

A Study of the Conditions for Women's Entrepreneurship in the Estonian Entrepreneurial Environment



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1. Introduction

This study was carried out on the order of the Saaremaa University Centre in the framework of the Quadruple Helix project of the Central Baltic Interreg IV A programme the aim of which is to develop and strengthen the Baltic Sea region, stimulating clusters of the tourism sector and developing innovative support measures in the mobility of the tourism sector and social networking among female entrepreneurs.

The lead partner of the Quadruple Helix project is the Municipality of Norrtälje (Sweden), other partners are: Stockholm County Administrative Board (Sweden), BalticFem (Sweden), Royal Institute of Technology (Sweden), Åbo Akademi University (Finland), Eurohouse (Estonia), Läänemaa Tourism Association (Estonia).

The aim of this study is to analyse conditions for women's entrepreneurship in the Estonian entrepreneurial environment. Nowadays we hear more and more often about gender inequality and discrimination, especially against women, which is why this study is focused on the conditions for women's entrepreneurship.

Also, this study forms a basis for developing and completing the Quadruple Helix innovation model that the project partner Royal Institute of Technology from Sweden is in charge of. This will be developed on the basis of data collected from studies in three countries: Estonia (this report), Finland (Levin, 2010) and Sweden (Skoglund, 2011). The main platform for compiling the model is the initiation of collaborative networks and cluster processes between four sectors: public sector, private sector, academic sector and civil society or the so-called third sector.

The study uses qualitative methods with focus on oral interviews with female entrepreneurs. Altogether 23 women were interviewed and the interviews were carried out all over Estonia. Additionally, data from the Statistical Office, results from studies carried out by the Ministry of Social Affairs, and other various studies that have explored women's entrepreneurship in Estonia.

2. Gender Inequality in Estonia

Women's and men's roles have been very different throughout times. Traditionally, women have been those who are responsible for taking care of the family home and raising children. Men have been responsible for the economic side and they have thus had to go to work to guarantee the welfare of the family. By now the situation is changing and the division of roles is not so black and white anymore. Many women are responsible for the economic side of their families. It is possible for men in Estonia to receive parental leave. Nevertheless, to some extent the traditional division of gender roles is rooted in people's mindset.

Categorizing males and females into social roles creates binaries, in which individuals feel they have to be at one end of a linear spectrum and must identify themselves as man or woman. Globally, communities interpret biological differences between men and women to create a set of social expectations that define the behaviours that are "appropriate" for men and women and determine women's and men's different access to rights, resources, and power in society. Although the specific nature and degree of these differences vary from one society to the next, they typically favour men, creating an imbalance in power and gender inequalities in all countries. (Lindgren & Packendorff 2010).

The main area where gaps between men and women are most clearly visible is monetary income. But what could be the reason for that? Although nowadays it is quite self-evident that gender equality and equal treatment of people is one of the core values of a society, it has not always been so – discrimination and unequal treatment have been a norm not so long ago. The Equal Treatment Act and law on equal pay have played an important role in changing the situation. The founding of different organisations and institutions that implement and support the Equal Treatment Act helps to guarantee better that the law is complied with but at the same time influences the attitudes and values of the society more broadly. Attention and persistent activities on the state level as well as public attention play a great role in shaping people's attitudes and values (Karu 2009).

Chichilnisky and Hermann Frederiksen (2008) point out that according to earlier studies by other authors families strive towards more traditional gender roles and women do consider their own income as secondary. The persistence of such attitudes can be explained by the fact that women and men see certain jobs as feminine or masculine: a woman is less of a woman if she does not do housework and a man is a less of a man if he does housework. Since there is unequal division of labour within most of the households and when men compare themselves to other men and women to other women, both will feel that traditional gender roles are normal and desirable. One of the main arguments of Chichilnisky and Hermann Frederiksen (2008) is thus that gender gap in salaries occurs and women earn less than men when families believe that salaries are stereotypical in relation to gender (Karu 2009).

According to a study ordered by the Ministry of Social Affairs and carried out by PRAXIS Centre for Policy Studies and CENTAR Estonian Centre for Applied Research the difference in salaries between men and women in Estonia was altogether 28.7 percent in 2000-2008, 4.4 percent of which can be explained by the fact that men and women have different jobs, they have different qualifications, employers and working time. At the same time the pay gap that cannot be explained is really high in Estonia – 24.3 percent. Partly, this might occur because of the differences between the personal traits of employees, but gender-based discrimination also plays its role here (Postimees 2011).

