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Supporting Women's Entrepreneurship in Nordic Sparsely Populated Areas

Katarina Pettersson (ed.)

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Summary

The aim of this working paper is to formulate a policy model that can be used for supporting women's entrepreneurship in the Nordic countries, with a special focus on sparsely populated and rural areas.

Support for women's entrepreneurship has been put forward as a policy measure to assist women to remain in, or migrate back to, sparsely populated areas. Sparsely populated areas are marked by depopulation and an ageing remaining population. In some cases young women have moved away to larger urban centres in order to enjoy more opportunities for education and employment. Traditional women's roles are also made redundant by the downscaling of basic industries. As employment opportunities are thus limited for women, self-employment is in some cases a solution for women who wish to stay in these areas. Thus a disproportionate migration flow of young adult women from these rural and sparsely populated areas represents the societal premise for supporting women's entrepreneurship in these areas. Supporting women's entrepreneurship is not exclusively a solution for rural and sparsely populated areas, however. Women's entrepreneurship has also been encouraged by international organisations on a more general level, as it could help foster gender equality, empower women and develop national economies.

Looking at the statistical picture of gender and entrepreneurship in the Nordic countries we can conclude that there is a gender gap in the level of entrepreneurship; women constitute between one-fourth and one-third of entrepreneurs in these countries. Reasons that have been put forward for these gendered variations are; personal traits, like women's lack of self-confidence, but also that the gendered labour market and education segregation influences who becomes an entrepreneur. The concept of entrepreneur has also been found to be a male gendered concept, placing women in an inferior position from the outset.

Supporting women's entrepreneurship can be performed in various ways. Based on the literature

review we can conclude that there are arguments for special support programmes for women's entrepreneurship, as few regular support systems integrate a focus on women and/or a gender perspective. Furthermore, political support is said to be needed, as the issue of supporting women is subject to 'political fragility', and without political support there is a risk that efforts to support women entrepreneurs will not be made or that they will be postponed. The literature also underlines that women entrepreneurs do not form a homogenous group (which also applies to men) and that their entrepreneurial processes (including start-up and growth) are not always the same, which needs to be considered when formulating support policies.

The literature also shows that policy measures in rural areas are often devised from the top down, based on a male norm, which should not be the case if women are to benefit. There is furthermore a need to understand the specific needs of women in rural areas, in order to formulate effective support. Suggestions on a more individual level for supporting women's entrepreneurship are: the need to challenge the unequal childcare burden women face within families in terms of the organisation and conduct of childcare; the construction of programmes to improve self-perceptions of aspiring women entrepreneurs; mentoring by experienced women entrepreneurs; networking; and the introduction of women entrepreneurs as role models.

The review indicates that national programmes to support women's entrepreneurship encompass different measures and vary in their underlying paradigms and rationales. Norway can be placed at one end of the Nordic spectrum because its policy programme is most clearly influenced by a feminist empowerment paradigm intended to transform and/or tailor the existing support system through various measures. At the other end of the spectrum is Denmark, which most clearly focuses on economic growth in line with a neo-liberal paradigm. Between these extremes are Sweden,

Finland and Iceland. Norway and Iceland seem to be the countries most clearly applying a geographically attuned perspective in their policies supporting women's entrepreneurship.

In this working paper we present five case studies on projects supporting women's entrepreneurship: *Women Can – Growth in Networks* in the central region of Denmark; *Futuuri*: 'Women entrepreneurs and managers in the future', North Savo, Finland; *Brautargengi* in rural areas around Akureyri and Reykjavik in Iceland; *Huldra* in Sogn og Fjordane in Norway; and *Focus on the Customer* in Västerbotten county in Sweden. We focus on sparsely populated regions, but the central region in Denmark is not in fact categorised as sparsely populated. It has been chosen as a case study region as it was in this region, at Vaeksthus Central Denmark, that a particular method (VIN method or SUN method) was first developed. All of the activities studied in the case studies are courses, and all but one focus on educating women entrepreneurs. The exception is the Swedish *Focus on the Customer*, which is targeted at business advisors who are to be educated on gender perspectives.

