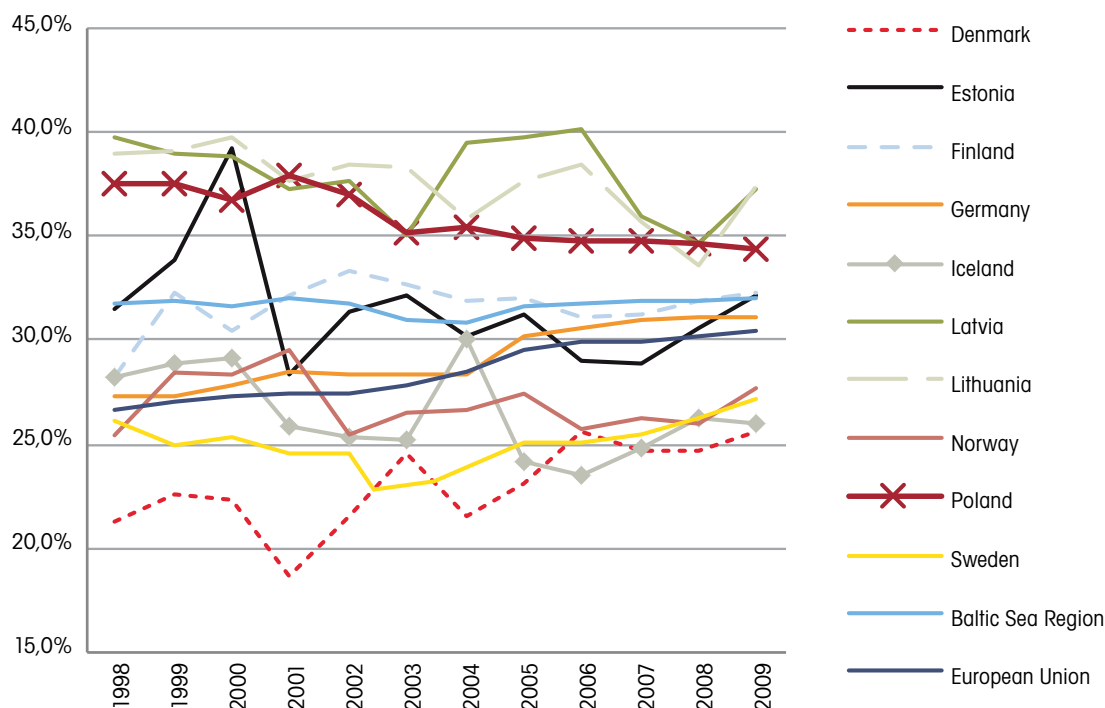
Source: EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000), updated 12.1.2011, own calculation.

<sup>18</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000), updated 12.1.2011.

<sup>19</sup> Baltic Sea Region Interreg III B project FEM: Studies of female entrepreneurship, Latvia. By Baiba Rivza (2007): Homepage. [www.feminfo.net](http://www.feminfo.net).

<sup>20</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000), updated 12.1.2011.

## Female employers and self-employed



Source: EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000), 12.1.2011, own calculation

Among all entrepreneurs, the balance between self-employed and employers differs between genders. 13% more men are active as employers than women. Among women, just every fourth is active as employer, whereas among men every third is an employer.

Women entrepreneurs tend to have higher education than men entrepreneurs. This tendency accounts for the EU in general. In the BSR, 27.3% of women that are self-employed or are employers have a university degree. Among men, this is the case for just 22.95%. This trend is very significant in the Scandinavian countries as well as in Germany<sup>21</sup>.

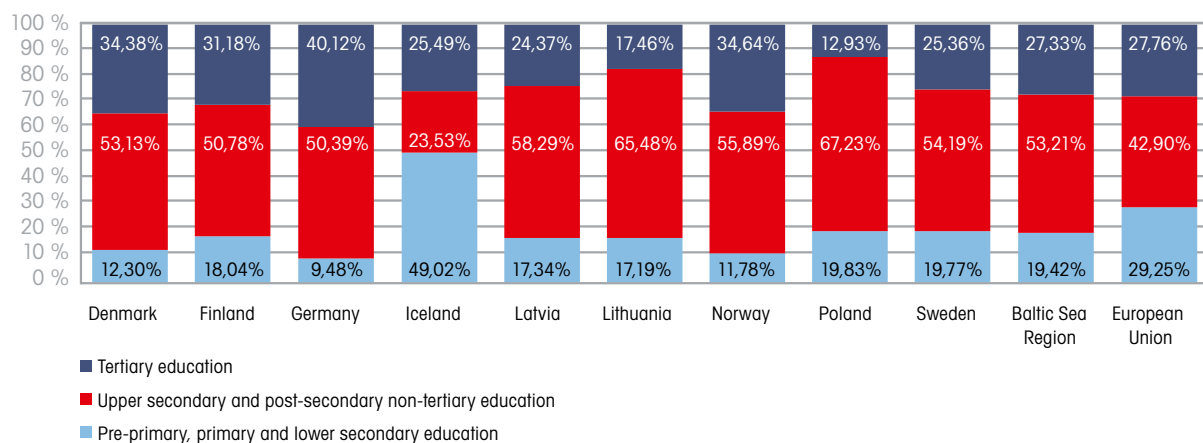
## Share of employers and self-employed in 2010 by gender

	Women			Men		
	Employers and self-employed in 1000	Employers	Self-employed	Employers and self-employed in 1000	Employers	Share of Self-employed
Denmark	64,5	32,6%	67,4%	176,7	47,3%	52,7%
Germany	1374,0	34,7%	65,3%	2904,9	48,8%	51,2%
Estonia	14,0	17,9%	82,1%	34,4	49,7%	50,3%
Latvia	32,9	30,4%	69,6%	59,3	42,7%	57,3%
Lithuania	50,4	17,3%	82,7%	72,2	28,5%	71,3%
Poland	1053,6	18,3%	81,7%	1960,0	24,0%	76,0%
Finland	100,4	24,3%	75,6%	216,7	36,7%	63,3%
Sweden	134,5	28,9%	71,2%	355,0	40,7%	59,3%
Iceland	7,3	27,4%	71,2%	14,6	33,6%	66,4%
Norway	48,8	27,0%	72,7%	138,7	28,9%	71,1%
<b>Baltic Sea Region</b>	<b>2880,4</b>	<b>25,9%</b>	<b>74,0%</b>	<b>5632,5</b>	<b>38,1%</b>	<b>61,9%</b>
<b>European Union</b>	<b>10101,5</b>	<b>23,5%</b>	<b>76,5%</b>	<b>22818,9</b>	<b>31,9%</b>	<b>68,1%</b>

Source: EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000), own calculation

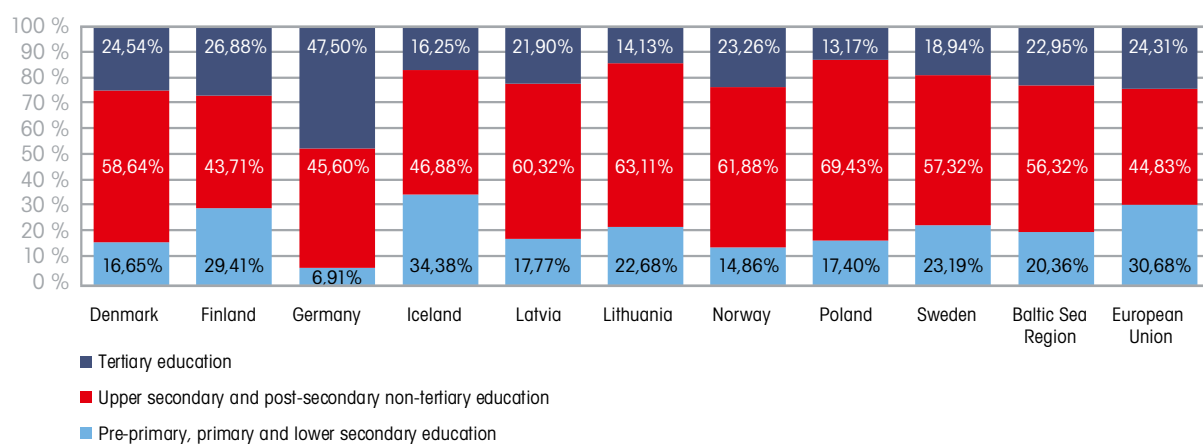
<sup>21</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and highest level of education attained (1000), updated 13.12.2010.

## Education of female employers and self-employed in 2005



<sup>21</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and highest level of education attained (1000), updated 13.12.2010.

## Education of male employers and self-employed in 2005



Source: EUROSTAT LFS (2011): Self-employment by sex, age groups and highest level of education attained (1000), own calculation

In conclusion, the gender gap is easily visible among entrepreneurs: men are often two times more active as entrepreneurs than women. However, the BSR performance regarding women's

entrepreneurship lies slightly above the EU average. Over the past 10 years, the actions in the region became more aligned with each national performance.

## 6 Results and Findings

The results of the analysis will be presented in two steps. First, international policies will be introduced, giving incentives to the policy makers within the region. Second, national policies will be considered, differentiating between policies that are implemented by institutionalized authorities and mere projects. An institutionalized setting refers in this context to a permanent structural setting with lasting behaviour pattern and objectives, whereas projects refer to ad hoc initiatives involving also non-state actors.

An institutionalized actor is established if a national agency or a ministry is lastingly commissioned to promote women's entrepreneurship. An institutionalized actor can exclusively focus on women's entrepreneur activities or promote this specific target group among other entrepreneurial target groups.

The following chart summarizes the results. Between 2005 and 2010, every country within the BSR, enacted its own national actions to promote women's entrepreneurship. Five countries have had a national policies particular for this target group. The others, focused on women within their general entrepreneurial policies. Seven policies have been under the responsibility of institutionalised national authorities.

Every country wants to improve the entrepreneurial climate for women by knowledge and educational offers. The most often undertaken actions are mentoring and networking programs. The dimension of regulation and market condition is seldom chosen. This is also due to the fact that changing the legislation especially for women would infringe the legal principle of equal treatment.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Denmark	•				•	•
Estonia					•	
Finland	•		•	•	•	•
Germany	•			•	•	•
Iceland				•	•	
Latvia			•		•	•
Lithuania					•	
Norway	•	•	•		•	•
Poland					•	•
Russia					•	•
Sweden	•			•	•	•
EU	•				•	•



## 5.1 Cross-national Policies

### 5.1.1 European Union Promotes Women's Entrepreneurship in the BSR

The European Commission recognizes entrepreneurship and small businesses as a key source of jobs, business dynamism and innovation for the European Union. The Commission highlights that the EU is not fully exploiting its entrepreneurial potential and is not establishing enough start-ups. Regarding the lack of female entrepreneurs in the EU, the Commission took several initiatives in the last decade to increase the entrepreneurial potential of women<sup>22</sup>. The most active Directorate General is the **DG Enterprises and Industry** that includes women's entrepreneurship in the European Charter for Small Enterprises. Moreover, a **portal on female entrepreneurship** has been created<sup>23</sup>. This women's entrepreneurship portal aims at providing links to the homepages of women entrepreneurs' representative organizations, networks, projects and events that are related to the promotion of women's entrepreneurship. At the beginning of 2011, the portal included 44 organizations and projects.

Additionally, the Commission launched **The European Network to Promote Women's Entrepreneurship (WES)**. It has members from 30 European countries (EU 27, Iceland, Norway and Turkey). The delegates in the network represent central national governments and institutions with the responsibility to promote women's entrepreneurship. WES members provide advice, support, information and contacts regarding existing support measures for female entrepreneurs. The network targets at raising the visibility of existing female entrepreneurs and wants to create a climate that is favourable to female entrepreneurs. The means for WES is to reach this objective, to be a discussion partner towards the European Commission as well as the European Parliament. WES explores also good practice by its annual activity report. The publication presents the activities carried out by the national governments in order to promote

women's entrepreneurship<sup>24</sup>. The WES activity report is ongoing. The newest report has been published in spring 2011<sup>25</sup>.

The DG Enterprises and Industry has also run the **European Network of Female Entrepreneurship Ambassadors** since 2009. The network was inaugurated during the Swedish EU Presidency in 2009 to promote the professional perspective of students that want to become self-employed. In December 2010, the second phase of the European Network of Female Entrepreneurship Ambassadors was inaugurated. Today, the network includes 880 ambassadors from over 22 countries. The target group of the project is female students, of whom more than 60,000 participated in conferences and role models with the ambassadors<sup>26</sup>.

DG Enterprise and Industry hosts the European Info Centre. The centre launched in 2006 the DEW-SET program. The initiative aims at increasing the number of women engaged in setting up science, engineering and technology businesses by developing specific training and support service for female entrepreneurs, as well as by establishing a virtual network and a self-diagnostic tool kit<sup>27</sup>. DEW-SET was carried out in partnership with the Lower Silesian Regional Development Agency (PL). This program is now concluded.

The most specific action taken by the DG Enterprise and Industry for the BSR is "**Female Entrepreneurship in Nordic Regions**" which is also included in the Competitiveness and Innovation Framework Program (CIP) as well as the European Enterprise Europe Network<sup>28</sup>. The project has the purpose of encouraging women's entrepreneurship in Norway, Iceland and Denmark. Over the project's duration of two years, an ambassador corps of female entrepreneurs and business owners was built up with the purpose of promoting women to start up their own business. Female Entrepreneurship in Nordic Regions has different target groups. It focuses on women's entrepreneurship in all sectors, on

<sup>22</sup> European Commission, DG Enterprise and Industry (2008): Evaluation on policy: Promotion of Women Innovations and Entrepreneurship, Final Report.

<sup>23</sup> European Commission, DG Enterprise and Industry (2010): Women Entrepreneurship Portal. Homepage: <http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/portal/>.