By 2010 the pay gap between men and women in case of salaries paid for the same work increased up to 30.9 percent. This shows that the resources have been divided unequally between men and women in the society. The fact that women earn up to one-third less influences both women's economic independence and children's poverty risk. Salaries do not only influence the quality of life at the moment, but they will also have a significant influence on the calculations for different benefits and pensions in the future.

The problem is widespread and women's modesty is considered as one of the reasons for it. Women's employment rate in Estonia is one of the highest in Europe and according to the economic situation people are ready to accept a job for any salary just to get a job. Analysing the situation last year, employers pointed out that women they have a man at a job interview, he will fight for as high a salary as possible because he feels responsible for his family and obligations. Women do not have this kind of pressure.

When most often we look for explanations to why women are concentrated to jobs that pay less, we could also raise an opposite question: why do jobs that are traditionally done by women pay less? This question is answered by devaluation theory, which argues that women are generally devalued in society, which is why also the jobs and tasks that women do and perform are less valued than those jobs and tasks done and performed by men. This is shown by several studies that confirm that salaries in different jobs are strongly connected to how big of a percentage of women have

those jobs (England 1992). Thus this theory claims that the value of work is gendered. At the same time the devaluation of women's jobs means that both men and women receive lower salaries in those jobs. So in this way there might be dual discrimination in determining salaries due to gender segregation of the labour market: 1) when lower salaries are paid in so-called women's jobs in comparison with men's jobs with similar working conditions and requirements for employees, 2) when traditionally feminine work tasks are devalued because they are performed by women or they are associated with women (England 1992).

The fact that women's jobs are traditionally valued lower has been confirmed by various studies that have analysed the procedures for evaluating different jobs. One example that England (1992) brings is a case where the jobs of those working in parking lots and in dog shelters, mostly done by men, received higher grades in comparison with kindergarten teachers. This reflects the attitudes of the society towards the value of men's and women's jobs, but at the same time also directly influences salaries – job evaluations are sometimes used for directly determining salaries. Thus, as long as there is gender segregation in the labour market that enables jobs to be divided into men's and women's jobs, these attitudes will also influence the pay gap (Karu 2009).

3. Entrepreneurial Environment in Estonia

Female entrepreneurs are generally more active, their self-confidence is high, and they are great at negotiating and solving problems. Thus, they cannot be automatically regarded as women who are treated unequally on the basis of the statistical average. An entrepreneur is generally seen as a person who creates conditions for himself or herself and therefore, it is not possible for female entrepreneurs to blame anyone from outside for creating unequal conditions. Nowadays, female entrepreneurs don't do that in fact. In general, they keep an eye on what their competitors are doing in order to keep their own company in business as well as possible, thus the focus is more on offering and developing a product or a service that would be of as high quality as possible. They do not engage in trying to find inequalities or blaming anyone.

The formal conditions for starting an enterprise are equal for both men and women in Estonia. Due to traditional gender roles it is more difficult for women to start an enterprise but nowadays attitudes and prejudices are also changing. Using the entrepreneurial potential of women is also important from the perspective of general economic development. This could be one of the reasons why they receive special attention. In many countries numerous studies on women's entrepreneurship have been carried out, special support measures are implemented in order to increase women's activity in entrepreneurship and organisations and cooperation networks have been created for female entrepreneurs.

In Estonia about one-third of the entrepreneurs are women. In comparison with other countries this is quite a typical indicator. At the same time, the percentage of female entrepreneurs is growing, both in Estonia as well as in many other countries. According to studies carried out among Estonian entrepreneurs the following can be pointed out about female entrepreneurs and the specificities of their enterprises (Sirkel, R., Uibolet, K., Teder, J., Nikitina-Kalamäe, M. 2008):

- One of the reasons why women often start an enterprise is because of the difficulties in advancing on the career ladder (in comparison with men).
- In financing the starting up of an enterprise female entrepreneurs use relatively larger share of savings, and also in addition, funds from relatives and friends. On average, women start their enterprise with a lower start up capital compared to men.
- Women aim for greater flexibility when starting an enterprise, they are less willing to commit to it, in comparison with male entrepreneurs they have

shorter working days and working weeks. In general, this is so due to the additional burden of family and housework.