In the case studies we can see that some projects are focused on spurring women to start up businesses, like in the Norwegian project *Huldra* and in the Icelandic *Brautargengi* project, while the focus in the Danish *Women Can* project and in the Finnish project *Futuuri* is on existing entrepreneurs. Three of the projects studied in the case studies are connected to national policies (*Women Can* in Denmark, *Huldra* in Norway; and *Focus on the Customer* in Sweden). The premise for some of the projects studied in this working paper is the process of depopulation of sparsely populated areas. For example, the premises for arranging the start-up course *Huldra* for women entrepreneurs in Sogn og Fjordane, Norway, were the depopulation of the region and the fact that men have remained in the region at a higher rate than women. One of the rationales behind the Finnish project *Futuuri* was that financial support is still mostly directed to male business owners in the manufacturing industry in the North Savo region in Finland. Some other premises for supporting women's entrepreneurship exist in Iceland, as the business start-up course *Brautargengi* was initiated at a time when unemployment was high among women. The premises for the project studied in Västerbotten, Sweden, is not directly related to depopulation, instead the firm studied is engaged in consultancy, coaching and training. The ambition is to see beyond prejudices and preconceptions and, according to the owners, all the projects it carries out are developed in line with a gender perspective.

All but one (the Swedish *Focus on the Customer*) of the projects in the case studies have been arranged as women-only activities, and the reason for that has been the assumption that women tend to talk more freely when they are in women-only groups.

Furthermore, our analysis reveals that state support programmes, in the name of supporting women entrepreneurs, tend to put women in a subordinate position to men and thereby risk sustaining a male norm. In order not to sustain women's subordinate position and a male norm, we conclude that there is a need for a well thought-through perspective when formulating the goals and means for supporting women's entrepreneurship. The goals and means are not 'given' and therefore are a matter of choice. It is thus important to determine think through the premises for supporting women's entrepreneurship thoroughly. In order to determine appropriate goals and measures, as well as the premises for supporting women's entrepreneurship, we suggest a policy model for supporting women's entrepreneurship in sparsely populated and rural areas, that makes the choices and process of formulating goals and means explicit. The model aims at making explicit the choice of perspective (VIEW) on supporting women's entrepreneurship, as well as making explicit and choosing the activities (WHAT TO DO) to be arranged. The perspective (VIEW) influences the choice of activities (WHAT TO DO) and these considerations are thus interconnected with each other.

The policy model, hence, contains two subject areas to be considered in order to support women's entrepreneurship:

1. WHAT VIEW should be applied when formulating the goals of supporting women's entrepreneurship and deciding on WHY women's entrepreneurship should be supported.
2. WHAT TO DO, or the activities to be performed in order to support women's entrepreneurship, deciding WHAT activities to arrange, WHOM to approach, WHERE to perform the support and WHEN to do it.

For these respective subject areas there is a set of key questions that needs to be answered in order to ensure that the support for women's entrepreneurship is formulated in a way that is relevant and feasible for the specific geographical, social and economic context.

Preface

The project ‘Supporting Women’s Entrepreneurship in Nordic Sparsely Populated Areas’ has aimed at developing a policy tool or model for supporting women’s entrepreneurship and innovation in the sparsely populated areas of the Nordic countries. The project was carried out during 2009–2011. The project was financed by the Nordic Council of Ministers. The project has been performed in consultation with representatives from governmental organisations in the Nordic countries working to support women’s entrepreneurship and the Nordic Innovation Centre, forming a reference group for the project.

The reference group members, to whom the Nordregio team are very grateful: Charlotte Holm Billund of the Danish Enterprise and Construction Authority, Denmark; Bjarnheiður Jóhannsdóttir of the Innovation and Entrepreneur Services Department at the Innovation Centre Iceland; Tuulikki Laine-Kangas of the Centre for Economic Development, Transport and the Environment (TEM) (Arbets- och näringsministeriet), Finland; Ann-Marie Kittelsen of Innovation Norway; Ester Miiros of Ålands Teknologicentrum, Åland; Gunilla Thorstensson and Kerstin Wennberg of the Swedish Agency for Economic and Regional Growth, and Marcus Zackrisson of Nordic Innovation. A meeting with the reference group where the project plans were presented and discussed, and Karin Klerfelt, Astarcan AB, ambassador for women’s entrepreneurship in Sweden, made a presentation, was held on 11 June 2010.