<sup>24</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Reports. Available under: [http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/index_en.htm).

<sup>25</sup> European Commission, DG Enterprise and Industry (2010): Personal contact.

<sup>26</sup> European Commission, DG Enterprise and Industry (2010): Personal contact.

<sup>27</sup> European Commission, DG Enterprise and Industry (2008): Evaluation on policy: Promotion of Women Innovations and Entrepreneurship, Final Report.

<sup>28</sup> Female Entrepreneurship in the Nordic Regions. Homepage: [www.nordicbusinesswomen.eu](http://www.nordicbusinesswomen.eu).

young women with higher education, on women in the ICT sectors and women in traditionally male dominated professions. The regional partners are Innovation Centre Iceland, the two Norwegian organizations SINTEF and Innovation Norway as well as the Danish Næstved Region's Development Company and Agro Business Park. The latter is the project manager. The project presents on its homepage next to 29 ambassadors also 10 SME's that have been supportively promoted by the initiative.

Besides, the **DG Employment, Social Affairs and Equal Opportunities** provides support for women's entrepreneurship under the policy objectives of fighting female unemployment and increasing female employment as well as promoting equal opportunities in all society groups. The activities are funded by the European Social Funds and Equal Fund.

The **DG Research** wants to encourage women in science to choose entrepreneurship as a career path. Therefore, the **FemStart** program was funded to promote discussion on female entrepreneurship and types of supporting structure needed in scientific universities<sup>29</sup>. The program included six events which took place in six European cities between 2006 and 2009<sup>30</sup>. The BSR was represented by Banking Institution of Higher Education of Latvia and the Wroclaw University of Technology. Moreover, the German National Agency for Women Start-ups was a strategic partner of the project.

Another European initiative to promote female entrepreneurs in the sector of technology was the **WomEn2FP6 (Enterprising Women into European Research)**. From 2004 until 2006, this program aimed to integrate women entrepreneurs into **6th Framework Programme** (FP6) projects by bringing together the associations dealing with innovation as well as technology and those helping women to set up their own businesses. The project consisted of supporting trans-regional learning, training, courses and seminars for women and in creating a database of women entrepreneurs. A thematic network ProWomEn across 15 Member States was also organized on the purpose of exchange of differ-

ent approaches and good practice in supporting women to create innovative ideas and start their own businesses<sup>31</sup>. The European Commission awarded 931,000 EUR. WomEn2FP6 was funded under the activity area 'Structuring the European Research Area' under the specific program 'Research and Innovation' with the aim of training at least 450 women entrepreneurs and integrating 50 of them into FP6 projects. The Swedish Resource centres for women have been participating in the initiative.

In addition, the **DG Regional Policy** has occasionally provided support for women's entrepreneurship under the policy objective of regional development and employment through funding mechanisms such as the European Regional Development Fund (ERDF). For example, the European Regional Development Fund co-finances Interreg projects<sup>32</sup>. The Interreg EU funding program aims to promote joint working and cross-border co-operation between partner organizations. The Interreg sets impulses to share knowledge and experience that enable the regional partners to develop new solutions to economic, social and environmental challenges. The BSR is one of the 13 European INTERREG B co-operation areas. The following Interreg projects should give two best practice examples of how interregional projects can promote women's entrepreneurship in the BSR:

- From 2004 until 2007, "FEM" was an INTERREG III B project in the BSR. FEM stands for "FEM – Female Entrepreneurs' Meeting in the Baltic Sea Region". The project aims at strengthening the structures that support women's entrepreneurship through co-operation and the exchange of knowledge and best practices in the participating countries. The participating countries were: Finland, Sweden, Norway, Estonia, Latvia, Lithuania and Poland. FEM consisted of five work-packages: Creating transnational networks of Resource Centres and Meeting Places, Networks of training and exchange of experience for the advisors, Mentorship Program, Networking in

<sup>29</sup> European Commission, DG Enterprise and Industry (2008): Evaluation on policy: Promotion of Women Innovations and Entrepreneurship, Final Report.

<sup>30</sup> FemStart. Homepage: [www.femstart.eu](http://www.femstart.eu).

<sup>31</sup> European Commission, DG Enterprise and Industry (2008): Evaluation on policy: Promotion of Women Innovations and Entrepreneurship, Final Report.

<sup>32</sup> European Commission. The European Regional Development Fund. Homepage: [http://ec.europa.eu/regional\\_policy/funds/prord/prord\\_en.htm](http://ec.europa.eu/regional_policy/funds/prord/prord_en.htm).

Network Credit Groups and Internationalization of women's entrepreneurship<sup>33</sup>. Among others, the project had resulted in the national studies of women's entrepreneurship in all participating countries, which are one of the quantitative sources for the present report.

- From 2009 until 2011, the INTERREG IV A project "Women in Business" aims at women's entrepreneurship in the BSR. The project wants to strengthen the competitive conditions for the Kattegat-Skagerrak region through innovation, development and viable growth in SME lead by women<sup>34</sup>. The activities will focus on creating new knowledge regarding the expansion and development of female entrepreneurs. It also focuses on creating and implementing new methodology and practices for the regional authorities that address business development. Through a joint network within a Triple Helix framework between regional authorities, women's entrepreneurs and scientists from three countries, a greater standard in knowledge and expertise is to be achieved in addition to an increase in the number of small and middle sized companies lead by women. The EU Grant for the project was 362,495 EUR. Norway contributed additional 394,278 EUR<sup>35</sup>.

In conclusion, the European Union gives essential incentives to promote women's entrepreneurship in the BSR. Its established networks and projects create an important Policy frame for crossover cooperation between the Baltic Sea countries. The main contributions are three initiatives of the DG for Enterprise and Industry: the Ambassadors network, the WES network

and women's entrepreneurship portal. Moreover, the European Commission co-financed several projects to promote female entrepreneurship through the European Development Fund.

### 5.1.2 Nordic Council of Ministers Measuring Women's Entrepreneurship in the BSR

As in other policy areas, the Nordic Council of Ministers (NCM) has initiated significant policy discussions regarding the entrepreneurial performance of the BSR. As a starting point for an improved policy making, the NCM initiated with the **Nordic Entrepreneurship Monitor 2010** an in-depth analysis of entrepreneurship across the Nordic region<sup>36</sup>. For the first time, Nordic entrepreneurship performance and framework conditions are benchmarked using internationally comparable entrepreneurship data.

Similar to this report, the Nordic Innovation Centre published already in 2007 a report on **Women Entrepreneurship – A Nordic Perspective**<sup>37</sup>. The Centre is governed by the Nordic Council of Ministers and carries out research and initiatives on innovation of the council. This report evaluates the situation and existing policies for female entrepreneurs in the region. The report provides policymaker with a view of regional and national initiatives in women entrepreneurship. Moreover, challenges and central policies' initiatives in the Nordic countries have been explored. The policy recommendation summarizes the main conclusion of an expert seminar in 2007 on Nordic Women Entrepreneurship organized by the NCM.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
EU	•				•	•

<sup>33</sup> Baltic Sea Region Interreg III B project FEM (2010). Homepage: [www.feminfo.net](http://www.feminfo.net).

<sup>34</sup> INTERREG IV: Women in Business. Homepage: [www.womeninbusiness.no](http://www.womeninbusiness.no). additional information available under [www.interreg-oks.eu/en/Menu/Projects/Project+List+Kattegat/Women+in+Business](http://www.interreg-oks.eu/en/Menu/Projects/Project+List+Kattegat/Women+in+Business)

<sup>35</sup> Partners are Aust-Agder fylkeskommune, Vest-Agder fylkeskommune, Fylkesmannen i Aust-Agder, fylkesmannen i Vest-Agder, Innovasjon Norway, Region Nordjylland, Frederikshavn Erhvervsråd, Veksthus Nordjylland, Västra Götalandsregionen and Föreningen Norden/Nordisk informasjonskontor

<sup>36</sup> Nordic Council of Ministers (2010): Publications: Nordic Entrepreneurship Monitor 2010. Available under: [www.norden.org/en/publications/publications/2010-748](http://www.norden.org/en/publications/publications/2010-748)

<sup>37</sup> Nordic Council of Ministers (2007): Publications: Nordic Entrepreneurship Monitor 2010. Available under:

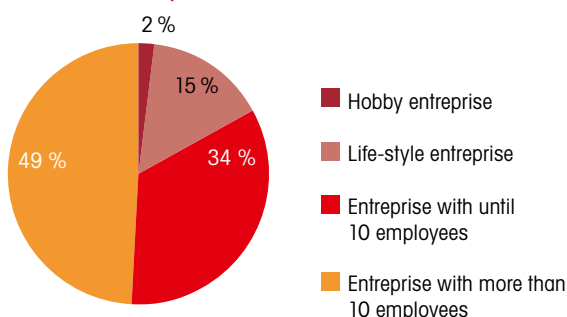
## 5.2 National policies

### 5.2.1 Denmark

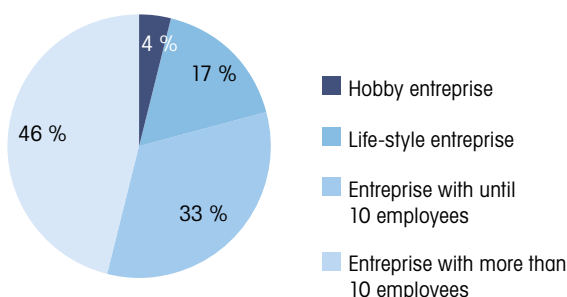
#### Entrepreneurship in facts and figures

The proportion of female self-employed and employers slightly increased during the last 20 years. Between 1998 and 2009, the share of women entrepreneurs increased from 21.2% up to 25.7%<sup>38</sup>. Moreover, Statistics Denmark shows a fairly constant share of women's entrepreneurship over time, which fluctuates between 25% and 27%<sup>39</sup>. Considering high growth companies in general, men account for 78% of all business start-ups. The number of women's high growth business becomes even smaller over time compared to their male counterparts, because more women close their company after five years of entrepreneurial activity. Men are more often active in the branches such as construction, financing and trade, whereas women are more active in financing,

#### Female in procent



#### Male in procent



Source: EBST (2008): Kvinder Kan. Få success med egen virksomhed

<sup>38</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>39</sup> Danish Enterprise and Construction Authority (2010): Statistik om kvindelige iværksættere - udviklingen 2001-2007. [www.ebst.dk/file/94520/kvinderkan\\_udvikling\\_ti.ppt](http://www.ebst.dk/file/94520/kvinderkan_udvikling_ti.ppt).

trade and services. Gender differences can also be seen by comparing the size and the background of enterprises. Women entrepreneurs more often are leading a non-profit "lifestyle" business than men. The following graphics represent the types of enterprises women and men are leading five years after they start-up. Men's enterprises twice more often have more than 10 employees.

#### National policy on women's entrepreneurship: From a gender-blind to a gender specific policy

The Danish Government has set two goals for Denmark's entrepreneurship. First, Denmark should continue to be a leading country in Europe in terms of the number of newly started enterprises; and second, by 2020, Denmark should become world's leading country in terms of the number of high-growth start-ups<sup>40</sup>. Before 2009, the various action plans on promoting enterprises have been gender-blind initiatives focusing not on specific target groups<sup>41</sup>.

Since 2009, policies for female entrepreneurs in particular have been set up. The core of the new policy is the so-called "Handlingsplan for Kvindelige Iværksættere" (**Action plan on female entrepreneurs**) running from 2009 until 2011, but being expected to be extended until 2012<sup>42</sup>. The action plan contains specific projects and tools to promote women's business start-ups. The actions focus on two dimensions of women's entrepreneurship: Knowledge and education as well as entrepreneurial culture. The Erhvervs- og Byggestyrelsen (Enterprise and Construction Authority, EBST) is commissioned to implement the projects and to evaluate on their successes in 2011. In many areas Væksthus Syddanmark, the regional Business Development Centre, is the project manager. It cooperates with the other four regional Business Development Centres (Væksthus Nordjylland, Væksthus Midtjylland, Væksthus Sjælland and Væksthus Hovedstadsregionen). The initiatives will also be implemented in collabora-

<sup>40</sup> Danish Enterprise and Construction Authority (2010): homepage: [www.ebst.dk/opstart](http://www.ebst.dk/opstart).

<sup>41</sup> European Commission (2009): «European Network to Promote Women s Entrepreneurship» (WES) Activity Report 2008.

<sup>42</sup> Danish Enterprise and Construction Authority (2009): Handlingsplan for Kvindelige Iværksættere.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Denmark	•				•	•

tion with a number of external actors and the Danish Foundation for Entrepreneurship.

Additionally, the Danish government took several initiatives to create beneficial conditions. For example, in November 2009 the Danish government released to the public the new “Strategi for uddannelse i entreprenørskab” (**Strategy for Education in Entrepreneurship**)<sup>43</sup>. Four ministries carried out the strategy in co-operation. Its main goal is an integration of entrepreneurial knowledge into the curriculum in schools and universities. Earlier initiatives focused on financial access for business start-ups such as the so called “Kom-i-gang lån” (**Getting-started loans**). The loans offer lending and venture capital up to 135,000 EUR (1,000,000 DKK)<sup>44</sup>. Moreover, the “**Væksthusene**” have been established on the regional level in 2007<sup>45</sup>. These regional business development centres offer professional help to companies by providing consultancy and the possibility of developing business plans. They have been established to help Danish companies generate growth, exports and jobs through their close co-operation with private and public actors.

### Specific projects

- The major part of the planned actions belongs to the dimension of knowledge and education, for example a new homepage for female entrepreneurs (<http://www.startvaekst.dk/virkomhedskvinder.dk>). This **information platform** is a single point for all relevant materials on women and growth of women's entrepreneurship. It gives quick and easy access to information on networking and mentoring, female role models, information on events and activities, analysis and statistics. It is financed

by EBST and organized by Væksthus Syddanmark. Væksthus Syddanmark is also in charge of establishing new structures for **networks and mentoring** programs on the national, local and regional levels.