- Women have fewer useful acquaintances and contacts (fellow students, clubs, political parties, sports clubs, etc.), their influence on the entrepreneurial activities is smaller because generally men hold more important positions in several fields. In other words, women have different cooperation networks than men.
- Women's enterprises are on average smaller, more routine. This could be because of the factors indicated earlier: less commitment to the enterprise, more traditional fields of activity, difficulties with the start-up capital. They have a relatively larger share in the so-called lifestyle enterprises.
- Many female entrepreneurs start on average at a later age (often aged 35-45), often this is connected to children's independence or at least growing up, which gives the mother an opportunities to look for new challenges.
- One of the impediments to becoming an entrepreneur could be low self-esteem, not having the readiness to take the responsibility, lack of support from the family (different gender roles).

4. Themes and Sample of the Study

The interviews looked at topics connected to entrepreneurship through the prism of gender equality. The entrepreneurs were asked to bring examples of their previous experiences and bring out situations where gender inequality might have occurred.

The following themes were covered during the interview:

- Field of activity and history of the enterprise
- What were the incentives for starting an enterprise
- Previous work experience of the entrepreneur
- Plans for the future of the enterprise
- Impediments
- Examples of personal experience with the issue of gender inequality
- General examples of gender inequality in Estonian entrepreneurial environment
- What kind of cooperation networks are there with different institutions
- What kind of opportunities are there to improve cooperation
- Examples

Interviewees were selected randomly – it was important to have entrepreneurs from different areas, different field of actions, with different experience and age. They are mainly suggested by local people, who know successful entrepreneurs of their region. 23 female entrepreneurs across Estonia participated in the study, 15 of them were sorted out on the basis of the informative.

All verbal interviews lasted 1 – 1,5 hours, interviews were recorded with the permission of interviewees and documented as written files.

The fields of activity of entrepreneurs were as follows:

1. Tourism and consultation. Outgoing, incoming and internal tourism. Micro-enterprise, 2 employees, located in Saaremaa. Age of entrepreneur 35-40, married.
2. Services for developing organisations – training and organisation consultancy. Small-enterprise, 12 employees, located in Tallinn. Age of entrepreneur 50-55, no couple relationship.
3. Selling handicraft, organising workshops, accommodation, holiday residences and making handmade soaps. Micro-enterprise, 2 employees, located in Hiiumaa. Age of entrepreneur 40-45, married.
4. Accommodation, tourism, two holiday residences, one sauna. Tourism is the main activity, additional activities include project management, consultancy, construction management. Micro-enterprise, 3 employees, located in Hiiumaa. Age of entrepreneur 40-45, married.
5. Retail sale of medicines, preparation of medicinal products, counselling people, sale of care products accompanying medicines, hygiene products, sale of glasses. Micro-enterprise, 4 employees, located in Harjumaa. Age of entrepreneur 45-50, married.
6. Providing transport services, road-worthiness tests, repair and maintenance services for trucks. Waste conditioning, mineral extraction – sand. Small-enterprise, 48 employees, located in Harjumaa. Age of entrepreneur 40 – 45, married.
7. Retailing, sale of furniture. Micro-enterprise, 2 employees, located in Pärnumaa. Age of entrepreneur 35-40, divorced.
8. Consultancy services (forestry, consultancy services to private forest owners). Micro-enterprise, 1 employee, located in Valgamaa. Age of entrepreneur 40-45, divorced.
9. Auditing services, accounting and archival service. Micro-enterprise, 3 employees, located in Viljandimaa. Age of entrepreneur 40-45, married.
10. Tourism and catering, folk culture. Small-enterprise, 11 employees, located in Viljandimaa. Age of entrepreneur 45-50, married.
11. Agriculture. Small- enterprise, 14 employees, located in Tartumaa. Age of entrepreneur 45-50, married.

12. Retailing, retail sale of underwear. Small-enterprise, 20 employees, located in Tartu. Age of entrepreneur 35-40, divorced.
13. Health services – reflexology and sale of health products. Micro-enterprise, 2 employees, located in Raplamaa. Age of entrepreneur 40-45, divorced.
14. Organic farm – growing vegetables, in addition coordinating several non-profit associations related to local food. Micro-enterprise, 5 employees, located in Saaremaa. Age of entrepreneur 50-55, married.
15. Publishing a journal. Micro-enterprise, 8 employees, located in Tallinn. Age of entrepreneur 35-40, married.

