The gender and entrepreneurship gap in Estonia, Finland and Sweden

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1. Introduction

Since long, entrepreneurial activity and innovation have been seen as an indispensable factor behind societal development and prosperity. Almost all political parties agree upon the necessity of increased entrepreneurial venturing in society – placing the future in the hands of thrifty entrepreneurs rather than relying upon corporate managers and public sector leaders to deliver growth, innovation, jobs and prosperity. At the same time, research has repeatedly shown that entrepreneurial activity is not open for everyone. From a gender perspective we can see a clear 'gender gap' across Europe – often portrayed as a statistical pattern showing differences in prevalence of entrepreneurial activities between the categories of men and women. The reasons for the gender gap can be traced back to the general cultural gender differences in society, where business start-up:s is culturally defined as masculine activities. Moreover, the expectations on entrepreneurship and innovation from policymakers are emphasizing high-tech, high-growth, individualist ventures – i.e. traditional masculine ways of 'doing entrepreneurship'. Behind the statistical gender gap in entrepreneurship, there is thus a cultural gender gap.

Quadruple Helix Central Baltic is an Interreg IV A project focusing on gender equality, entrepreneurship and ICT innovations. It runs from October 2009 until December 2011 and has eight partners from three countries. The name, Quadruple Helix Central Baltic, derives from the working model where four sectors of society i.e. public authorities, researchers, entrepreneurs and civil society actors, have come together to strengthen the central Baltic Sea area. The project is funded by the Central Baltic INTERREG IV-A programme. Quadruple Helix Central Baltic experiments with interesting investments in mobile technologies and promote collaboration across borders. It seeks the answer to questions like: How do we focus on entrepreneurship, innovation and clusters in a more

gender equal way? And by doing so, what can be gained in terms of development, increased prosperity and innovation? The overall aim defined for Quadruple is to stimulate clusters in the tourist sector in the Central Baltic Sea region in parallel with development of innovation support measures and implementation of methodologies for gender mainstreaming in cluster processes. Quadruple combines activities targeting entrepreneurs in the tourist sector with activities targeting, tourist and business promoters and policy makers.

The purpose of this report is to analyse the gender gap in entrepreneurship in the following

- To outline a gender perspective with reference to entrepreneurship
- To describe and analyse the gender and entrepreneurship gap in the Quadruple Helix Central Baltic project countries (i.e. Estonia, Finland and Sweden).

2. The gender system in society

Gender is the wide set of characteristics that are seen to distinguish between male and female entities, extending from one's biological sex to, in humans, one's social role or gender identity.

As a word, gender has more than one valid definition. In daily talk, it is used interchangeably with "sex" to denote the condition of being male or female. In the social sciences, however, it refers specifically to socially constructed and institutionalized differences between men and women. The World Health Organization (WHO), for

Biological sex and social gender

- Biological sex (man, woman):
 Some anatomical differences.
 Differences in everyday life as natural consequences of anatomical differences
- Socialt gender (masculine, feminine):
 Men and women are met by different expectations on
 behaviour and life priorities.
 Differences in everyday life as cultural consequences of
 expectations on men and women.

example, uses "gender" to refer to "the socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for men and women". This means that what is masculine and feminine is the result of a cultural process in society whereby male and female bodies are attributed different characteristics and subjected to different expectations on looks, behavior, emotional repertoire and so forth.

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 behaviors 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 favor men, creating an imbalance in power and gender inequalities in all countries.

The cultural system of norms and beliefs that defines the social roles of men and women in relation to each other is usually referred to as the *gender system*. Hirdman (1990) claims that the gender system is the foundation for social patterns identifiable in most societies, patterns that are constituted by two logics; the separation of sexes (segregation) and the primacy of masculine norms (hierarchisation). Even though there are differences between societies in time and space – being a black woman in USA one hundred years ago was something entirely different from being a white woman there today – these two logics can be found as well in the organisation of society as in the ongoing construction of identities. Male and female bodies are attributed masculine and feminine characteristics, and what happens to be regarded as 'feminine' is thus separated and subordinated to what happens to be regarded as 'masculine' normality (Butler, 1999). The two categories are often constructed as each other's opposites; what is masculine can thus never be feminine, and what is feminine is the deviation.