- Another project focuses on the **educational system**. It offers courses and networks for female students with an interest in entrepreneurship and innovation. The project wants to make entrepreneurial studies more attractive to women, to close the existing gender gap in the business schools. The project therefore launches information campaigns and awareness events in various educational institutions. It is funded by the Danish Foundation for Entrepreneurship.
- The action plan on female entrepreneurs aims at improving the **fundamental** statistics for female entrepreneurs. The government wishes more detailed information to increase the capability of its policies. Therefore, Statistics Denmark in cooperation with EBST has built up the infrastructure for statistical analyses of female entrepreneurs. Since 2008, EBST publishes a yearly statistics over female entrepreneurs.
- The entrepreneurial culture is boosted by campaigns on **female role models**. By presenting successful female entrepreneurs on yearly conferences and in campaigns, the picture of women starting a business should be spread. The main actions are linked to the annual Global Entrepreneurship Week (week 46) in November<sup>46</sup>. EBST is the national coordinator of this action week, which also hosts a yearly conference on women's entrepreneurship. This is financed by EBST and organized by Væksthusene.
- There are several actions on the local level as well. For example, the **Copenhagen Business Centre** promoted special entrepreneurship courses, network sessions and

<sup>43</sup> The Danish Agency for Science, Technology and Innovation (2009): “Strategi for uddannelse i entreprenørskab” (Strategy for Education and Training in Entrepreneurship), available at: [www.selvstaendighedsfonden.dk/fileadmin/brugerfiler/dokumenter/Strategi\\_for\\_uddannelse\\_i\\_entreprenørskab\\_endelig\\_201109.pdf](http://www.selvstaendighedsfonden.dk/fileadmin/brugerfiler/dokumenter/Strategi_for_uddannelse_i_entreprenørskab_endelig_201109.pdf)

<sup>44</sup> Startvækst (2010): Homepage: [www.startvaekst.dk](http://www.startvaekst.dk); Vækstfonden (2010): Homepage: [www.vf.dk](http://www.vf.dk).

<sup>45</sup> Startvækst (2010): Homepage: [www.startvaekst.dk](http://www.startvaekst.dk).

<sup>46</sup> Danish Enterprise and Construction Authority (2010): Enterprise campaign UGE 46 “Power til iværksættere og virksomheder i vækst”, [www.startvaekst.dk/uge46.dk](http://www.startvaekst.dk/uge46.dk).

entrepreneurship camps between 2009 and 2010<sup>47</sup>. The specific target group is women from western countries and Third World countries. The Copenhagen Municipality is funding the courses together with the Ministry for Refugee, Immigration and Integration Affairs. The main goal is to improve women's entrepreneurial opportunities regardless of their ethnic background. Since the start of the courses in April 2009, over 300 women participated in the offered information events. 45 women joined the two-day workshop for female entrepreneurs. In the first year, about 20 women started a business after being advised by the Copenhagen Business Centre<sup>48</sup>.

## Summary and Conclusion

Denmark is known as a very entrepreneur friendly and promoting country<sup>49</sup>. In the last decade various ambitious actions have been undertaken to promote high growth business, especially in the knowledge and innovative based sectors. Since 2009, the Danish government has identified in particular women's entrepreneurship as a hidden source of future economic growth. An action plan for female entrepreneurs was adopted, which commissioned the Enterprise and Construction Authority (EBST) to carry out a variety of projects targeted specifically at women. The main policy dimension in Denmark is knowledge and education.

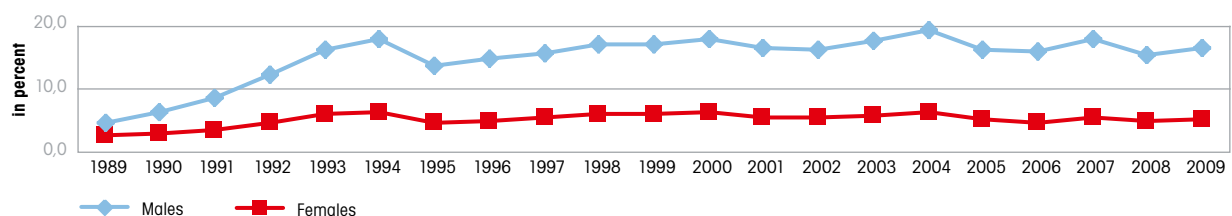
## 5.2.2 Estonia

### Entrepreneurship in facts and figures

Every third self-employed or employer in Estonia is female<sup>50</sup>. Therefore, Estonia features a share of women's entrepreneurship that is in accordance with the BSR average. The share of self-employed in the Estonian labor force was strongly increasing after the fall of the Soviet Union<sup>51</sup>. Since 1994, the numbers have been constant. Women are about one tenth less active as self-employed than men. These numbers coincide with the investigation of the Estonian Ministry of Social Affairs. According to the Ministry, 5.8% of women were entrepreneurs, compared with 12.4% of men in 2004<sup>52</sup>.

According to the "Maksu- ja Tolliamet" (**Tax and Customs Board**), only 39.1% of sole proprietors are women. The "Ettevõtlikud Naisted Ees-timaal" (**Network of Entrepreneurial Women, ETNA**) investigated the current situation and perspectives regarding women's entrepreneurship in Estonia. According to this study, the majority of female entrepreneurs are 36-65 years old and only one third are younger than 35 years. The percentage of entrepreneurs increases with age, perhaps indicating that women often start their own business when they cannot find a convenient job nearby. Generally, women are active in areas that do not require large investments: services (beauty-services, hairdressing, sewing, etc), tourism and agriculture. Women tend to start their businesses slowly, take fewer risks than men, and try to avoid taking out

### Self-employed in Estonia by gender



Source: Statistics Estonia (2010): ML217: Employed Persons by Indicator, Sex, Status in employment and Year; own calculation

<sup>47</sup> Copenhagen Municipality (2010): Copenhagen Business Centre, [www.kk.dk/Erhverv.aspx](http://www.kk.dk/Erhverv.aspx).

<sup>48</sup> Copenhagen Business Centre (2010): Evaluering af Projekt: Kom-i-gang-camps for kvindelige iværksættere med anden etnisk baggrund end dansk, May 2010.

<sup>49</sup> Globalisation Council: Denmark in the global economy, Factsheet on Denmark: Promoting Entrepreneurship (2006). Available under: [www.globalisering.dk/multimedia/Factsheet\\_entrepreneurship.pdf](http://www.globalisering.dk/multimedia/Factsheet_entrepreneurship.pdf)

<sup>50</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>51</sup> Statistics Estonia (2010): ML217: EMPLOYED PERSONS by Indicator, Sex, Status in employment and Year; 1.12.2010. [www.stat.ee](http://www.stat.ee).

<sup>52</sup> Estonian Ministry of Social Affairs, Department of Gender Equality (2010): Homepage about gender equality, <http://gender.sm.ee/index.php?097993159>



loans<sup>53</sup>. Overall, men and women typically choose different areas of entrepreneurship – women are highly represented in the service sector and less in production. Women tend to start a business based on their hobby – this is a fact which is supported by the themes chosen for women's entrepreneurship projects in Estonia (see below)<sup>54</sup>.

### National policy on women's entrepreneurship: One target group among others

There is no concrete policy on women's entrepreneurship in Estonia. So far the Estonian authorities have taken the approach to implement a focus on female entrepreneurs in more general strategies. For instance this can be seen in the employment strategy from 2004, the "Entrepreneurial Estonia" strategy 2002-2006 of the Ministry of Economy or the "Prosperous Estonia 2014", the government's strategy for making Estonia a competitive economy in a knowledge-based society<sup>55</sup>. The most recent strategy, which contains parts directed at female entrepreneurs, is the "Ettevõtlusõppe edendamise kava" (**Strategy for entrepreneurship education in general education**), signed by the Minister of Economics and the Minister of Education in October 2010. However, there are two main state actors working in the policy area; the Estonian Ministry of Social Affairs and Enterprise Estonia.

Firstly, the **Ministry of Social Affairs** assesses an active policy towards encouraging

women's entrepreneurs as a huge potential for increasing the amount of entrepreneurs in Estonia. Therefore the ministry identifies a particular need to focus on women's entrepreneurship, their special needs and to make special policies for them. The authority focuses on developing policies in order to promote this particular target group. Therefore, the ministry is highly interested in good practices of other countries. The main policy tool is based on projects<sup>56</sup>.

Secondly, **Enterprise Estonia (EAS)** is mostly a state-financed agency established in 2000. EAS promotes business and regional development in Estonia and also promotes Estonia to the outside world. Enterprise Estonia is one of the largest institutions within the national support system for entrepreneurship, providing financial assistance, advisory, co-operation opportunities and training for entrepreneurs, research establishments, public and third sector. Pursuant to the accession of Estonia to the European Union, Enterprise Estonia became one of the implementing units of the European Structural Fund in Estonia. Today, most of the EAS programs and grants offered are co-financed by the EU. In the 2007-2013 financing period of the European Union, 850 million EUR (13 billion EEK), out of more than 3.5 billion EUR (53 billion EEK) of structural assistance for Estonia will be applied by Enterprise Estonia. It is financed mainly by the state budget, the Ministry for Internal Affairs and the Ministry for Economic and Communication Affairs<sup>57</sup>.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Estonia						

<sup>53</sup> Kaia Philip (2005): Women's entrepreneurship in rural areas, Network of Entrepreneurial Women. [www.eurofound.europa.eu/ewco/2005/10/EE0510NU02.htm](http://www.eurofound.europa.eu/ewco/2005/10/EE0510NU02.htm)

<sup>54</sup> Entrepreneurial Development Agency – Enterprise Estonia (2007): "Naised Eesti ettevõtluses" (Women in Estonian entrepreneurship) Meeli Vaikjärv, article on the homepage [www.aktiva.ee](http://www.aktiva.ee) posted 28 December 2007.

<sup>55</sup> See a full list of documents implementing development measures for female entrepreneurs here: <http://gender.sm.ee/index.php?097593379>

<sup>56</sup> Estonian Ministry of Social Affairs, Department of Gender Equality (2010): Homepage about gender equality, <http://gender.sm.ee/index.php?097993159>; <http://gender.sm.ee/index.php?097633211>

<sup>57</sup> Enterprise Estonia (2010): homepage. [www.eas.ee/index.php/about-enterprise-estonia/overview](http://www.eas.ee/index.php/about-enterprise-estonia/overview).

## Specific projects

- The basic tool, which EAS provides for Estonian entrepreneurs, is the homepage [www.aktiva.ee](http://www.aktiva.ee). On this homepage entrepreneurs can get an overview of the rules and regulations connected with entrepreneurial activities. Furthermore, it is possible to share experiences and chat with specialists from the EAS. On this homepage there is a special section for women's entrepreneurs, which contains a discussion forum, an article site, a library of relevant documents and useful links for female entrepreneurs. However, this section of [www.aktiva.ee](http://www.aktiva.ee) was last updated in March 2008. Since then no further activities can be recognized.
- A couple of NGOs have been trying to continue some of the work that was started with [www.aktiva.ee](http://www.aktiva.ee). One of them is QUIN-Estonia - a network of innovative women in the BSR. QUIN-Estonia's homepage is hosted at the [www.aktiva.ee](http://www.aktiva.ee), which indicates cooperation between the two. Furthermore, QUIN-Estonia's homepage seeks to encourage women and give them some concrete tools and possibilities for using a network of like-minded women. QUIN-Estonia is a volunteer organization, but it has participated in several interregional EU-projects concerning entrepreneurship and innovation<sup>58</sup>.
- ETNA MTÜ is another active NGO in this policy field. It is working to promote women's entrepreneurship especially in rural areas. At the moment, NGO ETNA MTÜ is active in the EU project called *women@business*<sup>59</sup>.
- One of the more specific recent projects is the "with handicraft to work 2" (*käsitööga tööle*) project, which started in 2009. It is run by the University of Tartu, Viljandi Culture Academy and supported by the EU Social Funds<sup>60</sup>. The aim of the project is to make courses in entrepreneurship and specific handicraft skills for unemployed women and in this way help them get back on the job market<sup>61</sup>.

<sup>58</sup> Aktiva.ee (2010): homepage. [www.aktiva.ee/go?URL=http%3A%2F%2Fwww.aktiva.ee&Session=35b60b52a54f991482df4627315ffc6a&Language=ET](http://www.aktiva.ee/go?URL=http%3A%2F%2Fwww.aktiva.ee&Session=35b60b52a54f991482df4627315ffc6a&Language=ET)

<sup>59</sup> ETNA Estonia (2010): Homepage. [www.fem.ee](http://www.fem.ee)

<sup>60</sup> Pärnu Postimees (2009): Online artikkel available under <http://www.parnupostimees.ee/?id=145280>, downloaded the 1.11.2010.

<sup>61</sup> Museum of Hiiumaa (2010): Homepage. [www.muuseum.hiiumaa.ee/index.php?page=kasitooaga-toole-2](http://www.muuseum.hiiumaa.ee/index.php?page=kasitooaga-toole-2).

- Additionally to the unique national action, various projects are initiated on the regional level. Especially Valga county has been active in this respect with the project "The reduction of unemployment among women and young mothers and the promotion of entrepreneurship in Valga County". The project ran from 2004 to 2006 and was financed by the European Structural Funds and Valga County. In spring 2004, the Valga County Department of the Labour Market Board announced an open application procedure for small business training, targeted specifically at women who had been registered as unemployed, wanted to educate themselves and had a business idea worth implementation. The program consisted of general and special training. The most popular and also the most extensive was the service business program that included courses of foreign language, service culture, food hygiene and business management. In addition to theory, the trainees also had to pass a practice period. Currently, 12 women have started their own sewing, retail and industrial companies, supported by the wage subsidy paid by the Labour Market Board. Further, 12 women received setting-up aid to start their own business<sup>62</sup>.