5. Interview Results

5.1 Incentives to enterprise start-up

Female entrepreneurs were asked to look back at the time and reasons for why they decided to start an enterprise. In addition, they were asked whether the incentive for starting an enterprise was some kind of a necessity or rather seeing a business opportunity. The enterprises looked at were founded in 1995-2010. 80% of the respondents said that they rather saw a business opportunity when starting up their enterprise. Only 20% were driven by necessity.

The motives were diverse, but still there were also certain similarities. Most often the reason given was a desire to manage one's own time and to create suitable working conditions for oneself – in material sense as well as in terms of work environment and time management.

Other incentives were:

- I became unemployed and I got the opportunity to participate in business training. That's where I got the inspiration (13).
- I was employed by the state, I wanted to diversify my activities (10).
- I was inspired by the possibilities for land privatisation created by the land reform (8).
- I agreed to start up an enterprise because I have always wanted to do something by myself (7).
- We were looking for ideas and something to do because we were not finished with building the house, children were small, loan opportunities were small and it was difficult to survive on just salary alone, and of course it was a challenge (6).
- Pharmacies were in municipal ownership, the law changed and they had to be privatised. It was a forced choice, whether we do it by ourselves or whether someone else would or else the pharmacy would have disappeared (5).
- I joined in at a time when there idea about tourism and holiday residence emerged. The plan came up because I received my grandmother's house as a gift and we couldn't morally sell it but had to deal with it somehow and my brother had just planned to start a holiday residence business. Something had to be done with that house. We didn't need it for living in it or for a summerhouse, but we had to keep the place (4).

- This has been entirely a project of self-realisation through which I could fulfil my sense of achievement and put myself to test. I am very content I have this experience (15).
- Estonian taxation system is very hostile towards self-employment, this is the basis for the inspiration (3).
- I did not start up a business, I was lured into buying shares. This was the only way to guarantee for sure that I would keep my job that I really liked doing. Since I had been unemployed before there was a situation in connection with the previous owner's determination to sell that I don't buy this company someone else will or it will be liquidated and I would have had to start over with everything (1).
- It was a good time to come to the market at that time as it was a high period in the economy. Everyone was consuming a lot, everyone could get a consumption loan. We received our circulating capital during the first year. We created one job position. Now we have four positions (7).

5.2 What kind of future plans does your enterprise have and how do you finance your enterprise?

It follows from the replies that the main source of funding for most people is personal funds. In some cases, shareholders have given a loan to the enterprise, in the beginning loans have also been taken from banks, but in general people have avoided taking loans. One interviewee commented on this question as follows:

- Today I don't only live of my business. I have other jobs that give me a bit more security. Project-based life does not guarantee stable financial security, from time to time I have needed to use the services of the bank and use credit. The main income is from the sale of my own knowledge, I don't really have too many expenses. I work from my home office and I have used the possibilities offered by the Leader programme in my home office (8).

There is optimism in relation to future plans. Since the economic downturn that has lasted for several years has stopped and enterprises have started to recover there is now more readiness again to talk about expansion and development more boldly. It was most often mentioned in the answers to this question that there are plans for expansion in the future, also the wish to keep the company sustainable. Some companies have

recently changed or are about to change in the circle of shareholders or division of shares and in connection with that there is a belief for a better future for the company. At the same time it was mentioned once that the quick growth of the company was a problem because performance exceeds the demand and therefore there is a wish to find balance and make the right strategic decisions in the near future. Below are comments from three entrepreneurs:

- I want to become more thorough, content-oriented, not to be spread all over like now. The field of activity has become so broad that I need a financial manager, not just an accountant (that I am doing myself at the moment), who would come up with new projects, would know about different funders, etc., and who would keep the accounts (10).
- I have sometimes thought to close down my company but at the same time it is in the area I like and it is successful enough in order not to continue. My plans for the future do not really depend too much on what I am doing now. I don't plan to grow. I want to do this work as good as I can and as long as I can (1).
- Since the market is crazy it is quite difficult to say. Ambitions are quite big though – want to be a recognised company in the market. One of our shareholders is a Swedish consultancy firm, they want to create an international network. The first cell is in Estonia, now they are expanding to France, the US, Latvia and Lithuania are our partners and Finland, and through Finland also Russia (2).