The project work has consisted of analysing previous research and reports on supporting women’s entrepreneurship, overviews of national policies on supporting women’s entrepreneurship, and the identification and analyses of best practice in the Nordic countries, through case studies of projects that support women’s entrepreneurship. The overviews of national policies were made by Sigrid Hedin, Anu Henriksson, Lise Smed Olsen, and Katarina Pettersson. Asli Tepecik Dis has been helpful in finding relevant research literature for the project. The case studies consisted of visits to the case study areas and conducting interviews with the project management as well as participants of the projects. We would like to express our enormous gratitude to all the interviewees, who generously

shared information and their experiences from arranging and participating in the various projects.

The case study visits and interviews were performed by Moa Hedström (Västerbotten, Sweden), Veera Lehto (North Savo, Finland), Lise Smed Olsen (Iceland and Sogn og Fjordande, Norway) and Tanja Ståhle (Central Region, Denmark). Katarina Pettersson has edited this working paper, and written Part I (the chapter “Women’s and Men’s Entrepreneurship – A Brief Statistical Introduction” was written together with Lise Smed Olsen and Sigrid Hedin) and Part III. The case studies presented in Part II were written by: Moa Hedström (Västerbotten, Sweden), Katarina Pettersson and Veera Lehto (North Savo, Finland), Lise Smed Olsen (Central Region, Denmark; Iceland; and Sogn og Fjordande, Norway). In addition, José Sterling compiled Table 1 and Johanna Roto made the map in Figure 5.

Parts of the project work have been presented in various contexts. A research paper written by Katarina Pettersson and Sigrid Hedin was presented at the research conference Gender, Work and Organisation, Sixth International Interdisciplinary Conference, held in June 2010 at Keele University, UK.¹ Lise Smed Olsen presented a paper on the Icelandic case study at the Seventh International Congress of Arctic Social Sciences in June 2011 in Akureyri, Iceland.² Furthermore, results from the project have been presented by Katarina Pettersson at the Interreg IVC Capitalisation project Winnet 8 European Round Table Conference, in May 2011 in Stockholm; at the Nordic conference Att välja sin väg – Nordiska kvinnor om företagande, ledarskap och utveckling, in August 2011 in Mariehamn, Åland, arranged by Ålands Teknologicentrum; and also at a meeting of the project Quadruple Helix Central Baltic, held at the county administrative board in Stockholm in

¹ Cf. Pettersson (2012), Support for Women’s Entrepreneurship – A Nordic Spectrum, *International Journal of Gender and Entrepreneurship* (2012) Vol. 4, Issue 1.

² Smed Olsen (2011) Women’s Entrepreneurship in Sparsely Populated Areas: The Case of Iceland, in Greve Harbo *et al.*, *Circumpolar Perspectives in Global Dialogue: Social Sciences beyond the International Polar Year, Nordregio Contributions to ICASS VII*. Insert to *Journal of Nordregio* 2011:2.

September 2011. We are very grateful for all the comments and questions raised at these presentations.

Stockholm, January 2012

Katarina Pettersson

PART I

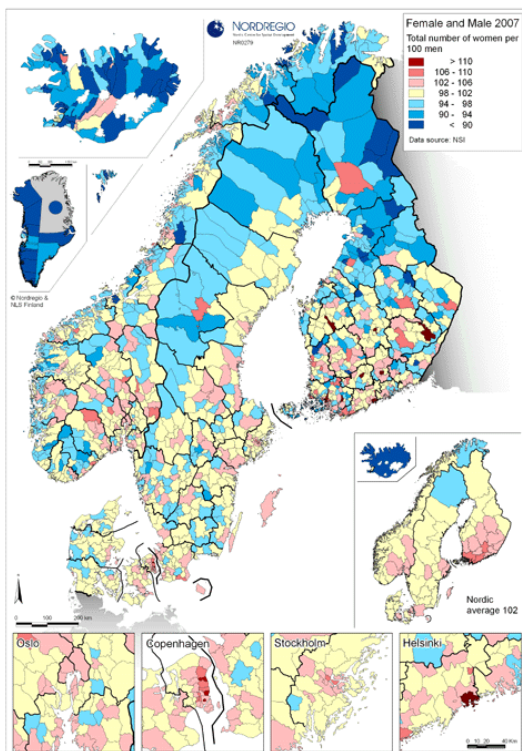
In this part of the working paper we introduce the issue of women's entrepreneurship in the context of sparsely populated areas. We present the aim of the working paper and a literature and policy review, as well as introduce some statistics on men's and women's entrepreneurship.