## Summary and Conclusion

Promoting women's entrepreneurship is strongly linked to the policy goal of rural development and prevention of poverty. The policy area has been structured by two public actors: The Ministry of Social Affairs and Enterprise Estonia. The Ministry of Social Affairs is taking the lead in the policy development, whereas EAS has had a more practical approach – directing the female entrepreneurs to funding opportunities and giving them an opportunity to network with other female entrepreneurs. Its last activity for women's entrepreneurship was in 2008. Additionally, two NGOs undertook initiatives, which represent a bottom-up approach to promote women's entre-

<sup>62</sup> Estonian Ministry of Social Affairs (2010): Publication: EUROPEAN SOCIAL FUND IN ESTONIA, available under: [www2.sm.ee/esf2004/up/files/304/ESF\\_raamat.pdf\\_smalltest\\_cdr.pdf](http://www2.sm.ee/esf2004/up/files/304/ESF_raamat.pdf_smalltest_cdr.pdf).



preneurship. The two NGOs, MTÜ ETNA and QUIN-Estonia, run several projects, which are mainly focused on development of women's entrepreneurship in the rural areas. The ETNA MTÜ is the result of a successful EU-project that turned into the NGO.

The main policy dimension in Estonia is knowledge and education.

### 5.2.3 Finland

#### Entrepreneurship in facts and figures

In 2010, 83,000 women ran their own business in Finland. The share of female self-employed and employers was slightly above 30% during the last decade<sup>63</sup>. Considering all employed, just 6.9% are self-employed women, whereas self-employed men represent 12.2%. In contrast, women entrepreneurs are less growth orientated than male entrepreneurs: women are more likely to set up their businesses in the service sector than in so-called growth sectors like: knowledge intensive, trade or manufacturing. The typical Finnish female entrepreneur is younger than its male counterpart and highly educated. Women's entrepreneurship has a higher profitability and productivity than the average<sup>64</sup>.

#### National policy on women's entrepreneurship: New impulses for a traditional policy area

The starting point for national policy to promote women's entrepreneurship goes back to the 1980s, when the first national program has been set up focusing primarily on women. Since then, the **Ladies' Business Schools supported by regular theme days are mainly focusing on women**

**as entrepreneurs.** In Finland, specific female projects complement the various gender neutral instruments for promoting enterprises, like grants for business start-ups (by loans for women entrepreneurs, Finnvera Plc), aid for the salary of the first employee or the national venture capital fund.

In line with earlier policies to promote women's entrepreneurs, new incentives were set up during the last decade. The overall goal is to raise the share of female entrepreneurs to 40%<sup>65</sup>. The main governmental policy tool is the new **Policy Program for Employment, Entrepreneurship and Work Life**. The program was initiated in 2007 with the objective to analyse the condition of women to start a business and to develop more proper measurements for their promotion<sup>66</sup>.

The programs also appointed a **working group** on how to promote women's entrepreneurship. The ad hoc group continues the work of an earlier group from 2004. They have been commissioned by the Ministry of Employment and the Economy to develop policy recommendation. In 2005, its advices have been presented. Its recommendations are complementary to three of the five dimensions of the report's research model. The working group claimed the need for better market conditions by higher support of female entrepreneurs' well-being at work and working ability. More simple access to finances is recommended with new structure of investments funds for female entrepreneurs in particular. More support is also regarded as necessary for self-employed persons regarding the salary expenses of their first employee. The last main policy area recommended by the working group is knowledge and education. It has been highlighted that adequate resources and competencies for entrepreneur training and education as well as advisory, guidance and training services are missing.

Furthermore, the working group highlighted the necessity to improve the compilation of statis-

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Finland	.	.	.	.	.	.

<sup>63</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>64</sup> Finnish Ministry of Employment and the Economy (2010): The Promotion of Women Entrepreneurship in Finland. 26.10.2010.

<sup>65</sup> Finnish Ministry of Employment and the Economy (2010): The Promotion of Women Entrepreneurship in Finland. 26.10.2010.

<sup>66</sup> Finnish Ministry of Employment and the Economy (2007): Policy Program for Employment, Entrepreneurship and Work Life.

tics on women's entrepreneurship. It turned into a demand to create an analytical basis for monitoring former activities and to develop more research on women's entrepreneurship<sup>67</sup>.

The structure of the policy area is shaped by various institutions. Several governmental and non-governmental institutions are the main players in that particular policy area. For example, the "Naisyrittäjyyskeskus" (**Women's Enterprise Agency**) was launched in 1996 in Helsinki to encourage women's entrepreneurship. The Agency is financed by the Finnish Ministry of Trade and Industry, the Ministry of Education, European Social Fund as well as by private companies, banks, insurance companies and business organizations. It is a permanent and nationwide operating network organization for women's entrepreneurship. It offers advisory services and training for women who are starting or have recently started their own business.

Moreover, Yrittäjänäisten keskusliitto (**The Central Association of Women Entrepreneurs in Finland**)<sup>68</sup> is a non-governmental organization focusing on women's entrepreneurs. Founded in 1947, the nationwide organization represents the interests of women entrepreneurs in operational, business and social fields, and unites more than 100 local organizations across the country.

Another central actor is the **Women's Advisory Organisation for Development of Rural Areas**. It is one of the largest women's organizations in Finland. It employs more than 80 professionals in various fields of expertise and counts over 2 000 associations on the municipal and village level. The actual advisory work is carried out by 16 Regional Centres<sup>69</sup>.

Since 1987, the **Ladies' Business School** provides training programmes for female executives and key people of SMEs. The school is co-financed by the European Social Fund.

## Specific projects

- "Yrityssuomi" (**Women Entrepreneurship Portal**) opened in March 2006<sup>70</sup>. The online information platform is located on the

webpage of Enterprise Finland. It offers nearly 200 different services. They aim at women who are about to start or who already started an enterprise. Its main focus lies on training, developing, advising, marketing and financing services.

- The Ladies' Business School carries out various projects promoting women's entrepreneurship. They provide training programs for female executives and key personnel. Start-up companies can get **enterprise-specific training and special courses** for women and several courses for women in female nominated sectors. Additionally to the unique national action, various actions are undertaken on the regional level.
- "Substitutes for the Self-Employed" was a project co-financed by the European Structural Funds and the Employment and Economic development centres. It was coordinated by The Central Association of Women Entrepreneurs in Finland. The goals of the developed method are to sustain entrepreneurs' well-being at work, promote entrepreneurship and increase employment by developing new employment models and to make young women more interested in self-employment by helping them to find balance between work and family life. For the purposes of the project, an Internet-based register is created to facilitate communication. For the implementation of the model the Finnish Government has allocated 300,000 EUR for four years each (2009 – 2012)<sup>71</sup>.
- The project "**Women entrepreneurs' wellbeing at work and development of business**" is launched by the Central Association of Women Entrepreneurs in Finland and Finnish Institute of Occupational Health during 2008 – 2009. The project is financed by the Ministry of Employment and the Economy. The target of the project is to study the relationship between wellbeing at work and success in business and how to promote **wellbeing at work** of women entrepreneurs and women enterprises.
- Since 1997, financial help is provided by Finnvera Plc, a public limited company. The loans are targeted at enterprises having women as

<sup>67</sup> Finnish Ministry of Employment and the Economy (2010): Personal contact, 26.10.2010.

<sup>68</sup> Yrittäjänäiset (2010): Homepage. [www.yrittajanaiset.fi](http://www.yrittajanaiset.fi).

<sup>69</sup> Maa- ja kotitalousnaiset (2010): Homepage. [www.majakotitalousnaiset.fi](http://www.majakotitalousnaiset.fi).

<sup>70</sup> Yritys-Suomi (2010): Homepage. [www.yrityssuomi.fi/naisyrittajyys](http://www.yrityssuomi.fi/naisyrittajyys).

<sup>71</sup> Sipa (2010): Homepage. [www.sipa.fi](http://www.sipa.fi).

- the majority of its owners (over 50%)<sup>72</sup>. They target at business start-ups in innovative and service sector.

Additionally to the national action, various actions are taken on the **regional level**. Two of them are shortly introduced in the following:

- The **Women's Resource Centres** are run by the regional Employment and Economic Development Centres. Their program is targeted on knowledge and education offered to women holding a management position in SMEs. Its aim is to develop the ability of participants to analyse, plan and develop their business activities and to adopt more up-to-date arrangement systems and methods as well as to function as an effective leader. The six resource centres exist since 1987 and have been evaluated in a central study in 2009. The report formulates two key recommendations: firstly, resource centre should concentrate on early stage business intentions. Secondly, the resource centres should define their operational area more widely through running various events and activities for women in various industries<sup>73</sup>.
- Another example of a regional initiative is the **Women's Enterprise Agency** in Helsinki<sup>74</sup>. The agency is commissioned by the Ministry of Employment and Economy. It advises women who are starting or have newly started their businesses in the capital region. The main contribution of the agency is a mentoring program, which was in 2002 highlighted as a "model of best practice" in promoting women's entrepreneurship by the European Commission. Today, the agency is a pilot for start-up entrepreneurs, students as well as immigrant women by offering individual advice, information and thematic sessions. Besides the training, mentoring and networking events are offered.

- The ongoing "**Power to Women**" project has built a service and development network across the regions of Central Ostrobothnia, Southern Ostrobothnia and Ostrobothnia.
- The network focuses on improving and boosting co-operation between female and family entrepreneurs. The project is funded by the European Structural Funds (2007-2013) and carried out by the Ministry of Social Affairs and Health as well as the Ministry of Employment and the Economy. The idea is to **improve the regional and local visibility of women's entrepreneurship**, to promote the skills of female entrepreneurs, to offer information on training and development services as well as to provide a stimulus for entrepreneurship on local level. Theme days and evenings are held in the regions, there are information events and visits to fairs and companies. There exists a close partnership with entrepreneur organizations, colleges, a company called Kokkolanseudun Kehitys Oy and other projects. The development needs of female entrepreneurs were investigated in a survey and in the development groups<sup>75</sup>.

## Summary and Conclusion

Considering the last five years, women's entrepreneurs have been highlighted in the national policies in Finland. In 2008, a new policy program gave new impulse to invigorate the existing institutions and their projects. The Finnish public policies follow a multi-dimensional strategy by covering four different policy dimensions. The majority of taken actions do belong to the dimensions of knowledge and education. All in all, various actors are involved in promoting women's entrepreneurship. Most of them are public or half-public ones.

<sup>72</sup> Finnvera (2010): Homepage. [www.finnvera.fi](http://www.finnvera.fi).

<sup>73</sup> Finnish Ministry of Employment and the Economy (2009): Activities in Finland.

<sup>74</sup> Women's Enterprise Agency (2010): Homepage. [www.nyek.fi](http://www.nyek.fi).

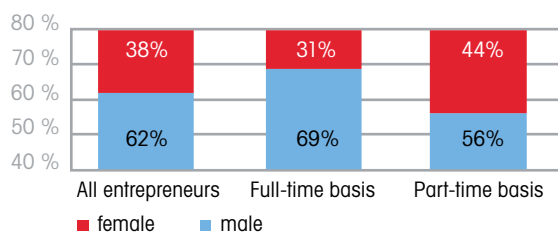
<sup>75</sup> European Union (2008): Leverage for Northern Finland from the EU. Structural Fund period 2007–2013. [www.rakennerahastot.fi/rakennerahastot/.../eakr\\_pohjois-suomi\\_eng.pdf](http://www.rakennerahastot.fi/rakennerahastot/.../eakr_pohjois-suomi_eng.pdf).

## 5.2.4 Germany

### Entrepreneurship in facts and figures

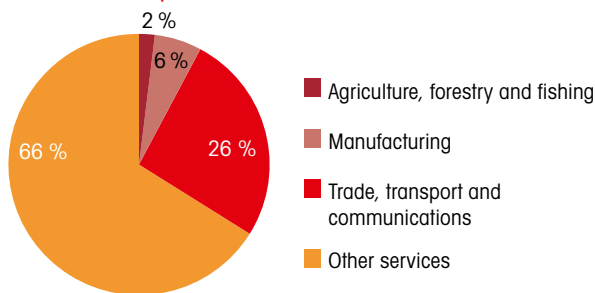
In view of their population and their share of employment in start-up activities women are highly underrepresented. While women are about a half of the population and about 45% of the working population, the women's share as founders is only 38%. The share of female self-employed and employers has increased in the last ten years from 27% in 1998 up to 31% in 2009<sup>76</sup>. Nevertheless, the gender gap in entrepreneurship becomes more obvious, when accounting their share as full-time employees<sup>77</sup>.

### Characteristic of entrepreneurs in Germany, 2009

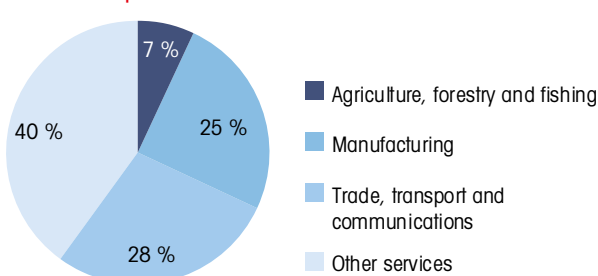


Source: KfW banking group (2010): KfW-Gründungsmonitor 2010, own calculation

### Female in procent



### Male in procent



Source: Federal Statistical Office of Germany (2009): Mikrozensus. Statistisches Bundesamt, Fachserie 1 Reihe 4.1.1.

<sup>76</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>77</sup> KfW banking group (2010): KfW-Gründungsmonitor 2010.

Another difference shows the analysis of the different sectors of entrepreneurial activity: Four times more men than women are self-employed in industrial sector, whereas women are much more active in the service sectors<sup>78</sup>.