5.3 What kinds of risks are seen in entrepreneurship?

Women generally take fewer risks. Those who are entrepreneurs are definitely more willing to take risks thus most interviewees answered this question negatively, that is they don't see too many risks in what they do. At the same time it might be risky if the owner does not know how to delegate her work and thus holds all the information only to herself. This might create a situation where the entrepreneur does not wish to share the responsibility and is thus not happy with her employees, the growth of the enterprise has slowed down. She has a sense that she is irreplaceable and none of the employees can perform the tasks of the owner as well as she does. This might be quite a typical situation and very risky from the point of view of the development of the enterprise.

It was mentioned more than three times during the interviews that the entrepreneurs felt the main risks were the health of the owner and the changes in legislation. Also, the following thoughts were mentioned:

- The risk in retailing is that the production of the brand or product marketing is stopped. At the same time it is possible to start selling some other brand in the same field (12).
- If a person has an idea, financial solution and plan of action, all the plans can be carried out and I don't see any risks (10).
- Hiring help is a problem because the work with holiday residences is not such that can be easily given over to someone else. Selling our holiday residences is based on a personal approach. Only someone closely connected to the enterprise can do this. It is not possible to give some part of the volume of work I do to someone else – it all has to stay with one person. It is difficult to hire employees (4).
- In order to grow you need to find some beneficial idea that helps to support growth. This tight circle that does training events and consultations now is full and there is no more growth there. The risk is that we will remain in a niche, that is stay put in terms of our supply (2).

5.4 What kind of attitudes have you had from banks and administrative agencies during the time you have been an entrepreneur?

In general, the interviews did not reveal situations where female entrepreneurs experienced different attitudes than male entrepreneurs. Some examples given were the attitudes of the sectors mentioned towards an entrepreneur who is starting up, independent of whether the entrepreneur was a man or a woman. Still there are a few examples that could be brought out:

- Negative attitudes from the bank. I was told directly that I was too old and poor to get a loan. Attitudes in administrative agencies have been positive (10).
- Without bringing in the topic of “female entrepreneur”, the banks were very sceptical at first. We got help rather from our partners who wanted to buy our service or pay for by instalment from the private sector. The attitudes of banks changed when the company grew. During the first 5-7 years the banks were very stiff. During the economic recession the banks were very cautious. During the first years, since the enterprise is in the field of transport, I could

sense suspicion towards me as a woman. The number of women in this area has grown but even now I prefer when communicating with some partners to let my husband sign because it feels right (6).

- When creating new contacts I prefer to use my husband's name in correspondence, even in areas that I am stronger in. This comes from my feminine intuition because there are 4 women and 44 men working in our company. At first it seemed to work better. At the same time when I talk on the phone, I have no problems getting through, even with men. There have been just a few times when there was like a wall between us but then this didn't come about because of gender but because we did not quite match on a personal level.
- The banks have "persecuted" us, especially in the beginning. The attitude was arrogant. Their attitude is not supportive because I'm a female entrepreneur but because they are unsure about the enterprise, especially in such a new area as pharmacies. Card payment centres through banks are arrogant. Partnership is not important, only profit is important for card payment centres. The general attitude is that you have to threaten them in order to get something (5).
- In general, it's all about personality. Honesty and openness are keywords. We have had bank loans, banks have been accommodating, we have got good solutions, we have been able to change loan contracts, e.g. so that the payments are lower during winter period and higher during summer period (4).
- The attitude is neutral. Some are supportive, some are not. For example, the Hiiumaa Health Protection Board is very supportive. The Tax Board is not really supportive, they are rather a control institution, not supportive. The Tax Board should give advice to starting entrepreneurs. At the moment, you have to find out everything by yourself and even then you might not know everything. When they check on you and discover a mistake, they fine you right away, there is no previous consulting. The banks are nice when I order some service, open an account, etc. I haven't asked for a loan from the bank (3).

5.5 Have you experienced gender-based discrimination during the time you have been an entrepreneurship? If yes, please give examples.