The consequences of the gender system are easily recognized throughout society, in the sense that cultural norms on how men and women should think, behave and live their lives result in visible patterns across large populations. While individual men and women may very well deviate from parts of the norm systems by e.g. choosing non-typical occupations or by sharing housework responsibilities in non-typical ways, the overall patterns are statistically clear. Among the most usual patterns we find the following (see also specific statistics for the Quadruple project countries below):

- Men have higher employment ratios than women. It is masculine to be the breadwinner of the household, while it is feminine to perform household work.
- If women do have employment, they often work part-time. They are expected to spend part of their time in the household and also themselves claim care responsibilities as the reason for not working full-time. Even when there exist public financial support programmes to which both men and women have equal access which is the case of e.g. maternity/paternity leave programmes women claim the majority of these resources by performing household work while men spend increasingly more hours at work.
- Men have traditionally been higher educated than women and have therefore had better access to well-paid jobs. In many developed countries, this pattern has partly changed during recent decades.
- Men are better paid than women, even for the same jobs. The salary gap within a couple usually increases after the birth of their first child the woman taking more responsibility for the household and the man taking more responsibility for breadwinning.
- Men are much more successful than women in terms of career, and men also occupy most managerial posts in society. Here, the established cultural

notions of femininity does not support women who want to pursue demanding careers. Higher ratios of part-time work and lower salaries does not help.

- The gender gap is also clearly visible when it comes to entrepreneurial activities in society, which will be discussed in the next section of this report. Men are generally twice as likely to start their own business as compared to women, and the typical entrepreneur is a masculine figure who devote most of his time and energy to his venture.
- The gender gap also contains a potential for economic growth and prosperity, as increased employment among women has a positive impact on GNP. The most affluent countries in the world are also among the most equal ones. For the European Union as a whole, the potential growth resulting from full gender equality is almost 30 percent from the current levels¹.

Despite the above patterns, which are both statistically significant and stable over time, many societal structures are characterized by gender blindness. Gender has a tendency to get very personal – you cannot easily escape your gender – and as such it can be a source of uncomfort and conflict when subject to discussions and practical measures. It is usually much easier to see the current patterns as natural and gender differences as something that will disappear over time as society becomes increasingly enlightened. It is also much easier to claim that society is already equal – at least according to UN declarations of human rights – and that men and women are thus free to do what they want. The problem, again, is that the gender system is a part of historical cultural patterns in society that we are all being socialized into from birth. Deviations from cultural norms are seldom rewarded in society.

3. Differing notions of gender

While the concept of gender is well established within both research and the public debate, there are major disagreements concerning why gender matters and why gender equality should be the subject of legislative and/or voluntary actions.

One dimension in these disagreements concern the very nature of gender differences. It ranges from a pure essentalist position (claiming that men and women are two different forms of human beings genetically disposed for entirely different lives) to a pure constructionist one (claming that most perceived bodily differences are only consequences of cultural expectations and thus possible to change). To take the example of child care; an essentialist position would be that women are biologically disposed for such a task while men would lack the in-built sense of care and love needed. The

Report on equality between women and men 2010, European Commission, Directorate-general for employment, social affairs and equal opportunities, 2009.

constructionist position would instead be that any differences between men and women in this respect would be the result of traditions and norms identifying child care as a feminine task, traditions and norms that may well be subject to articulation and change.

An other dimension of the disagreements concern the basic assumptions behind the practical handling of gender differences. It ranges from a pure democratic stance – built on the right for everyone to live their life as they wish – to a pragmatic position based on effectiveness as the main target.

The resulting range of differing views can be summarized in the following 2x2 matrix model (adapted from Billing & Alvesson, 1989):

Four ways of viewing gender

Value foundation Democracy **Efficiency** Equal Competence Men and women opportunities view are similar Men and Different Complementary women contribution values different

The four positions can, in general terms, be described as follows:

Equal opportunities: Men and women are basically the same and they should

have the democratic right to live the lives they want. Any societal structures that presents them with different perceived opportunities to do so are depriving them of their basic human rights and should be changed.