### National policy on women's entrepreneurship: One actor bounding a transversal policy area

To promote women as entrepreneurs is a central mission of the Cabinet under Chancellor Angela Merkel since 2000. A national action program "Power für Gründerinnen" (**Power to female enterprise start-ups**) was initiated by the Federal Ministry of Education and Research. The program is conducted since 2005 with the aim of attracting qualified women to strengthen the professional independence and awareness of the financial industry for the better perception of women's entrepreneurship.

The action program "Power für Gründerinnen" consists of two parts: The creation of a unique public actor to promote women's entrepreneurship and the promotion of around 20 projects. In 2004, the "Bundesweiten Gründerinnenagentur" (**National Agency for Women Start-ups**, BGA) was established<sup>79</sup>. The set up of the BGA marks a starting point of a new institutional structure for promoting women's entrepreneurship in Germany. Before that, their promotion was shared by different ministries<sup>80</sup>. Now, the competences are bundled at the BGA. That is also highlighted by the joint funding scheme of the agency, which is financed by the named three ministries as well as the European Social Fund. Until today, the BGA is the institutionalized actor in promoting women's entrepreneurship in Germany.

The BGA is providing continuing support for women on the national and federal level by its 16 regional offices (so called "Regionalverantwortliche") in all the 16 German Federal states. Since

<sup>78</sup> Federal Statistical Office of Germany (2009): Mikrozensus. Statistisches Bundesamt, Fachserie 1 Reihe 4.1.1.

<sup>79</sup> In the framework of the promoting area "Strategien zur Durchsetzung von Chancengleichheit für Frauen in der Bildung und Forschung" (Strategies for implementation of equal opportunities for women in education and research).

<sup>80</sup> In detail the Federal Ministry of Education and Research, the Federal Ministry of Economic Affairs and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Germany	.			.	.	.

2004, the BGA has performed more than 5000 consulting sessions and has established a network with over 1000 experts on women's entrepreneurship. More than 1.300 events have been organized by the BGA and it collects and gives access to more than 300 scientific studies about women's entrepreneurship<sup>81</sup>.

The BGA is a permanent, institutionalized service point which delivers expert advices and knowledge on the various branches to promote the independence of women setting up in business<sup>82</sup>. Additionally to consultancy services, the BGA represents a communication and information forum through its publications, hotline, networks and conferences<sup>83</sup>. Moreover, the agency focuses on the evaluation of former policies and recommends good practices by their scientific studies. In 2009, the BGA was granted an award by the European Commission as a European best practice model.

### Specific projects

- As the central government tool, BGA implements also the majority of policies and initiatives. Most of its projects and initiatives belong to the last three dimensions of women's entrepreneurship: Access to finance, knowledge and education as well as entrepreneurial culture.
- Next to the role of an institutionalized contact person, the BGA is the central tool for implementing short-term focus on certain aspects of female entrepreneurs. One of the most important actions has been the promotion program of "Betriebliche Nachfolge durch Frauen" (**Women as female company follow-ups**). The program had been under the responsibility

of the Federal Ministry of Economics and Technology before it was taken over by the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth). Today, the Federal Ministry of Economics and Technology is again responsible for it<sup>84</sup>. In the last five years, the initiative spotlighted on women as company follow-ups in SME by various actions. Firstly, a touring exhibition and national actions days were established. Secondly, in 2006 a task force was set up on this particular issue to change the entrepreneurial culture in the male dominated surrounding. The main target group is companies that will soon face a change in the leadership and potential female candidates. Moreover, the task force targets on launching a network with representatives from companies, ministries and academia. Other focus points have been – for example, in the monthly publication on female entrepreneurs with migration background, in IT professions or in handcraft.

- Additionally, a national funding program under the responsibility of the Federal Ministry of Labour and Social Affairs exists. The initiative "Gleichstellung von Frauen in der Wirtschaft" (**Equal opportunities for Women in business**) has been enacted in 2009 and includes 110 Million EUR<sup>85</sup>. Self-employed women are just one target group among others in the program. Therefore, the program is not carried out by the BGA. The program aims at their better employing conditions on the labour market. This initiative is linked to the current programming cycle of the European Social Fund. The national partners in the initiative are the "Bundesvereinigung der Deutschen Arbeitgeberverbände" (**Confederation of German Employers' Associations**) and the "Deutschen Gewerkschaftsbund" (**Confederation of German Trade Unions**).

<sup>81</sup> German National Agency for Women Start-ups Activities and Services (BGA) (2010): Publikation, Nr. 30 (2010): [http://www.gruenderinnenagentur.de/bag/pdf/Dateien/Literatur/BGAPublikationen/Factsheet\\_Nr.30.pdf](http://www.gruenderinnenagentur.de/bag/pdf/Dateien/Literatur/BGAPublikationen/Factsheet_Nr.30.pdf).

<sup>82</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2008.

<sup>83</sup> German Federal Ministry of Education and Research (2008): Power für Gründerinnen, Homepage: [www.bmbf.de/pub/power\\_fuer\\_gruenderinnen.pdf](http://www.bmbf.de/pub/power_fuer_gruenderinnen.pdf).

<sup>84</sup> BGA (2010): Betriebliche Nachfolge durch Frauen, Homepage: [www.gruenderinnenagentur.de/BGA/Unternehmensnachfolge/index.php](http://www.gruenderinnenagentur.de/BGA/Unternehmensnachfolge/index.php).

<sup>85</sup> Federal Ministry of Economic Affairs (2010): Gleichstellung von Frauen in der Wirtschaft, Homepage: [www.bundesinitiative-gleichstellen.de](http://www.bundesinitiative-gleichstellen.de).

## Summary and Conclusion

- The taken actions overlap with three dimensions on women's entrepreneurship: Access to finance, entrepreneurial culture and knowledge and education. Since the BGA was created, a centralized tool to promote women's entrepreneurship was institutionalized. The various ministries previously involved in start-ups were brought together under a single roof. The agency acts on the national and federal level.

### 5.2.5 Iceland

#### Entrepreneurship in facts and figures

Women's share as founders of companies has increased gradually in the last 20 years. Whereas in 1990, just 11% of enterprises were led by women, in 2010 this amount was doubled up to 22%<sup>86</sup>. Today, women represent 18.5% of all Chief Executive Officers (CEOs) in Iceland. The proportion is similar in all parts of the country. Around 71% of Icelandic companies have only male members in the company's board. Both women and men are board members in 15% of Icelandic companies.

The bigger the company is the less share women have in its operations. Considering the sector of entrepreneurial activity, different pattern between men and women become obvious. The top three sectors with the most women's entrepreneurship are: firstly, the retail industry, secondly, real estate services, and thirdly, expertise and technological companies. However, often men are at least three times more active in all the branches mentioned<sup>87</sup>.

#### National policy on women's entrepreneurship: A variety of promoting actors

Iceland supports women's entrepreneurship mainly on two policy dimensions: By providing access to finances and offering education and knowledge. For example, since 1991 the Ministry of Social Affairs has been giving special grants to women through the administration of the "Kvennasjóður" (**Women's Fund**).

Moreover, "Nýsköpunarmiðstöð Íslands" (**Innovation Centre Iceland**) offers specific course for women who are developing a business idea<sup>88</sup>. The Innovation Centre Iceland is the leading R&D and business support institute as it focuses on innovation, productivity and competitiveness of Icelandic business<sup>89</sup>. The Centre is commissioned by the Ministry of Industry. It offers consultations, carries out an innovative technology research and gives support to entrepreneurs and start-up companies. It is worth to highlight, that majority of these services are attended by women<sup>90</sup>.

As the Innovation Centre Iceland the "Bygðastofnun" (**Icelandic Regional Development Institute**) promotes entrepreneurial activities with gender neutral policies. The institute supports eight industrial regional development agencies in Iceland, one in each constituency with annually 1 million EUR.

Furthermore, "Lánatryggingasjóður kvenna" (**Women's Loan Guarantee Fund**) is a supportive measure that has been in place since 1997. The mission of the Women's Loan Guarantee Fund is to support women to become entrepreneurs. The Ministry of Social Affairs, the Ministry of Industry and Commerce and the City of Reykjavik were the founders of the fund. At the moment it is under reevaluation. Moreover, just in 2009 the Ministry of Social Affairs distributed 149,000 EUR (25 million ISK) in the form of grants to female entrepreneurs<sup>91</sup>.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Iceland				•	•	

<sup>86</sup> Creditinfo (2009): Study on "Women in Icelandic business".

<sup>87</sup> Creditinfo (2009): Study on "Women in Icelandic business".

<sup>88</sup> Innovation Center Iceland (2010): "Ongoing initiatives", 28.10.2010, Bjarnheiður Jóhannsdóttir.

<sup>89</sup> Innovation Center Iceland (2010): Homepage. [www.nmi.is](http://www.nmi.is).

<sup>90</sup> Innovation Center Iceland (2010): "Innovation Centre Iceland - services to women entrepreneurs", 11.1.2011, Bjarnheiður Jóhannsdóttir.

<sup>91</sup> Iceland Review (2009): Innovative Icelandic Businesswomen Supported, 20.04.2009.

## Specific projects

- In 2010, the Icelandic Regional Development Institute offered **grants for exporting women's design and crafts**. The first grants were granted in March 2010. Funding is available for women in rural areas. The aim of the grants is to support female entrepreneurs in design and crafts to export their product. In co-operation with Promote Iceland (formerly known as Trade Council of Iceland) and others. The project will be continuously evaluated. The total amount, which will be granted annually, is about 65,000 EUR (10 million ISK). Successful candidates will be eligible to get a grant of 50% on their approved budget covering. The maximum amount of the grant is 13,000 EUR (2 million ISK).
- Women's Loan Guarantee Fund financially helped women to participate in the business sector by providing **loan guarantees**. Eligible projects must be innovative and may not compete with comparable operations in the same area. Although the Women's Loan Guarantee Fund is a small fund, its start capital was 65,000 EUR (10 million ISK). A study of the fund's operations shows that the support it offers has been critical for launching projects. Without the support from the fund, few of the projects would have taken off. The loans, which the Women's Fund guarantees, are usually about half of the total cost of the getting a company off the ground. Moreover, in 2010 Women's Loan Guarantee Fund focused in particular on unemployed women who were encouraged to apply for grants in order to start a business. This measure was taken to reduce unemployment as the unemployment rate among women at that time was around 8%. The highest grants available are 13,000 EUR. In 2010, 193,000 EUR were granted to 53 women. From 2011, the institutional setting of the fund will be changed.
- The Women's Fund delivers **grants to reduce unemployment among women**, aids women in getting access to financing for starting a business, increases economical diversity and works against the depopulation of rural areas. Grant applications are evaluated on the basis of their potential to create jobs and diversify the economy in areas suffering from economic crisis. Successful candidates will be eligible to get a grant of 50% on their approved budget covering. The maximum amount of the grant is 13,000 EUR (2 million ISK). Altogether 800 women from 1997-2010 have got grants.
- The Innovation Centre Iceland offered the courses "**Brautargengi**" (Eng. Prosperity), which is a specific course for women who are developing a business idea. The project offers **consultation, networking and mentoring**, together with learning, a combination, which seems to be the reason for the success. The courses have been running since 1998 in Reykjavik, since 2003 in rural areas and a second continuation has been started in 2008. 69 new entrepreneurs have been graduated after attending the courses in 2010. This initiative has an overall success rate of 55% of participants running a business after the courses and another 20% who are in the stage of further developing their idea<sup>92</sup>.
- The Innovation Centre Iceland housed also the Icelandic Association of Women Entrepreneurs (FKA) until 2010<sup>93</sup>. The FKA has been founded in 1999 and encourages public and private initiative. It works close together with Iceland Chamber of Commerce and the Confederation of Icelandic Employers. Since 2009, FKA mainly highlights one aspect of women's entrepreneurship: The representation of women in **company's boards**. FKA objects with its co-partners on the goal to reach a 40% representation of women in company's board by the year 2013. The initiative is based on different pillars. Firstly, the three parties signed an agreement to developing fight for the fulfilment of their common goal. Secondly, a list should be developed with qualified and willing women to take seats on boards. Thirdly, a **legislative proposal** should be implemented in the parliament, which is a counter proposal to the planned introduction of quota for female board members, which FSA opposes<sup>94</sup>. Fourthly, an **analytical study** was conducted focussing on the performances of boards with equal

<sup>92</sup> Innovation Center Iceland (2010): "Innovation Centre Iceland - services to women entrepreneurs", 11.1.2011, Bjarnheiður

<sup>93</sup> Innovation Center Iceland (2010): "Ongoing initiatives", Bjarnheiður Jóhannsdóttir.

<sup>94</sup> Association of Women Entrepreneur (2010): "Operations to increase number of women on company Boards of Directors", Hafdis Jonsdóttir.



representation of men and women versus single gender representation. It was carried out by the independent data research company Creditinfo based on official information and annual accounts. Subsequently, FKA carried out the most extensive quantitative research that has been made in Iceland in the last 20 years. The research includes: All Icelandic companies, both holding companies and limited liability companies. The concluded policy recommendation of Creditinfo is that to increase women's share in business it is necessary first to increase women's share on companies' boards<sup>95</sup>.