Introduction

Katarina Pettersson

Sparsely populated areas in the Nordic countries are generally marked by depopulation and an ageing remaining population. It has often been the young women who leave these areas for urban centres and the capitals, and the men remain (Rauhut et al., 2008). Women have been said to be ‘pulled’ to metropolitan areas by the broader and better supply of choices concerning education, jobs and leisure, and ‘pushed’ by lack of job opportunities in rural areas, as the labour markets in rural and sparsely populated areas typically favour (unskilled) men (Hansen et al., 2011). Unequal gender relations in rural areas have also been proposed as reasons for women migrating to urban centres (see Dahlström, 1996; Forsberg, 1997). However, studies also indicate that men, too, to a larger extent are migrating from ‘peripheral’ areas. Because generally deteriorating living conditions in sparsely populated areas have had the effect of both men and women migrating, leading to a general depopulation (see e.g. Berglund et al., 2005). There is however still a surplus of men in these areas (see Figure 1).

Figure 1: The distribution of men and women in Nordic municipalities (women per 100 men).



Taking the problem of depopulation of peripheral areas as a point of departure, and focusing on the masculinisation of the population, there have been discussions on how to make women stay in and/or migrate back to sparsely populated areas. In the light of the demographic challenges to rural and sparsely populated areas, supporting women’s entrepreneurship has been put forward as important and indeed as a prerequisite for a sustainable economic and regional development (Nordic Council of Ministers, 2008). Women’s entrepreneurship is of special interest since there is a potential among women to increase the number of entrepreneurs and firms, grow their firms, and in the long run create employment possibilities, and economic growth, in these areas of the Nordic region. Supporting women’s entrepreneurship can, at the same time, give women living in sparsely populated and rural areas the possibility to develop their own ideas, working life, economic incomes and maintenance, in existing or new firms.

The increasing interest in supporting women’s entrepreneurship is in line with developments in several international organisations and goes beyond sparsely populated areas: The OECD report ‘Women’s Entrepreneurship: Issues and Policies’ (OECD, 2004), for example, stresses that women’s entrepreneurship relates both to women’s position in society and to entrepreneurship in general. The weak social (political) interest in entrepreneurship has a strongly negative effect on women’s entrepreneurship. In addition, the International Labour Organization (ILO) has a special programme on Women’s Entrepreneurship Development (www.ilo.org/wed) that to a large extent focuses on developing countries and supporting women’s entrepreneurship to achieve the objectives of gender equality, women’s empowerment and the creation of decent work and poverty reduction. Research reviews by the international research programme Global Entrepreneurship Monitor (GEM) underline the importance of women’s entrepreneurship in the development of national economies and growth (Reynolds *et al.*, 2001); a series of special topic reports focus on women’s entrepreneurship. In addition, the European Union promotes women’s entrepreneurship through measures such as the European Network to Promote Women’s Entrepreneurship, a women’s entrepreneurship portal on the Internet, and women’s entrepreneurship ambassadors. Moreover, the European Commission is working with Member

States to find ways to overcome the factors that particularly discourage women from pursuing entrepreneurship (ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index_en.htm). But how, then, can women entrepreneurs in rural and sparsely populated areas be supported in the best way in the Nordic countries?

Aim

This working paper aims to formulate a 'policy model' that can be used to support women's entrepreneurship in the Nordic countries, with a special focus on sparsely populated and rural areas.

In order to formulate this policy model, previous research and reports and national policies on supporting women's entrepreneurship are reviewed. We also give a brief introduction to women's and men's entrepreneurship in the Nordic countries. Furthermore, we present five case studies of projects supporting women's entrepreneurship in the Nordic countries (Denmark, Finland, Iceland, Norway and Sweden), with a focus on sparsely populated regions, in order to identify 'best practices'.