Competence view: Men and women are basically the same, and should

therefore have the same potential to participate and contribute to societal development in any sector. Any societal structures that presents them with different perceived opportunities to do so are depriving us all of growth and prosperity and should be changed.

Different values: Men and women have well-established different values

about what is important in life, and it is a matter of democracy and respect to let them live according to these values. Any societal structure that prevents them from doing so is problematic and should be changed.

Complementary contribution:

Men and women have different roles to fill in society, and it is important to let them fulfill these roles to the best of their ability if we want a good society. Any societal structure that prevents men and women to make full use of their respective gender characteristics is ineffective and should be changed.

Most political initiatives on equality depart from the equal opportunities stance, i.e. the notion that men and women are basically the same but that there are strong cultural norms implying differing expectations on them. Enabling men and women to emancipate themselves from these cultural norms is seen as an important part of modernism, enlightenment and democracy. When it comes to specific policy areas such as business management and entrepreneurship, this democratic value assumption has also been complemented with the competence view – if most business leaders and entrepreneurs are men, we have not made use of the total talent pool in society. For example, the fact that about 50% of university graduates are women while almost all business leaders are men points at that current family structures and organizational career patterns are ineffective in terms of talent pool usage.

4. Gender statistics in Estonia, Finland and Sweden

While all three countries are part of a general Nordic culture of gender equality, there are some notable differences in terms of general statistics². Estonia has a higher gap between men and women in terms of employment, equality potential for economic growth, board membership and salaries. Finland has a very low employment gap among older people but also a low ratio of female business leaders. Sweden has a very high ratio of women working part time, and a low ratio of women prioritizing care responsibilities. The full statistical material is produced annually by the European Commission and summarized in Table 1 below.

When it comes to the general level of gender equality in the three countries, Hausmann et al (2007) offers a Gender Gap Index in which a number of the variables in Table 1 are brought together to a figure for each country. According to their ranking, Sweden is the most gender equal country in the world with an index of 0,81, Finland comes at 3rd place after Norway with an index of 0,80, and Estonia is at 30th place with an index of 0,70. The only Baltic countries below Estonia in the ranking are Russia and Poland. The full country reports fron Hausmann et al (2007) for the three project countries are attached in the end of this report.

² Report on equality between women and men 2010, European Commission, Directorate-general for employment, social affairs and equal opportunities, 2009.

Measure	Specification	EU	EE	FI	SE
Gender gap in employment	Difference male-female employment 2008, %	13,7	7,3	4,1	4,9
Gender gap in employment age 55-64	2008, %	18,2	4,9	1,3	6,7
Gender gap in	2008, %	0,9	-0,5	0,6	0,7
Part time work share	Men/women 2008, %	7,9/31,1	4,1/10,4	8,9/18,2	13,3/41,4
Equality potential	Potential GDP growth if full equality 2008, %	27	27	19	21
Gender gap in employment with or without children	2008, women/ men, employment gap per gender, %	-11,5/6,8	-19,0/5,4	-10,4/8,5	n/a
Rate of inactive women due to care	2008, %	29,9	16,3	11	7,5
Rate of upper 2 nd school attainment	2008, %, women/men	81,3/75,6	88,3/76,0	87,6/84,6	89,7/86,2
Gender segregation index	2008, occupations/ sectors	n/a	32,2/25,8	29,5/23,1	27/22,1
Pay gap	2007, women's pay in % of men's	82,4	69,7	80	82,1
Share of female business leaders	2008, % (EC / UBC) ¹	32,5 / n/a	34/26	21,6/20	26,0/27
Share of female board members in businesses	2009, %	11	6	24	27
Attitude to paid work vs housework	Equality index ²	n/a	9	11,5	11,8

Table 1: Recent gender-related statistical indicators for Estonia, Finland and Sweden. Source (except when otherwise indicated): Report on equality between women and men 2010, European Commission, Directorate-general for employment, social affairs and equal opportunities, 2009.