## Summary and Conclusion

In Iceland, the policy area of women's entrepreneurship is characterized by a variety of public actors, like the Women's Fund, the Innovation Centre Iceland, the Icelandic Regional Development Institute and the Women's Loan Guarantee Fund. They mainly promote women in business through financial incentives as well as education and knowledge offers. Besides the institutionalized actors, the non-governmental organization FKA is endowed with a strong impact on the political authorities. By highlighting the gender gap in company's board in its recent campaign, the FKA secures itself a privileged position in the upcoming debate on a new jurisdiction on quotas for board members

### 5.2.6 Latvia

#### Entrepreneurship in facts and figures

Latvia has the highest share of women's entrepreneurship in the BSR. The amount of self-employed women as well as female employees has

Age		Nationality		Region	
24 – 35	20,0%	Latvian	76,5%	Riga and around	41,5%
36 – 40	13,5%	Russian	17,5%	Vidzeme	22,0%
41 – 45	18,0%	Pole	1,5%	Kurzeme	14,5%
46 – 50	23,0%	Ukrainian	1,0%	Zemgale	13,5%
51 – 60	16,0%	Byelorussian	1,0%	Latgale	8,5%
61 and more	9,5%	Lithuanian	1,0%		

Source: Līdere (2006): "Women in Entrepreneurship"; Quantitative Exploration.

<sup>95</sup> Creditinfo (2009): Study on "Women in Icelandic business".

fluctuated in the last ten years around 38%<sup>96</sup>. This development is a consequence of the vulnerability of the Latvian economy after the economic crisis between 2006 and 2008. Nevertheless, more women are entrepreneurs than on average in the European Union. As mentioned before, the high share can be explained by a low proportion of manufacturing in the Latvian economy and a bigger share of the sectors with higher proportion of women in the number of employed persons, like trade, restaurants and service sector<sup>97</sup>. In Latvia the **non-governmental organization Līdere** promotes women entrepreneurs and leaders in their professional area<sup>98</sup>. By its yearly survey, Līdere gives more detailed insights into women's entrepreneurship<sup>99</sup>. Most women start a business by being younger than 35 years or older than 46 years. Every fourth self-employed woman is non-Latvian, and they are most likely to start a business in the capital area of Riga and Jurmala region<sup>100</sup>.

#### National policy on women's entrepreneurship: A NGO as the main player

In 1999 a national program "**On Promotion of Employment**" was launched by the cabinet. The program was prolonged until 2004 and further developed with regard to Latvia's accession to the European Union in 2005. Latvia had set up new policies on employment and enterprises, which highlighted focus on all groups of the population. Thus, one point in the action plan was to ensure higher equality levels between the genders. Apart from this narrow focus on female entrepreneurs, until today there is no specific national policy to promote particularly female entrepreneurs in Latvia<sup>101</sup>.

Nevertheless, since in 2003 **Līdere** has become the main actor in this particular field

<sup>96</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>97</sup> Baltic Sea Region Interreg III B project FEM: Studies of female entrepreneurship, Latvia. By Baiba Rivza (2007): Homepage. [www.feminfo.net](http://www.feminfo.net).

<sup>98</sup> Līdere (2010): Homepage. [www.lidere.lv](http://www.lidere.lv).

<sup>99</sup> The study is based on a quantitative exploration. 200 Latvian women entrepreneurs have been interviewed personal or on the phone. Interviews were made by 9 interviewers of "Latvijas Fakti" and were made in Latvian and Russian. Time period of the interviews has been 23.02.2006 – 02.03.2006.

<sup>100</sup> Līdere (2006): "WOMEN IN ENTREPRENEURSHIP"; QUANTITATIVE EXPLORATION.

<sup>101</sup> Baltic Sea Region Interreg III B project FEM: Studies of female entrepreneurship, Latvia. By Baiba Rivza (2007): Homepage. [www.feminfo.net](http://www.feminfo.net).



	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Latvia			.		.	.

of activity, there are projects implemented that are mainly focused on providing education and knowledge to female entrepreneurs by their mentoring program. This has been organized in co-operation with the Finnish Women's Enterprise Agency and with the support of Ministry of Economics of Latvia. In 2007, the Ministry of Economics institutionalized the co-operation by setting up a co-operation contract with Līdere **“On Performance of Particular Public Administration Tasks in the Field of Mentoring Development”**. Līdere started its activities on a national basis but developed quickly to a key player in mentoring female entrepreneurs on the international stage. Its development is also favored by its engagement in the international co-operation for businesswomen. The Latvian organization becomes an essential member of the European network to promote women's entrepreneurship (WES)<sup>102</sup>. Moreover, Līdere operates also in the Middle East and Russia.

A second institution is the **Latvian Rural Women's Entrepreneurship Support Fund**, which offers funding to women in rural areas. Their access to finance is mainly targeted on handicrafts and sole proprietors.

### Specific projects

- Since 2005, Līdere carried out 12 **mentoring programs** for female entrepreneurs within one year<sup>103</sup>. In numbers, 299 participants attended the program and 25 of them established new companies since 2005. After building the mentoring contains pairs of mentors and mentees, seminars to mentoring couple were conducted. Additionally sessions focus on competence development, like enchainning entrepreneurs to new businesses or revenging closing businesses. *Līdere* evaluates the process

and the results of the mentoring program every year<sup>104</sup>.

- Since 2007, Līdere *is also organizing* lectures for students and young entrepreneurs in different regions of Latvia. Several lectures in different Latvian institutions of higher education and NGO have been given with regional partners to attract more people to start their own business.
- In 2010, Līdere helped to realize **“Mrs. Sandra Kalniete's Award”**. The Chairperson of Līdere, Aiva Viksna, acted as the jury's chairperson. The awards were dedicated to small and medium-size businesses and especially highlighted female entrepreneurial culture and awareness<sup>105</sup>.
- Līdere also provides career coaching and mentoring for unemployed women. Their partners are the State Employment Agency of the Ministry of Welfare, the International Coaching Federation as well as the NGO **“Come and do”**<sup>106</sup>. 15 unemployed persons were advised by the coach consultation. During the program two participants have developed their enterprises, one participant continues to develop his business idea and two participants have established their own company and they are planning to start their work by the end of this year<sup>107</sup>. Līdere implements various other projects targeting on specific groups, like coaching young mothers to establish a business<sup>108</sup>.
- Līdere also developed a mentoring program in co-operation with the Ministry of Education and Science of Latvia and the Mortgage bank of Latvia. It focused on students that are about to develop their own business plan. The project contains a competition for the best business plans with an aim to give opportunity for winners to establish their own company

<sup>102</sup> European Commission, Directorate-General for Enterprise and Industries, women entrepreneurs (2010): [http://ec.europa.eu/index\\_en.htm](http://ec.europa.eu/index_en.htm).

<sup>103</sup> Līdere (2010): Mentoring. Homepage: [www.lidere.lv/en\\_mentorings.html](http://www.lidere.lv/en_mentorings.html).

<sup>104</sup> Līdere (2006): “WOMEN IN ENTREPRENEURSHIP”; QUANTITATIVE EXPLORATION.

<sup>105</sup> Latvian Ministry of Economics (2010): Personal contact with Entrepreneurship Competitiveness Department.

<sup>106</sup> Latvian Ministry of Economics (2010): Personal contact with Entrepreneurship Competitiveness Department.

<sup>107</sup> Līdere (2010): Personal contact with Zanda Raciborska, Līdere, 22.11.2010.

<sup>108</sup> Career School for Women (2010): Homepage. [www.sieviesuklubs.lv](http://www.sieviesuklubs.lv).

and to realize their business idea. For the 30 best applicants a mentoring program with an experienced entrepreneur for 10 months was organized<sup>109</sup>.

- In the investigation period, the **Latvian Rural Women's Entrepreneurship Support Fund** had two funding calls. Between 2008 and 2010, the first allocates micro credits from the Latvian Mortgage and Land Bank to rural women in regions. Microcredit fund capital was about 50,000 EUR and 61 microcredits were granted. The second access to finance was provided in co-operation with the Nordic Council of Ministers Support Fund involved in INTERREG IIIB project FEM. Microcredit fund capital was about 10,000 EUR.

## Summary and Conclusion

Latvia has one of the highest proportions of women's entrepreneurship in Europe and the BSR. This high share is due to the specific structure of the Latvian economy. Nevertheless, there is no unique national policy on women's entrepreneurship in Latvia. However, the non-governmental association of Līdere has become the institutionalized promoter of female enterprises in Latvia and beyond the country. Its core field of engagement is a mentoring program, which contributes to the policy dimension of education and knowledge.

### 5.2.7 Lithuania

In the last decades, the proportion of women's entrepreneurs decreased gradually in Lithuania. While in 1998 the share of female self-employed as well as employers was close to 40%, the share

constantly decreased until 2008. Nevertheless, Lithuania had in 2009 one of the highest shares of women's entrepreneurship in the BSR<sup>110</sup>.

Following the data of Small and Medium Business Survey of the Statistics Lithuania, women account for 28.7% of all individuals engaged in business that is 0.7% more than in 2008<sup>111</sup>. The study from 2009 highlights, that the main fields of activities of women entrepreneurs remain the tertiary sector, like healthcare (60,9%) as well as social work, and accommodation and catering services (58.3%). However, the number of entrepreneurially active women in "traditionally masculine" businesses, as construction and transport, keeps increasing. The share of women engaged in these fields accounted for 15.1% and 24.7% in 2009 compared to 2008, and increased therefore by 2.8 and 11.8%

National policy on women's entrepreneurship: One target group among others

The Lithuanian Government introduced several programs to promote SME in the last ten years. Women's entrepreneurship is in this economic policy one target group among others. The Ministry of Economic Affairs established for example a network of business support institutions. The network institutions include Business Information Centres and Business Incubators. Currently, 42 Business Information Centres and seven Business Incubators operate in Lithuania to increase the entrepreneurial competitiveness<sup>112</sup>.

Since the Action Plan of the Equal Opportunities for Men and Women Program 2005-2009, women's entrepreneurship promotion measures were implemented in all public policies<sup>113</sup>.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Lithuania						

<sup>109</sup> Līdere (2010): Personal contact with Aiva Viksna, Chairperson of the Board, 23.11.2010.

<sup>110</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>111</sup> Statistics Lithuania (2010): Employed by activity status, full-time/part-time breakdown, quarter,

<sup>112</sup> Baltic Sea Region Interreg III B project FEM (2007): Studies of female entrepreneurship FEM 2004-2007: Homepage. [www.feminfo.net](http://www.feminfo.net).

<sup>113</sup> Lithuanian Ministry of Economy of Lithuania (2010): Homepage: [www.ukmin.lt](http://www.ukmin.lt).

## Specific projects

- In 2009, the **Ministry of Agriculture** rendered consultations to rural women, who want to start or to develop agricultural or alternative businesses. This measure has been implemented in co-operation with the Lithuanian Farmers Union. The Union aims to **improve the life and work conditions of women in rural areas**. The Lithuanian Farmers Union focuses moreover on strengthening the skills of rural businesswomen. In 2009, 11,000 EUR (38,000 LTL) were earmarked under the Special Rural Support Program to educative actions, like conferences, exhibitions, seminars. These actions aimed to raise the entrepreneurship skills of the countryside women and address problems related to their social exclusion, as well as to promote business and alternative business perspectives of the countryside women, improve social partnership and the quality of life in the countryside and attend international projects for the countryside women. Events like an exhibition-seminar “The Upper Lithuania’s manners, traditions, crafts and cultural heritage”, an exhibition-competition of traditional crafts, an educative event in Germany on crafts and culinary heritage of Lithuania have been organized. In Latvia and Portugal, two international conferences were held to promote the activities of the countryside women. Representatives of the Lithuanian Farmers Union introduced these types of activities to their organization, and it helped improving the quality of life in the countryside. Along with the annual international conference **Rural Women around the Baltics** the program different founding events and information activities.
- In 2009, the newsletter “**Women and Business**” by the Ministry of Economy has been continued and provided relevant information about the **women entrepreneurship promotion tendencies**, best practice examples, the planned and implemented projects and other useful information.
- In 2009, the Ministry of Economy has published a booklet “How to start a business?”, which introduced business development policies. The publication provides information rel-

evant to business starters like business forms and finance possibilities, the taxation system, licenses and permits as well as other issues.

- The Ministry of Economy funds also the Business Information Centres. Business Information Centres provide information and counselling services, and can organize information and communication events and training for potential and existing enterprises. Business Incubators provide premises for rent, counselling, office and training services<sup>114</sup>.

## Summary and Conclusion

Lithuania has one of the highest shares of women’s entrepreneurship in the BSR. However, women entrepreneurs are covered by general public entrepreneurship policy programs and are not promoted by a specific national policy. In other words, Lithuania promotes indirectly women, who want to become an employer or self-employed. The main actors are: the Ministry for Economic Affairs, the Ministry for Agriculture, and the Lithuanian Development Agency. The taken initiatives belong mainly to the policy dimensions of knowledge and education.

### 5.2.8 Norway

#### Entrepreneurship in facts and figures

Every fourth entrepreneur is a woman in Norway. This proportion has been fluctuating around 27% of women entrepreneurs since 2003<sup>115</sup>. Statistics Norway allows a closer look at the characteristics and sectors of engagement of female entrepreneurs<sup>116</sup>. In general, self-employed women resemble their male counterparts regarding the age and education<sup>117</sup>. Statistics Norway highlights also, that in several branches entrepreneurs are unequally represented by gender. Just in two out of 18 branches more women are active as entrepreneurs. These are human health, social work activities and

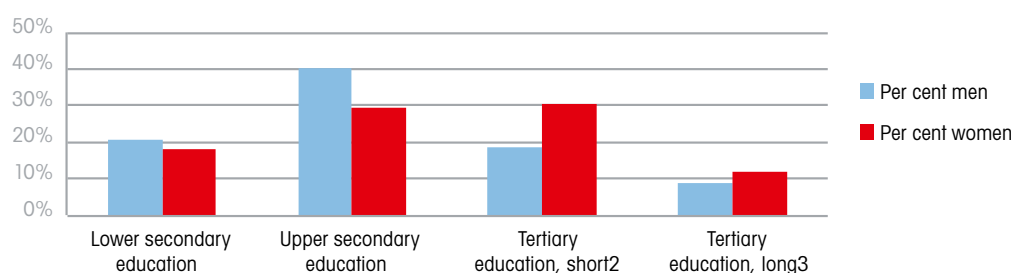
<sup>114</sup> Baltic Sea Region Interreg III B project FEM (2007): Studies of female entrepreneurship FEM 2004-2007: Homepage. [www.feminfo.net](http://www.feminfo.net).