All female entrepreneurs emphasise that in the Estonian cultural space direct unequal treatment is not very common in entrepreneurship. People don't see gender-based power games in the entrepreneurial environment – rather, they see possibilities for conflict between different personalities that can easily be between women or between men. Opportunities and support is equally available to everyone – thus to what extent one can become a successful entrepreneur in the contemporary economic environment in Estonia depends more on the type of person, education and experience than gender. Some examples from the answers:

- I don't have any examples to bring. When I am doing my thing, I never think of whether the other side is a woman or a man, I just need to solve my problem. I think that everything begins from attitude, if I am going with the attitude that men discriminate, then they will. I have had all kinds of business partners but this is not because I am a woman and the partner is a man but because we can be incompetent, not concrete. It comes from people's behavioural patterns. I don't think it is discrimination, but people have problems and this is a general attitude (7).
- I guess we are also discriminating on the basis of sex because we hire only men as drivers. I wouldn't say that I have personally encountered discrimination. I try not to go to such gatherings where I know there will only be men. I sensed curiosity rather, not discrimination (6).
- I haven't experienced that directly in business. There is a group of contracting entities, men in high positions who think highly of themselves, who want to order only from men. We have had several occasions when the client does not want to do business with a woman. I am part of a non-profit organisation, an association of entrepreneurs and there I have felt that I am not accepted or in other words, I have felt "looked down upon". Since there are very few women there and men have created a circle of friends amongst themselves, it is common that I cannot get a word in, I am not listened to, I cannot manage on my own, I cannot deliver my message. When talking to them privately, I can manage, but when they are together, I have problems (4).

- I have the following example: in my previous job, when they started electing the management board, it was decided that it would consist of three members. And then they wrote officially that they are looking for men under the age of 40 to apply. At the time I was quite a strong personality and very self-confident and felt secure amongst men. So I wrote the manager that he would be sued for such a thing in the US. So of course, I applied and got to the second round. At the end, they still elected a man, a completely stupid choice in my opinion and after I had my first conversation with him, I left that company. Since it was an IT company everyone felt it was a men's field. Later in life I haven't noticed anything like this (2).

5.6 What could be general examples of discrimination against female entrepreneurs in Estonia?

- Women are still offered lower pay for the same job (11).
- There are problems between women: being mean, wanting to show superiority and jealousy (10).
- There is more discrimination in politics, less in business (9).
- I don't take entrepreneurship so seriously, I don't take it personally. You cannot be resentful for more than six months. A deal is a deal and if one doesn't work out, there will be another. You have to live for successes, not for misfortunes. Men also have these kinds of power games between themselves and women have such games between themselves (8).
- I consider these situations as being about communication. If my behaviour as a woman is provoking or too humble, then this is how it happens. There are two sides to the coin and two sides to communication. There might be discrimination but this occurs due to communication problems between two parties (7).
- I have seen it with other women, that is when women make a well-argued and fact-based business proposal, they are just dismissed. At the same time it has happened that at the end of a meeting some guy comes with the same proposal or in a month or two some guy submits the same proposal as his own (6).

- Discrimination is more of a problem for newcomers generally, independent of sex. I have been distrusted, I have faced negative attitudes in communication because I am new and they don't know me. But I haven't felt this has been because I am a woman. Each newcomer is suspicious. There is a lot of suspicion, but it is not because of one's sex. One thing that helped me was creating my own website where customers and partners could read about the company. This helped to create a sense of credibility. Another thing is still practice: you have to behave correctly, pay all the bills. Next year there is no problem at all (3).
- There are no such examples – entrepreneurs are so active people that they are not discriminated against. It is the economic recession rather that has influenced people – they are more nervous, unethical, cruel, mean due to recession. But this does not concern business between men and women. I think there is less of such discrimination in Estonian cultural context (1).
- In some cases men are preferred as consultants when the target group is mainly women or very powerful men. And sometimes this preference has been served its purpose (2).

5.7 What kind of support do female entrepreneurs receive from their families and how is housework divided between family members?

Four out of fifteen female entrepreneurs do business on their own without their husband's support. In general, it was pointed out that if someone in the family is involved in business other family members are bound to be involved to some extent starting from children to spouses and parents. The support of the family is extremely important for female entrepreneurs and it gives them lots of strength and energy in everyday activities. The division of housework is different in different families – in some families traditional gender roles are followed, in some families the ones who have time do the work, without thinking too much about the content of the work. Some examples:

- My entrepreneurial soul and my ex-husband's official's soul did not fit into the framework of the same values. This is why my entry into the business sector brought along the breaking down of our family. I include my son who studies at the university in my business now, I feel his support (8).