The segregation of the labour market can be illustrated as follows:

Female occupations (ratio to men)	Male occupations (ratio to women)
Pre-primary education teaching	Miners, shot firers, stone
associate professionals (14.5)	cutters and carvers (80.2)
Nursing and midwifery professionals (10.1) Secretaries and keyboard-	Building frame and related trades workers (64.8)
operating clerks (9.8)	Ships' deck crews and related workers (52.9)
Nursing and midwifery associate professionals (9.5)	Building finishers and related trades workers (35.4)
Personal care and related workers (9.3)	Mining and construction labourers (35.3)
Primary education teaching associate professionals (6.2)	Agricultural and other mobile plant operators (30.5)
Shop, stall and market salespersons and demonstrators (5.8)	Mining and mineral-processing- plant operators (24.5)
Special education teaching professionals (5.6) Domestic and related helpers, cleaners and launderers (5.4)	Metal moulders, welders, sheet-metal workers, structural-metal preparers, and related trades workers (23.1)
Primary and pre-primary education teaching (5.3)	Machinery mechanics and fitters (21.7) Power-production and related
	plant operators (15.9)

Table 2: Female and male occupations in the labour market.

Source: European Labour Force Survey and March Current

Population Survey for the United States.

5. The gender gap in entrepreneurship

The gender gap in entrepreneurship is usually defined in terms of a statistical pattern showing differences in prevalence of entrepreneurial activities between the categories of men and women. The reasons for the gender gap can be traced back to the general gender differences in society, where hard work in general and business start-up in specific is culturally defined as masculine activities. Moreover, the expectations on entrepreneurship from policymakers are emphasizing high-tech, high-growth, individualist ventures – i.e. traditional masculine ways of 'doing entrepreneurship'. The entrepreneurial gap between men and women in the European Union, defined as the difference between male- and female-run firms divided by the

total number of firms, increased over time: from 46.9% in 2000 to 47.8% in 2005 (Lotti, 2009)

In the 2008 report (Allen et al, 2008) of the Global Entrepreneurship Monitor (GEM), the gender gap was subject to a study across 42 countries, ranging from advanced high-income economies in Europe and North America to rural, low-income economies in Asia and South America. There are of course important differences between different categories of countries where the reasons and forms of entrepreneurship are concerned. In high-income economies entrepreneurship may be an alternative to employment, while in low-income economies it can be the only way to survive. Still, the GEM report makes the following summary concerning the gender gap in entrepreneurship (Allen et al, 2008: p.10):

- 1. Women's entrepreneurship matters. Women are creating and running businesses across a wide range of countries and under varying circumstances. Female entrepreneurship is an increasingly salient part of the economic makeup of many countries and is a key contributor to economic growth in low/middle-income countries, particularly in Latin America and the Caribbean.
- 2. A gender gap exists with respect to new venture creation and business ownership. This gap is significant and systematic, varying both by country GDP as well as by region. The gender difference is more pronounced in high-income countries but persists throughout all regions, with European and Asian low/middle-income countries showing a greater gap than the Latin American and Caribbean low/middle-income countries.
- 3. Being employed and having a social network that includes other entrepreneurs are stronger predictors of women's entrepreneurship than educational attainment or household income.
- 4. Perceptual factors that reflect optimism, self-confidence, and reduced fear of failure are important predictors of women's entrepreneurship. Women find themselves in very different situations compared to men, and these different situations result in different perceptions about the world. Given similar situations, the data suggests that women nonetheless perceive the world differently from men.

The implications for policymaking that emerge from this diversity of circumstances and perspectives point to the need for customized or targeted policies. As we have learned from such programs as the UNDP's gender mainstreaming initiative, successful and sustainable economic growth is best achieved when all citizens are mobilized and empowered. Research and policymaking may perhaps best be focused on how to effectively change the business environment and social institutions to support women through employment, access to social and financial capital, and raising self-confidence.