<sup>115</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>116</sup> The national statistic agency counts self-employed and employers as entrepreneurs.

<sup>117</sup> Statistics Norway (2010): [www.ssb.no/etablerere\\_en/tab-2010-11-19-03-en.html](http://www.ssb.no/etablerere_en/tab-2010-11-19-03-en.html).

## Level of education among entrepreneurs



Source: Statistics Norway (2010): Personal owned enterprises, by education and sex. New established enterprises. Own calculation

other service activities. The branches with the fewest shares of female entrepreneurs are the branches of utility supply<sup>118</sup>, financing and insurance as well as construction. Women constitute just one tenth of entrepreneurs in these branches. Statistics Norway also proves the already mentioned relation between the sex of the entrepreneur and its education. The investigation of new start-ups in 2009 in Norway shows, that female entrepreneurs do more often complete a tertiary education, whereas men mainly just graduate from a secondary education<sup>119</sup>.

## National policy on women's entrepreneurship: The government implements new national action

In 2008, the Norwegian government implemented a 5 years plan - **"Action plan to increase entrepreneurship among women"**<sup>120</sup>. In 2013, women should represent at least 40% of all entrepreneurs in Norway<sup>121</sup>. The action plan is of shared responsibility of seven ministries, so to promote women's entrepreneurship is understood

as a transversal policy. The program has 12 pillar measures. Besides specific projects, the action plan also includes new jurisdiction that favours women's entrepreneurship. In July 2008 a new law was enforced establishing the right for self-employed women to maternity and parental benefits. Other measures include greater focus on female entrepreneurs among all agencies that administer funding and other policy instruments and a new research program on entrepreneurship in general and entrepreneurship among women in particular.

"Innovasjon Norge" (**Innovation Norway**) is commissioned by the government to implement the action plan<sup>122</sup>. Innovation Norway is a state-owned company established in 2004. It replaced four Norwegian trade and enterprise institutions<sup>123</sup>. Innovation Norway became the main promoter of nationwide industrial development profitable to both the business economy and Norway's national economy. Additionally to its head office located in Oslo, Innovation Norway has offices in all the Norwegian counties. Innovation Norway acts consequently on the national and regional level.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Norway	•	•	•		•	•

<sup>118</sup> Including electricity, gas, and air conditioning.

<sup>119</sup> Tertiary education, short, comprises higher education 4 years or shorter. Tertiary education, long, comprises higher education more than 4 years.

<sup>120</sup> Norwegian Government (2010): Action plan to increase entrepreneurship among women". Available under: [www.regjeringen.no/upload/BLD/Rapporter/2010/cedaw.../Annex\\_13.doc](http://www.regjeringen.no/upload/BLD/Rapporter/2010/cedaw.../Annex_13.doc)

<sup>121</sup> Norwegian Ministry for Trade and Industry (2011): Promoting entrepreneurship. Available under: [www.regjeringen.no/en/dep/nhd/selected-topics/innovation/promoting-entrepreneurship.html?id=582899](http://www.regjeringen.no/en/dep/nhd/selected-topics/innovation/promoting-entrepreneurship.html?id=582899)

<sup>122</sup> Innovation Norway (2010): Homepage. [www.innovasjon Norge.no](http://www.innovasjon Norge.no).

<sup>123</sup> The Norwegian Tourist Board, the Norwegian Trade Council, the Norwegian Industrial and Regional Development Fund, SND and the Government Consultative Office for Inventors, SVO (2010).

## Specific projects

- Since 2009, Innovation Norway developed a **new strategy** for women's entrepreneurship as a priority target group. The main focus of this strategy is to give priorities to women in all Innovation Norway's strategy areas, programs and services. In this way, many more women should be reached than through limited targeted services. The program is financed by the Ministry of Trade and Industry and the Ministry of Local Government and Regional Development.
- Innovation Norway leads also a **Lighthouse project** since 1998. The program is a service for women who own and/or manage companies and who are keen to see further growth. The program covers management development, business development, media training and network building. It helps to **raise women's media profile** so that they can serve as good role models for other women who wish to start their own businesses. The goal is to improve women's position in relation to entrepreneurship, management and directorships. Until today, 220 women have participated in this program that aims at improving female entrepreneurs Knowledge and Education.
- Since 2009, Innovation Norway organizes the annual **competition for the best female growth enterprise** in co-operation with the Ministry of Trade<sup>124</sup>. In the short term, the award "Årets Gründerkvinne" highlights women's entrepreneurship. In the longer term, the prize aims at inspiring more women and young women in particular, to stimulate the growth of enterprises. The winner receives ca. 130,000 EUR (1 million NOK) to invest in further development of an enterprise. The prize is awarded on International Women's Day, 8 March. The event is also used as networking opportunity for experienced female entrepreneurs to meet their younger follow-ups.

<sup>124</sup> Innovation Norway (2010): Årets Gründerkvinne. Homepage: [www.innovasjon norge.no/kvinner](http://www.innovasjon norge.no/kvinner).

## Summary and Conclusion

The action plan from 2008 is the current frame to promote female entrepreneurs. Until 2013, Innovation Norway as commission agency will set different incentives to promote self-employed women. The main focus lies on improving the offer of knowledge and education. Moreover, Norway is the only country in the research that also change and customized the law for young women who want to combine self-employment and family life.

### 5.2.9 Poland

#### Entrepreneurship in facts and figures

Poland has been showing a slight 3% decrease in women's entrepreneurship between 1998 and 2009<sup>125</sup>. Nevertheless, since 2000 there is a trend of increasing rates of women among the business start-ups in Poland. In 2005, 43.2% of all sole proprietorships created in Poland were founded by women, and 56.8% - by men<sup>126</sup>.

#### National policy on women's entrepreneurship: One target group among others

There is no national wide policy on female entrepreneurial activity in Poland. However, the Polish government enacted a number of past and ongoing projects which aim at widening the opportunities for women to start own businesses. In general, Poland has national policies on entrepreneurship which started being developed since the mid-1990s<sup>127</sup> to stimulate enterprise to increase employment, improve competitiveness and ability to operate on the EU Single Market<sup>128</sup>. Many

<sup>125</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>126</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2006.

<sup>127</sup> For example the program "Kapitał dla przedsiębiorczych" (Capital for entrepreneurial people) which had as its objective the expansion of guarantee and lending funds for the SMEs in the years 2002-2006. Or "Kierunki działań rzędu wobec małych i średnich przedsiębiorstw w latach 2003- 2006" (Directions of Government Activities towards SMEs in the years 2003 - 2006) with a goal to stimulate enterprise to increase employment.

<sup>128</sup> Edward Stawasz et al. (2007): Entrepreneurship and Innovation Policy in European Countries. The case of Poland. Foundation for Promotion of Entrepreneurship. Poland, Lodz.



	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Poland					•	•

projects were implemented with the participation of World Bank, European Subsidiary Funds to stimulate infrastructural development laying special emphasis on rural areas modernization.

### Specific projects

- The two projects **“It's great being a businesswoman”** and **“STEREOTYPE: equal opportunities for women and men in rural environments”**<sup>129</sup> were completed during the period 2006-2008 by the Ministry of Employment and Social Policy with co-financing by the European Social Fund. Both projects considered **women in sparsely-populated areas** as a target group. Under the project “It's great being a businesswoman” mass media communications and interactive technologies were actively used (for example, short documentaries about businesswomen, advertisements promoting female entrepreneurship, infoline for people seeking advice, and web portal for women with necessary information on how to start and do business). The project “STEREOTYPE: equal opportunities for women and men in rural environments” was accomplished by workshops, seminars, conferences and educational publications promoting gender equality and the concepts of entrepreneurship. 640 participated in the project.
- The Project “Sieć Wspierania Rozwoju Przedsiębiorczości Kobiet SWRPK”<sup>130</sup> (**Support Network of Women Entrepreneurship Development SWRPK**) was carried out within 2 years from 2005 to 2007 under the Operational Program “Wzrost Konkurencyjności Przedsiębiorstw”<sup>131</sup> (**Improvement of Competitiveness of Enterprises**). The project aimed to develop and implement new services for SME run by women.
- It creates the Information Processing Centre (IPC), office providing professional services for business women. The project aimed to develop a package of five new consultation services, like individual consultations, training, conferences and audits for SME by women. Project partners were “Międzynarodowy Forum Kobiet” (International Women's Forum) and “Polskie Stowarzyszenie Kobiet Biznesu” (Polish Association of Business Women)
- “Studenckie Forum Business Centre Club” (Students' Forum Business Centre Club), which has been existing since 1991 and covers 20 regions of Poland with about 450 active members, has a special innovative project “Przedsiębiorcza Kobieta”<sup>132</sup> (**Entrepreneur Woman**) designed specifically for women. The core aim of the project is to create events that constitute the basis for participants to **establish new contacts and exchange experience** with people who have already achieved success in business. Target group of the projects are young women who want to develop their personal and entrepreneurial skills, open up their own capabilities in business and be economically active. The project is very active: thematically oriented meetings, contests, competitions and actions are organized almost every month in different cities around Poland.
- Project **“First Job”** was carried out in 2002-2006 by Polish Agency for Enterprise Development (PAED), a governmental agency, reporting to the Minister of the Economy, Labour and Social Policy and WORLD BANK in the framework of National Employment Growth and Human Resource Development Strategy for the years 2000-2006, based on the European Employment Strategy. The project was oriented towards both male and female **young academics** that start their own business.

<sup>129</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2006.

<sup>130</sup> Sieć Wspierania Rozwoju Przedsiębiorczości Kobiet SWRPK (2010): Homepage. [www.kobietywbiznesie.opi.org.pl/](http://www.kobietywbiznesie.opi.org.pl/).

<sup>131</sup> Polish Ministry of Economy (2010): [www.mg.gov.pl/fundusze/WKP](http://www.mg.gov.pl/fundusze/WKP).

<sup>132</sup> Przedsiębiorcza Kobieta (2010): Homepage. <http://pk.sfbcc.org.pl/>.

Some regions of Poland, the voivodeships, have also projects and programs aiming to facilitate women's entrepreneurship:

- Between 2005 and 2006 the project **“Women on the Labour Market in the Zachodniopomorski Region”**<sup>133</sup> was conducted by Polska Fundacja Przedsiębiorczości (PFP) (Polish Business Foundation) in cooperation with Telewizja Polska S.A. (Polish Television S.A.) in Szczecin. Being financed by the European Social Fund and the national budget, the project aimed to **create favourable opportunities for women** to obtain paid employment or start own business. A part of the project was 12 -days training courses “Starting my own business or getting a job” and television series “The Businesswoman” in the form of workshops on drawing business plan or applying for a job. The total number of project participants was 306 women, 72 of them found a job within 3-10 months and 48 of them started their own business.

## Summary and Conclusion

Poland does not promote specifically women's entrepreneurship through a national policy. However, regional and national different projects and programs have been implemented to create a sustainable development of small and medium size enterprise in general. Therefore, women's entrepreneurship is indirectly promoted. These projects and policies contribute to knowledge and education policy dimension of women's entrepreneurship. The public main actors are Ministry of Employment and Social Policy and the Minister of the Economy, Labour and Social Policy. Their policies are mainly carried out in co-operation with NGOs and private associations.

## 5.2.10 Russia

### Entrepreneurship in facts and figures

Overall, it is necessary to note that there is a particular lack of available statistical information about women's entrepreneurship in Russia. Federal State Statistics Service provides data on economically active population taking into consideration age factor rather than gender factor. At the same time there is little information available on entrepreneurs as an economically active population<sup>134</sup>.

From the report's perspective, this chapter includes only policies and projects in Russian regions close to the BSR, which are: Kaliningrad Region and the North-West Russia.

### National policy on women's entrepreneurship: Detached initiatives instead of a unique policy

There is no national policy on female entrepreneurship in Russia. However, in mid-1990s Russian government adopted several general, national laws which aim at supporting small and middle size enterprises in Russia: for example, “Federal Act “On State Support of Small Entrepreneurship in the Russian Federation” enacted by State Duma in 1995. As an example a new federal law “On Development of Small and Medium Size Entrepreneurship in the Russian Federation”<sup>135</sup> was promulgated on 1 January 2008. In accordance with this law, there is a target program “Main Dimensions of Support of Small and Medium Size Entrepreneurship 2007-2011”<sup>136</sup> in the Kaliningrad Region. It is worth noticing that there are no programs on female entrepreneurship in the Kaliningrad Region, but there exist two state supported projects in St. Petersburg and Moscow. Generally, both federal and regional acts are not gender specified.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Russia					•	•

<sup>133</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2006.

<sup>134</sup> Federal State Statistics Service (2010): <http://www.gks.ru/wps/wcm/connect/rosstat/rosstatsite/main/>.

<sup>135</sup> Law published 31.07.2007 in “Rossijskaya Gazeta” (Russian Newspaper) available at <http://www.rg.ru/2007/07/31/biznes-doc.html>.

<sup>136</sup> Federal Portal of Small and Medium Size Enterprises (2010): <http://smb.gov.ru/registry/program/srf/27,5158/?region=27>.