- My parents helped me a lot. My father helped me put the goods together in his free time, and he helped to unload the goods during the days that goods came in. My son has helped me put furniture together; my daughter has helped to archive, sometimes to clean, decorate the store, etc (7).
- My husband is a member of the management board. We have two sons who have since 7th grade worked in the company during summer, either in the repair shop or as assistants in the waste conditioning and later in delivering goods. Now that they are students at the university, I discuss problems with them, questions of labour forces, financial questions (6).
- Children can be counted in as labour costs because cleaning as a time consuming work has been divided between my husband, children and myself. It is important for the children to see what it means to earn money, so they understand the concept of money and are up to date on everything (4).
- This business has become possible thanks to my husband because he makes furniture himself. Since I have a building of 200 m² I couldn't have furnished it with my own funds. But my husband made the furniture for free and this was great support for the company and starting out (3).
- My husband helps me with Finnish whenever needed. I put the offer together and he sends it to the customer. In addition he has been to lots of fairs for me. He helps me put up booths at fairs. When it is a family business, you cannot do it otherwise (1).
- Traditional Estonian family – the wife is in the kitchen, the husband builds and renovates, both have lots to do (11).
- My husband does plumbing, electricity and heating. At the same time he is great at washing dishes. I am responsible for food, general order, laundry, marketing, supplies (6).
- At home we have everything figured out exactly who does what and in this respect it is very difficult to change anything (4).
- In the countryside it is often like this that men do more difficult work and women work inside the house. In the cities the housework is divided more equally (14).
- In our family there is no “men’s work” and “women’s work”. At the same time I don’t do technical work, I am not a technician. Also, generally, I don’t have to deal with wood for heating. This is just how it has happened (15).

6. Questions of the Quadruple Helix Model

Since this study is one part of developing a four-dimensional Quadruple Helix model (Lindgren & Packendorff, 2010), it was very important to find out information about the cooperation networks of female entrepreneurs as well as their expectations towards various institutions that could help to further the development of entrepreneurship.

6.1 What kind of cooperation networks are there with state agencies or other state institutions?

Of state agencies cooperation with the Tax Board was mentioned most often due to paying taxes and monthly communication about declarations. Also, the Commercial Register, Environmental Board, State Agency of Medicines, State Forest Management Centre, local development centres were mentioned. Several times also local governments were brought out, some comments about them:

- The local government is in our case a partner of the company. We have had a few problems because they tried to pressure us but our awareness enabled us to be equal partners (4).
- There is no cooperation with state agencies, except for some rare occasions that come about due to legislative regulations concerning health protection and applying for trade licence from the local government. The local governments don't take up initiative themselves to communicate with entrepreneurs, and I haven't felt the need to do that myself either (3).

At the same time, the study looked at cooperation with universities and third sector organisations. Here, strong cooperation with non-profit associations was mentioned as more than half of those interviewed belong to non-profit associations. The reason for that was mostly a possibility to exchange information, writing projects, visiting fairs under the same auspices, thus saving on costs. Cooperation with universities and schools could be stronger, at the moment the cooperation is on the level of participating in joint projects, organising lectures, receiving interns, organising workshops to students. Also, they have cooperated with universities for carrying out studies.

- Since our company works during summer, we could invite students from vocational schools for an internship. There could be cooperation with universities in connection with market research because when ordering this research from some companies it could be considerably more expensive. I think it would be useful for both sides, for universities as well as entrepreneurs. If you need this and the university would offer this as a service, it would be useful for both. On the one hand, the entrepreneurs would support the university and the students, on the other hand, they would get a thorough overview and research in the field they are interested in and it would be cheaper for them than what is offered by companies (3).

6.2 Which cooperation links are considered the weakest and how could this cooperation be improved?

According to entrepreneurs the cooperation cannot be weak if both parties have an interest in it. Thus, they think that some institutions are themselves not interested in cooperating with entrepreneurs and vice versa. Most often weak cooperation with research institutions was mentioned – i.e. before starting up a new business for instance research institutes could do some research in this field and then in cooperation with entrepreneurs make plans for how to be most effective. Proposals from entrepreneurs:

- Everything begins with knowledge. We cannot want to do things we don't know about. We don't know how to use science. For instance, we think that tourism is not a field where science could be used. I think a research institute could make a better suggestion for what an entrepreneur might need. We should find common ground between the wishes and needs of entrepreneurs and the possibilities of the universities. The most difficult part of cooperation is then who should improve these links (4).
- As an entrepreneur I look for information and contact when I feel the need for it. There is no point in just talking. The time of the entrepreneur is costly (5).
- Lifelong learning should be cheaper, tuition fees are high, this is an impediment to studies. In borderlands and islands the training should take place on the spot (10).
- Setting common goals and better cooperation (9).