The question is then what the situation is in the Quadruple Helix Central Baltic project countries. As the GEM does not involve Estonia, a statistical comparison between the

three countries is not easy to do. GEM do involve Latvia, but the two countries are not similar enough to justify an assumption that Latvian figures can represent Estonian patterns. According to Varblane et al (2010) who refers to a statistical summary on 2004 Total Entrepreneurial Activity Index figures calculated according to the GEM methods, the general entrepreneurial activity level in the Estonian economy was about the same as in Finland and Sweden – involving 5% of the active workforce. These statistics were not, however, broken down on gender categories. According to the UNECE figures from 2001 (Giovanelli et al, 2004), Estonia has the same share of female self-employed women (32,6%) as Finland (32,6%) and Norway (30,9%) and almost the same share of female employers (30,2%) as Finland (32,3%). We can therefore conclude that we do not expect any major deviations in terms of gender gap in entrepreneurship between Estonia, Finland and Sweden.

Both Finland and Sweden are part of the GEM collaboration, and there are detailed statistics on the gender gap in entrepreneurship from the 2007 report. In both cases, entrepreneurial activities launched by women accounts for about one third of the total entrepreneurial activities. In Finland, the prevalence of entrepreneurial start-up activities are 8,96% among men and 4,81% among women – implying that men are twice as inclined to start up their own businesses as women are. The pattern is even more visible when it comes to prevalence of established business owners: 10,31% among men and 4,80% among women. The opportunity/necessity ratio is 8,11 among men and 3,64 among women, indicating that men are more than twice as likely to see their entrepreneurship as driven by business opportunities than by sheer necessity to gain an income and survive.

Simlar numbers can be seen in the Swedish context, where the prevalence of entrepreneurial start up activities are 5,78% among men and 2,47% among women. The prevalence of established business owners is 6,87% among men and 2,48% among women. The gender gap is about the same one as in Finland, but the general entrepreneurial activity across the population is considerably lower. The opportunity/necessity ratios are also lower in Sweden for both men and women – although the gender gap is just as wide,

6. Reasons for the gender gap in entrepreneurship – from research

The research on gender and entrepreneurship is a well established and growing area internationally. What is interesting for the purpose of this report is to go beyond the statistical patterns and see what reasons that have been claimed to explain the gender gap in entrepreneurship. By attending to the reasons we can also construct a foundation for change and improvement.

In the below summary of extant research we have chosen to depart from explanations related to circumstances that can be changed, i.e. viewing entrepreneurship as a phenomenon affected by cultural norms on how men and women are expected to think and behave. We see men and

women as equally suitable for entrepreneurial activities, but subjected to differences both in terms of their own perceptions and in terms of perceptions held by their cultural environment.

The main reasons raised by entrepreneurship researchers tracing these patterns back to constructions of masculinity and femininity as related to entrepreneurship are the following (cf Maxfield, 2005; Holmquist and Sundin, 2002; Lindberg, 2010):

- Perceived necessity of entrepreneurship more important for women than for men. Can imply that women to a larger extent will refrain from starting businesses unless perceived as necessary for survival (women's adjustment to family Sundin & Holmquist, 1989).
- Entrepreneurship as a masculine activity in masculine sectors. Nowadays, the entrepreneur is constructed in society as the savior of the modern economy. The role models presented in mass media are often tough, decisive, growth-oriented billionaires, working within material- and technology-intensive sectors. Women, who already by education and employment are more likely to be found in other sectors and expecting their businesses to be a stable source of modest income, may feel estranged to the concept and stereotypes of entreprenenurship (Lindgren, 2009, Lindgren & Packendorff, 2007).
- Less usage of venture capital. Based in a mutual reluctance of women and financiers to engage in venture capital negotiations. Many women as entrepreneurs do not fit into the stereotype of the masculine entrepreneur expected by the venture capital providers, and they also expect to be seen as deviating as women and also often as representatives of less interesting sectors of the economy (Orser & Foster, 1994, Carter & Rosa, 1998).
- Entrepreneurship as integrated with family life. Women as entrepreneurs are part of cultural norms emphasizing women as responsible for household matters. This means that it is hard not to see the possibilities of integrating family and business life as a main issue in entrepreneurship (Sundin & Holmquist, 1989, Lindgren, 2002).
- Smaller and more local social networks. The importance of social networks has since long been emphasized in entrepreneurship research. There are indications that women often have smaller networks consisting of closer relations, and that this may be problematic in an economy where large-scale networking is important for the possibilities of perceiving opportunities and collaborating with knowledgeable actors (Fenwick, 2003, Doyle & Young, 2001).
- Dependence on national culture. Entrepreneurship generally involves risk taking and uncertainty, and the view of these aspects differ between cultures. It has been suggested that it is easier for men to go against such cultural aspects than it is for women.