Outline of the working paper

The working paper is divided into three parts. This part (part I) contains a brief introduction to women's and men's entrepreneurship in the Nordic countries in order to introduce the reader to the gendering of entrepreneurship. In order to formulate a policy model previous research and reports and national policies on supporting women's entrepreneurship are then reviewed. We apply a specific focus on the spatial perspectives and examine whether the Nordic countries have considered potential geographical and gendered specificities of sparsely populated and /or rural areas. Then, in part II of the paper, we present case studies of projects supporting women's entrepreneurship in the Nordic countries, in order to identify 'best practices'. In part III we then develop the policy model that can be used for supporting women's entrepreneurship in sparsely populated and rural areas of the Nordic countries.

Women's and men's entrepreneurship in the Nordic countries – A brief introduction

Katarina Pettersson, Lise Smed-Olsen and Sigrid Hedin

In this section of the working paper we provide a brief background with statistics relevant to women's entrepreneurship. Despite initiatives to improve the statistical reporting regarding gender it is still difficult to find comparable data. For example, the classification of entrepreneurs may vary and data does not always differentiate between genders. Researchers have noted the problem of using statistics since they have tended to make women's entrepreneurship invisible (Arenius and Kovalinen, 2006; Sundin and Holmquist, 1989; SOU 2005:66). For example, women co-owners of firms can be hidden by the male co-owner being 'the face of the company'.

However, bearing the possible shortcomings of statistics in mind, in a global perspective, entrepreneurship seems to be an increasingly

important source of employment for women in many countries. Generally the numbers of women who start up a business, however, continue to be lower than the numbers of men (Langowitz and Minniti, 2007). The Global Entrepreneurship Monitor (GEM) (Allen, *et al.*, 2007) shows that the entrepreneurial activity in the workforce varies between women and men in the Nordic countries, and there are also variations between the countries (Table 1).

Table 1: Entrepreneurial activity among men and women in the Nordic countries.

Country	Men (%)			Women (%)		
	Total	Established	Early stage (nascent+new)	Total	Established	Early stage (nascent+new)
Denmark	14,75	8,54	6,21	8,00	3,43	4,56
Finland	19,27	10,31	8,96	9,60	4,8	4,81
Iceland	30,83	13,43	17,4	11,42	3,98	7,44
Norway	16,79	8,2	8,59	7,78	3,5	4,28
Sweden	12,65	6,87	5,78	4,95	2,48	2,47

Source: Allen et al., (2007), p. 12.

Looking at statistics in another way, one can see that the share of women among entrepreneurs is generally lower than that of men. In the Nordic countries between one-third and one-fourth of

entrepreneurs are women (OECD, 2004). The respective levels of men and women who are so-called ‘own account workers’, or self-employed, from 2002 to 2008 in the Nordic countries looks rather stable (Figure 2), at least over the last decade or so.

Figure 2. Gender distribution of own account workers.



Own-account workers are those workers who, working on their own account or with one or more partners, hold the type of jobs defined as a "self-employment jobs" and have not engaged on a continuous basis any employees to work for them.

Source: UNECE Statistical Division Database, compiled from national and international (Eurostat and ILO) official sources.

The GEM also shows that the rate of women’s entrepreneurship is particularly high in low- and middle-income countries (Kirkwood, 2009). This can be taken to indicate that a high level of entrepreneurship is not necessarily an entirely

positive phenomenon, as it can be explained by lack of other labour market possibilities for women.

Research comparing men’s and women’s entrepreneurship has explored various explanations for the gender differences, in particular women’s alleged ‘underperformance’. Personal traits, for

example, a lack of self-confidence in women have thereby been pointed out as one explanatory factor, as studies have found that a lack of self-confidence is a significant barrier to women starting up a business. Generally, women are found to have a higher fear of failure with respect to entrepreneurship and they are less growth-oriented than men, which is related to a lack of self-confidence, and in turn limits their ability to access external financing (Kirkwood, 2009; Langowitz and Minniti, 2007). This argument is however contested by Ahl (2006) who argues that not wanting, or being unable, to expand one's business is not a gendered issue. It is to a greater extent a trait of small business owners, male and female, who are often content with a manageable business that provides them with a living. However, she also underlines that the types of firms are not gender-neutral, and often women own businesses with less collateral and therefore have more difficulties securing a loan. Thereby, Ahl points to a different explanation for why women entrepreneurs generally have more difficulties accessing external financing than do men.