- Less bureaucracy, everyone would benefit from this (8).
- Training events offered by universities to entrepreneurs (14).
- For instance, I tried to get support from the Unemployment Insurance Fund before I started my business and I didn't get it. I didn't get any advice or support. Afterwards I found out that the main reason for this was lack of money – I asked at the wrong time. And one other disadvantage was that I did go to consultancy but I did not get adequate advice. The consultant at the development centre is not someone who evaluates the projects of the Unemployment Insurance Board and thus he or she does not know how to advise me. This means that the cooperation between organisations is lacking. There is a need to improve cooperation between different state agencies so that the consultant would know the criteria and he or she should write one project himself or herself, so he or she knows exactly what it is about. It is very difficult to give advice as a theoretician (3).

6.3 What could third sector institutions do that other institutions find difficult?

It is predicted that the role of the civil society will increase in the future. The civil society should balance the influence of the business sector and the public authority in the society. Thus also entrepreneurs themselves belong to non-profit associations and support the development of civil society in many ways. Some quotations with regard to expectations:

- Greater communication with citizens, more open activities (14).
- As a big fan of civil society I think they can do many great things. They can lead the way, influence and shape politics, etc. There are many non-profit associations, people should belong to many non-profit associations, the wider and more diverse their world will become. Sticking too strictly to just one area might have a negative effect on seeing the “bigger picture” (8).
- Everything one does has to have a purpose and this is why people get together, make decisions and solve problems. When people get together just to talk or if one wants to feel superior to others, it is quite pointless (7).

7. Summary

The study showed that the question of gender equality is not very important for Estonian female entrepreneurs. They are of the opinion that the conditions for starting your own enterprise are the same for everyone and that the important issue is to be entrepreneurial enough. Being independent, active and have the ability to influence his or her environment is important for all successful management, independent of gender. The entrepreneur is perceived as the one who generally creates conditions for himself or herself, thus he or she cannot blame any outsider of his or her own poorer conditions. On the other hand, if the government want to increase the volume of women's entrepreneurship, research is needed to find out what government, academia and industry can do together to improve these conditions.

In the rural areas there are quite many female entrepreneurs, the share of men is considerably higher only in agriculture and construction.

The educational level of Estonian women is higher than that of men in Estonian rural areas, but their economic activity is still lower and it is estimated that they make up just one-third of the entrepreneurs (Saarte Hääl 2010).

It can also be claimed on the basis of the study that:

- One of the incentives for starting up an enterprise is often dissatisfaction with one's former job or time management – this has been one reason why they start their own companies. Thus, they wish to control their own time, determine their own conditions for activities or in other words, be free in their decisions.
- The share of fields of activity that have traditionally been considered feminine is high among female entrepreneurs – retailing, training and consultation services, beauty treatment services, healthcare, accommodation, catering and tourism. There are thus clear gender patterns where industry sectors are concerned.

- In Estonia the activities of enterprises that involve female entrepreneurs are more often than on average oriented towards the domestic market, that is female entrepreneurs are involved in import and export much less than men. Exceptions generally confirm the rule.
- The support of the family is extremely important for female entrepreneurs and it gives them lots of strength and energy in everyday activities if successfully organized. The division of housework is different in different families – in some families traditional gender roles are followed, in some families the ones who have time do the work, without thinking too much about the content of the work.
- Estonian female entrepreneurs are oriented towards cooperation if it has a point. They do not consider it necessary to be part of a club for no particular reason due to lack of time.
- More cooperation with scientific institutions is expected and wanted – although it is unclear who should develop that kind of cooperation.
- The development of civil society is considered very important because it gives courage to new successful start-ups of enterprises and helps to support the existing organisations through sharing information and contacts.
- Of the 23 interviewees, 3 female entrepreneurs had experienced discrimination or seen it from the side. This allows for concluding as a result of this study that no considerable open gender discrimination exists in the Estonian entrepreneurial environment. Rather we can sense outdated ways of thinking in Estonian society and behaviour arising from this.



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