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Appendix:

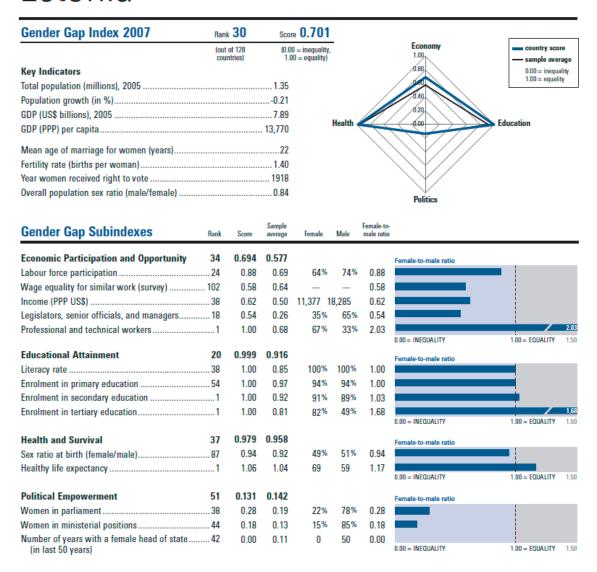
Country-specific gender gap statistics on Estonia, Finland and Sweden.

Source: Hausmann et al (2007).

(Footnotes)

- 1 Here we publish two sets of statistics, illustrating that all statistical figures are dependent upon their definition and calculation. The source of the UBC statistics (http://www.ubc.net/plik,2051.html) is actually also the EC.
- 2 Source: Estonia in European comparisons, Series of the Ministry of Social Affairs, No 3/2008.

Estonia



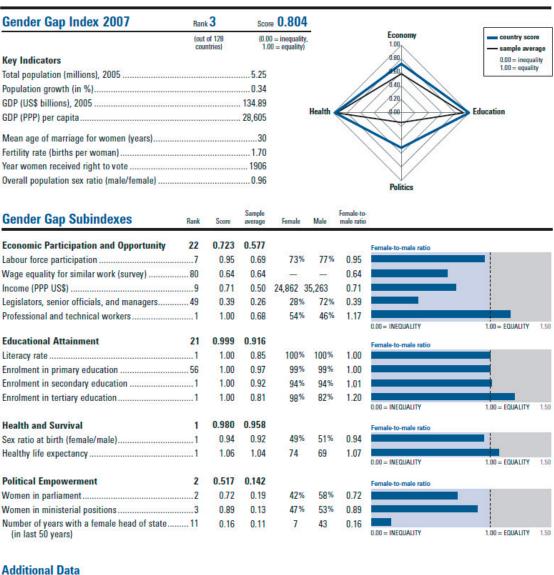
Additional Data

Maternity and Childbearing
Births attended by skilled health staff (as % of total) 100
Contraceptive prevalence, married women (%)70
Infant mortality rate (per 1,000 live births)7
Length of paid maternity leave140 calendar days
Maternity leave benefits (% of wages paid)100%
Provider of maternity coverage
Maternal mortality ratio per 100,000 live births38
Adolescent fertility rate (births per 1,000 women aged 15–19)23.39 $$
Education and Training
Percentage of female teachers, primary education—
Percentage of female teachers, secondary education
Percentage of female teachers, tertiary education