Economic, societal and cultural features mediated through different kinds of mechanisms, such as economic and social policies, are also factors explored (Arenius and Kovalainen, 2006). Becoming an entrepreneur, or not, has also been explained by the previous experiences of the potential entrepreneur in education and working life (Sundin and Holmquist, 1989). In the Nordic countries, both the labour market and the education system are gender segregated. Consequently, both a horizontal segregation between men and women, implying the occupation of different kinds of jobs in different sectors of the economy, and a vertical segregation referring to occupation of jobs higher or lower in the hierarchy, can be found in the Nordic countries. Becoming an entrepreneur may hence be influenced by one's education and/or working experience.

Today more women than men complete a tertiary education. However, women tend to dominate in qualifications in fields such as education and health, whilst men dominate in engineering qualifications. Looking at statistics for the Nordic labour market, the activity rates between men and women are almost the same (Figure 3). Taking a closer look at the sectors in which men and women are employed on the aggregated level in the Nordic countries, we can see a highly gender segregated labour market (Figure 4). The most pronounced gendered segregation can be seen in the construction and services sectors.

Figure 3. Activity and employment rates by gender 2008.

Activity and employment rates by sex, 2008

Figure 9.1

Relativa arbetskrafts- och sysselsättningstal efter kön



Work02

Source: Eurostat and National statistical institutes, Labour force survey.

Note: Åland: 2007 data. Finland: Includes Åland. Finland: In per cent of 15-64-year-old.

Not: Åland: 2007 års uppgifter. Finland: Inkluderar Åland. Finland: Mellan 15 och 64 år.

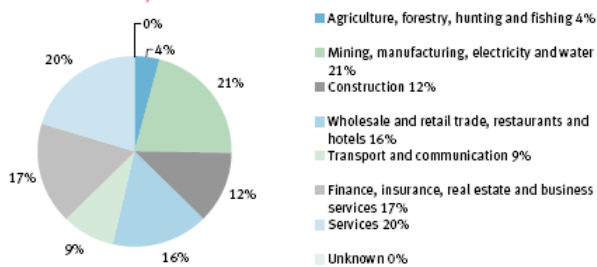
Source: Nordic Statistical Yearbook, 2008.

Figure 4. Employed men and women in Nordic countries, according to economic sectors.

Employed in the Nordic countries, men, 2008

Figure 9.4

Sysselsatta i de nordiska länderna, män



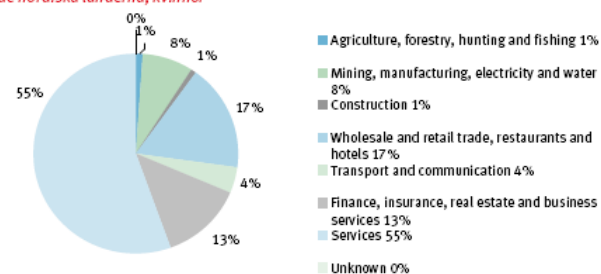
Labo01

Source: National statistical institutes.

Employed in the Nordic countries, women, 2008

Figure 9.5

Sysselsatta i de nordiska länderna, kvinnor



Labo01

Source: National statistical institutes.

Source: Nordic Statistical Yearbook, 2008.

In addition, women to a large extent also work part-time in the Nordic countries. In 2002, figures for women working part-time in the Nordic EU Member States ranged from 31 per cent of the women in Denmark to 17 per cent in Finland (European Foundation for the Improvement of Living and Working Conditions, 2007). Working part-time is connected to the fact that women are more often responsible for taking care of the household and children than men. This also influences how, and if, women can become

entrepreneurs and run their own businesses. Furthermore, the concept of 'entrepreneur' itself has been found to be a gendered concept with a male orientation placing women in an inferior position from the outset (Ahl, 2006; Pettersson, 2004). Arguments have also been made for the similarities between men's and women's entrepreneurship, pointing at gender not being an explanatory factor for differences, but rather the sector of the economy of the business (cf. Du Rietz and Henrekson, 2000).