## Specific projects

- In 2008, the Committee of Economic Development, Industrial Policy and Trade of St. Petersburg Government launched the program “Женский центр предпринимательства” (**Female Centre of Entrepreneurship**)<sup>137</sup> for 2008-2011 aiming **to develop business potential** in St. Petersburg. The program’s target groups are self-employed women and women running small private enterprises. The program aims at developing human resource capacity of small businesses by creating the conditions for the development of small businesses in St. Petersburg. This aim is being fulfilled by providing information and methodological support to public organisations which provide support to small business; consulting small businesses on doing business; organizing and conducting activities on training and development of small businesses; organizing and holding events to discuss the challenges of doing business by small businesses with representatives of international women’s organizations, as well as small businesses from other regions of the Russian Federation and abroad; the provision of recruitment services for small businesses; organization of a special exhibition of achievements of small businesses.

Although Moscow is not directly belonging to the BSR, a project enacted in the capital should be highlighted, since it is supposed to give future impulses for the Russian part belonging to the BSR:

- State Establishment of the City of Moscow “Женский деловой Центр” (**Women’s Business Centre**)<sup>138</sup> was founded in 1997 by Public Relations Committee of the City of Moscow, Labour and Employment Department of the City of Moscow. Female Business Centre is organized for unemployed women (mostly) who want to start their own business. The centre does **advisory work on employment**, self-employment, social rehabilitation and psychological help. Other activities include consultations on opening small and middle

businesses, re-education, professional orientation, employment techniques, and social adaptation in the society, trainings on personal development and business improvement. The centre has developed its own new system of education for women’s entrepreneurs (which is awarded with the quality mark “Rossijskaya Marka” (Russian Brand)). There are several specific actions conducted by Women’s Business Centre<sup>139</sup>.

## Summary and Conclusion

The exploration of the research object in Russia is challenged by the lack of statistical data and general information about enacted policies. There is no national wide legislative policy supporting women’s entrepreneurship in the Russian Federation. However, some regions base their projects and national policies on support of small and medium size entrepreneurship, which involves also women’s entrepreneurship. The policy contributes to the policy dimension of knowledge and education as well as entrepreneurial culture.

### 5.2.11 Sweden

#### Entrepreneurship in facts and figures

In Sweden, around 10% of the employed population was active as entrepreneurs in 2008. In the last decade, their share has been constantly increasing. The gender gap among employers and self-employed was slightly increasing as EUROSTAT highlights<sup>140</sup>. Nevertheless, approximately 27% of all entrepreneurs in Sweden are women<sup>141</sup>. In 2009, 34% of the new-starters were women. In 2006, women’s businesses in total had more than 418,000 employees and paid their employees 10 billion EUR (91 billion SEK) in salaries<sup>142</sup>. The majority of firms run by women and men are locally based ones, firms managed by women even

<sup>137</sup> St. Petersburg Government (2010): [http://www.gov.spb.ru/gov/admin/terr/reg\\_center/pred/podd/prgg](http://www.gov.spb.ru/gov/admin/terr/reg_center/pred/podd/prgg).

<sup>138</sup> Women’s Business Center (2010): Homepage. [www.wbcenter.ru](http://www.wbcenter.ru).

<sup>139</sup> Like Employers’ Club, Club of Women’s Business Integration, City Job Fairs, Fairs of Home Labour, City Contest “Moskowskaya Masterica” (Moscow Craftswoman), and other workshops.

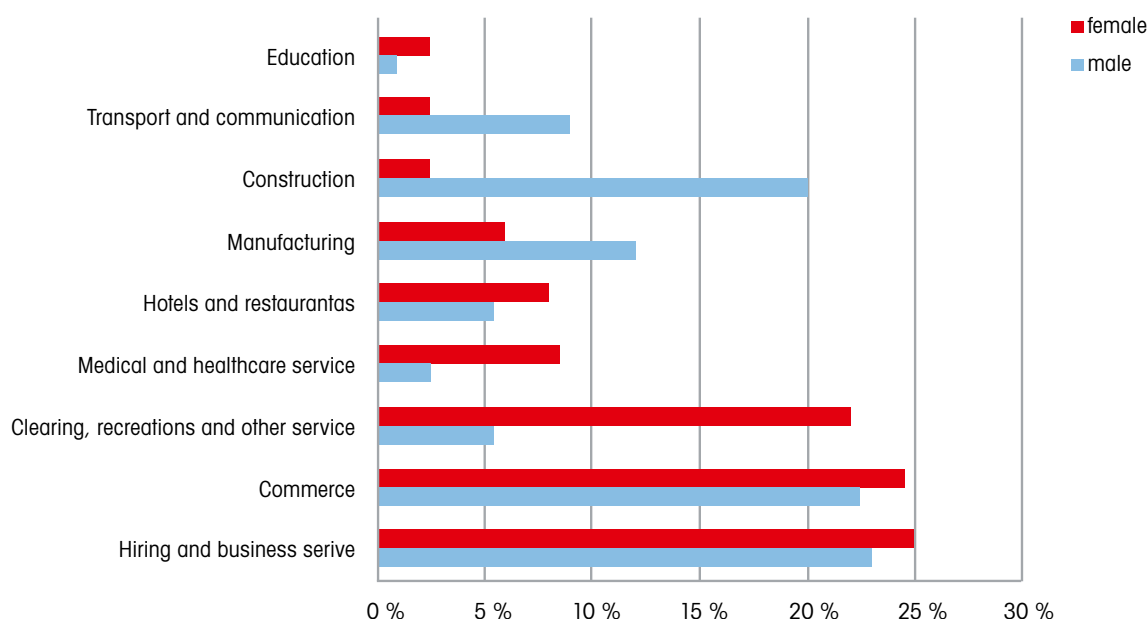
<sup>140</sup> EUROSTAT (2011): LFS. Self-employment by sex, age groups and occupation (1000).

<sup>141</sup> Swedish National Statistic Agency (2010): Homepage. [www.scb.se](http://www.scb.se).

<sup>142</sup> Tillväxtverket(2010): Publikation. Många miljarder blir det - fakta och nyckeltal om kvinnors företag. Info 0124 Rev A, 2010.



## Gender distribution in sectors



Source: Numbers overtaken from Tillväxtverket (2009): Women's entrepreneurship in Sweden.

more so, as a result of the business sectors women tend to choose<sup>143</sup>. Women more often than men run a business in the service sector, rather with consumers than with companies as customers<sup>144</sup>. Women's share of entrepreneurs has been the highest in the service sectors as well as in commerce, as the following graph shows in detail.

### National policy on women's entrepreneurship: Refreshed focus on women's entrepreneurship

In Sweden, equal opportunities in general have traditionally been of high policy priority. The national policy on women's entrepreneurship is based on two pillars: the program for "Promoting women's entrepreneurship" and the "Resource centres for women". There have been public actions for promoting women's entrepreneurship since 1993, for example Business Advisors for Women during 1993-2002. In 2006, the government under Fredrik Reinfeldt highlighted the priority for equal opportunities by establishing the "Integrations- och jämställdhetsdepartementet"

### (Ministry of Integration and Gender Equality).

Moreover, the government with Maud Olofsson as Minister for Enterprise and Energy set up the goal to increase women's share of entrepreneurs up to 40 percent in 2010. Sweden additionally recognized this topic as an important one during its Swedish Presidency of the Council of the European Union in 2009.

The policy program for "**Promoting women's entrepreneurship**" targets on improving business climate and making it easier for women to set up and run businesses. It started in 2007 and was since then twice extended. The program, ending now in 2014, is a multidimensional policy corresponding with three dimensions of the research model. The budget for 2007-2010 was in total ca. 45 million EUR (400 million SEK)<sup>145</sup>, of which Tillväxtverket was responsible for ca. 38 million EUR (340 million SEK).

Nutek, the Swedish Agency for Economic and Regional Growth, was commissioned by the Government to implement and co-ordinate the national policies. Since Nutek has changed its name to Tillväxtverket in 2009, Tillväxtverket is carrying out the program.

<sup>143</sup> Tillväxtverket(2010): Resultat 2007-2009 för programmet Främja kvinnors företagande.

<sup>144</sup> Tillväxtverket(2009): Women's entrepreneurship in Sweden.

<sup>145</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2008.

	Dimension of Women's Entrepreneurship					
	Policy for women's entrepreneurship	Regulation	Market conditions	Access to finance	Knowledge and Education	Entrepreneurial culture
Sweden	.			.	.	.

The second national pillar to enhance women's entrepreneurship: the “**Resource centres for women**”, promotes women's entrepreneurship since 1998 on the national and regional level. The centres have been assigned a broad area of work in the arena of local and regional development, including jobs and businesses, career development for women and regional planning. Their institutional setting has been recommended as best practice example<sup>146</sup>. Nevertheless, their structure is intended to be revised.

### Specific projects

- The action plan “**Promoting women's entrepreneurship 2007-2009**” is based on four pillars: development of financing opportunities, information, advice and business development, further actions in existing programs, and last but not least attitudes and role models<sup>147</sup>. The dimension Knowledge and Education” is delivered by **business development for women entrepreneurs, mentoring and training for business advisers** and actions for developing women business network. Actions also include transfer of businesses with women as buyers and strengthening the entrepreneurship amongst female students at the university level. Conferences, role models, publications, facts and follow up statistics were published to disseminate knowledge with the purpose to affect entrepreneurial culture and attitudes. Modern media is used to develop women's entrepreneurship via Twitter and Youtube<sup>148</sup>. The actions have been enacted in partnership with private and public partners. Together with the Swedish Tax Agency, the Swedish Employment Agency, the Swedish Customs, the Social Insurance

Agency and the Swedish company's registration office, Tillväxtverket is arranging start-up days. Partners have also been VINNOVA (the Swedish Governmental Agency for Innovation System), ALMI, SCB and 21 County Administration Boards. The projects have to be co-financed (by 65% on the regional and 50% on the national level). In the first founding cycle, more than 40 national projects and 600 regional projects in 2007-2010 has been enforced.

- Between 2008 and 2009, 17.500 women attended business development activities within the framework of the policy program. 440 mentoring pairs were formed and 18.700 students participated in courses, 420 new businesses were started<sup>149</sup>.
- Tillväxtverket is also carrying out the project of “**Ambassadors for Women's Enterprise**” ([www.ambassadorer.se](http://www.ambassadorer.se)). More than 880 women entrepreneurs spread all over the country, representing different business sectors, business forms, age and background. The ambassadors contribute to increase the knowledge and education of enterprising and **promote running a company as a career** option and also making role models more available. The program is focused on schools, universities, different networks, non-profit organizations<sup>150</sup>.
- Since 1998 the second national pillar to enhance women's entrepreneurship has been the “**Resource centres for women**”. The Swedish National Federation of Resource Centres for women was founded as a NGO and as an umbrella organization for “**Resource centres for women**” in Sweden in 1999. Nutek and Glesbygdsverket (the Swedish National Rural Development Agency) were given the assignment to be responsible for the development of the centres. Today's 20 regional and 100 local resource centres are the result of a bottom-up

<sup>146</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2008.

<sup>147</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2008.

<sup>148</sup> Tillväxtverket(2010): Resultat 2007-2009 för programmet Främja kvinnors foerätagande.

<sup>149</sup> Tillväxtverket(2010): personal contact with Gunilla Thorstensson, 19.1.2011.

<sup>150</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2008.

movement in the 1980s. Women fought in the rural campaigns to introduce and increase women's perspective into regional policy.

The established centres have become meeting places for women and based their approach on local conditions. They promote among other targets strengthening of women's enterprises by funding. The regional and local Resource Centres are coordinated by a national Resource Centre under Tillväxtverket<sup>151</sup>.

- Within the national competition for women entrepreneurs, Beautiful Business Award ([www.beautifulbusinessaward.se](http://www.beautifulbusinessaward.se)), a new prize category, "**Service Innovator of the Year**" was launched. The aim is to promote a successful and innovative women entrepreneur more visible and to highlight the importance of the service sector. The prize was awarded in 2009, 2010 and will be awarded again in 2011. The award is donated with 50,000 SEK and some counselling sessions for the prize winner. More than 5300 women entrepreneurs in total have been nominated since the competition started in 2008.
- Another element of the national policy was a 3-year **research program** launched in 2008, to be completed by 2011. By analysing the structure and the engagement of women in the business world, an information base is established to develop more adjusted policies. VINNOVA was commissioned to handle the research program and ten research projects were financed, generating new research, and therefore the knowledge to improve the conditions for women to start, run and develop companies<sup>152</sup>.

Additionally to national actions, various other actions are taken on the **regional level**. One of them should be shortly introduced as follows:

- As a sub-policy, Tillväxtverket and ALMI Företagspartner AB, received an additional capital for financing innovation business ideas of women<sup>153</sup>. ALMI's innovation financing was increased by 3.4 million EUR (28 million SEK) during 2007-2010<sup>154</sup>. Their support consists of different parts: funding, mentorship program, entrepreneurial workshops as well as institutional care mostly on innovative and creative industries. Currently, new flagship projects within green sustainable business have been set up.

## Summary and Conclusion

In line with the high priority of equal gender opportunities in the Swedish society, Sweden makes an extraordinary effort to close the gender gap among entrepreneurs. Since 2007, the new program "Promoting women's entrepreneurship" is the main pillar to increase the share of women entrepreneurs in Sweden. The program is mainly implemented by Tillväxtverket. Thus, the national agency has become an institutionalized main actor to fulfil the ambitious policy goal of the Government. Instead of having a continuous policy, the program was recently just prolonged for another four years. The policy program covers three dimensions to promote women's entrepreneurship: Access to finance knowledge and education as well as entrepreneurial culture.

<sup>151</sup> European Commission (2009): «European Network to Promote Women's Entrepreneurship» (WES) Activity Report 2008.

<sup>152</sup> Vinova Information (2008): Research on Women's Entrepreneurship - A presentation of the ten projects funded by the programme. [www.vinnova.se/en/Publications/Products/Research-on-Womens-Entrepreneurship](http://www.vinnova.se/en/Publications/Products/Research-on-Womens-Entrepreneurship).

<sup>153</sup> ALMI Företagspartner AB (2010): Homepage: [www.almi.se](http://www.almi.se).

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