Employment and Earnings	
Female adult unemployment rate (%)	10
Male adult unemployment rate (%)	10
Women in non-agricultural paid labour (as % of total labour force)	52
Ability of women to rise to positions of enterprise leader	ership*4.99
Basic Rights and Social Institutions**	
Paternal versus maternal authority	0.00
Female genital mutilation	0.00
Polygamy	0.00
Existence of legislation punishing acts of violence against women	0.33

^{*}survey data, responses on a 1-to-7 scale (1=worst score, 7=best score)
**data on a 0-to-1 scale (1=worst score, 0=best score)

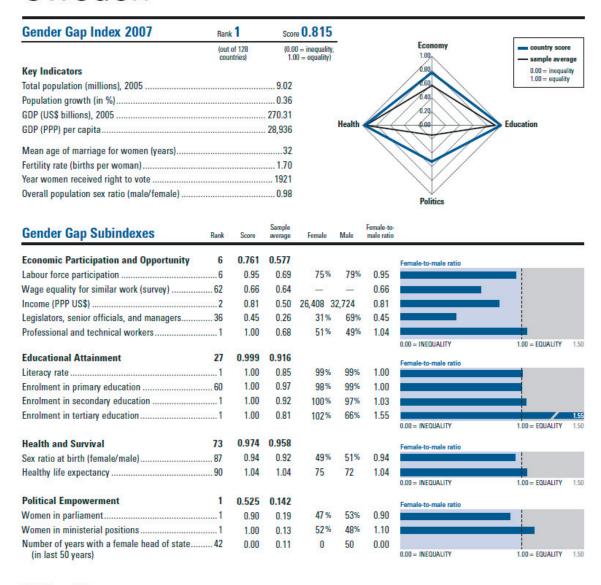
Finland



Maternity and Childbearing	Employment and Earnings
Births attended by skilled health staff (as % of total) 100	Female adult unemployment rate (%)
Contraceptive prevalence, married women (%)77	Male adult unemployment rate (%)9
Infant mortality rate (per 1,000 live births)	Women in non-agricultural paid labour (as % of total labour force)51
Maternity leave benefits (% of wages paid)	Ability of women to rise to positions of enterprise leadership*5.44
Maternal mortality ratio per 100,000 live births	Basic Rights and Social Institutions**
Adolescent fertility rate (births per 1,000 women aged 15–19)9.96	Paternal versus maternal authority
Addissourt fortainty rate (sirting per 1,000 Women ages 10 10)	Female genital mutilation
Education and Training	Polygamy0.00
Percentage of female teachers, primary education	Existence of legislation punishing acts of violence against women
Percentage of female teachers, tertiary education	*survey data, responses on a 1-to-7 scale (1=worst score, 7=best score)

**data on a 0-to-1 scale (1=worst score, 0=best score)

Sweden



Additional Data

Maternity and Childbearing
Births attended by skilled health staff (as % of total)
Contraceptive prevalence, married women (%)
Infant mortality rate (per 1,000 live births)
Length of paid maternity leave
Maternity leave benefits (% of wages paid) 480 days paid parental leave: 80%, 390 days; 90 days, flat rate
Provider of maternity coverage
Maternal mortality ratio per 100,000 live births8
Adolescent fertility rate (births per 1,000 women aged 15–19)6.89
Education and Training
Percentage of female teachers, primary education
Percentage of female teachers, secondary education
Percentage of female teachers, tertiary education

Female adult unampleument esta (0/)	
Female adult unemployment rate (%)	
Male adult unemployment rate (%)	ī
Women in non-agricultural paid labour	
(as % of total labour force)	51
Ability of women to rise to positions of enterpri	ise leadership*5.33
Basic Rights and Social Institutions**	
3	0.00
Paternal versus maternal authority	
Paternal versus maternal authority Female genital mutilation	0.00
Basic Rights and Social Institutions** Paternal versus maternal authority Female genital mutilation Polygamy Existence of legislation punishing acts of violer	0.00

^{*}survey data, responses on a 1-to-7 scale (1=worst score, 7=best score)

^{**}data on a 0-to-1 scale (1=worst score, 0=best score)







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