Literature review – Supporting women entrepreneurs

Katarina Pettersson

In this section of the working paper we give an account of the literature on supporting women's entrepreneurship. The first section deals with literature and reports in general, and the second section deals with literature with a focus on rural and sparsely populated areas. The review reveals that various paradigms have been applied in the countries studied and that a variety of measures have been used. Varying stances on the use of separate programmes for women, or supporting women in existing initiatives, are also found. Furthermore, the literature shows that policy measures in rural areas are often built from the top down, based on a male norm, which should not be the case in order to benefit women. Policy measures imposed from the top down may lack knowledge on the specific needs of a group of women in a particular place (Warren-Smith and Jackson, 2004). In addition, policies have focused on activities within traditionally masculine sectors, like farming (Warren-Smith and Jackson, 2004). Financial and counselling support in practice is directed towards men as entrepreneurs, since businesses where men are largely active are called 'the main business', whereas businesses where women are active are called 'complementing business' (Javefors Grauers, 2003).

Supporting women's entrepreneurship

Researchers such as Braidford *et al.* (2008) indicate that distinct women-focused support is necessary because it is more common for women than men to perceive starting a business as a way of obtaining a job that fits their domestic responsibilities. Tillmar (2006) also argues that special programmes for women entrepreneurs are needed, but sees that these are best promoted in addition to gender awareness among mainstream business providers. This is because of the male norms and gender labelling of entrepreneurship and business ownership that might otherwise influence the selection of clients and exclude women.

Braidford *et al.* apply Mayoux's (2001) analytical framework and find that an interventionist poverty-alleviation paradigm is used in Canada and the US, but not so much in Sweden. Wilson *et al.* (2004) find the interventionist poverty-alleviation

paradigm to be strongly present in UK policy because there is a focus on the heterogeneity of women (diverse backgrounds, ethnicity and business desires such as part-time self-employment), social enterprise and 'lifestyle' small businesses. In line with this, Rouse and Kitching (2006) find that the arguments for supporting business start-ups by women and people from disadvantaged backgrounds are that they promote social inclusion by enabling excluded groups to take paid work and reduce the social security bill and child poverty.

Wilson *et al.* (2004) advocate a gender mainstreaming approach in the context of support for women's enterprise to ensure that mainstream programmes are sufficiently sensitive to women's needs. This approach also avoids duplication and has snowballing advantages, and more quickly creates new norms on how to work and interact for all. Braidford *et al.* (2008) conclude that a more sophisticated segmentation of clients than simply male/female is needed in support programmes to ensure that they do not assume that all women have similar support needs and that they always differ from men's needs. They underline that women entrepreneurs are not a homogenous group (which also applies to men) and their entrepreneurial processes (including start-up and growth) are not always the same. Nilsson (1997) indicates that business counselling in Sweden during the 1990s included economic advice and educational activities for women interested in starting a business. There was also a focus on rural areas and attention was paid to developing the small business sector as a means of supporting local development and combating long-term unemployment among women. She also finds attitudes towards entrepreneurs to be gendered.

Tillmar (2006, p. 94) concludes that women entrepreneurs need to handle the societal gender system and the expressions of this that they encounter, and therefore:

It is the task of conscious business advisors and their organisations to identify the need for knowledge of the gender-system and integrate this as a vital component in special programs for women business owners.

This component might include qualitative seminars and discussions about the gender system as well as ideas on how to handle it. Coaching has also proved successful, according to Tillmar, who also cites research showing that networking can be a key for success for women entrepreneurs. Rouse and Kitching (2006) suggest a number of policy issues that need to be considered for women's enterprise policy: a more explicit recognition of the childcare barrier (e.g. childcare issues could be discussed in business plans); parents need financial support to access professional childcare services; parents need creative advice on how to sustain viable businesses while investing only part-time hours; and the need to challenge the unequal childcare burden women face within families in terms of the organisation and conduct of childcare.

Langowitz and Minniti (2007) suggest that programmes to improve self-perception of aspiring women entrepreneurs may lead to a higher rate of business start-ups. Thus, if women feel they have the skills and knowledge to engage in entrepreneurship, and believe these abilities will lead to success, they will be more likely to start their own business. The authors argue that policy can alter an individual's incentives, while the cultural factors that impact perceptions and risk profiles depend on the specific history of a place. Therefore, they argue that localised and specific approaches may be most appropriate with regard to altering the ways in which individuals think about themselves and their role in society. Knowledge of other entrepreneurs has been shown to have a significant impact. Langowitz and Minniti (2007) suggest that this knowledge can be evident with regard to role models, the existence of networks, or simply knowing other entrepreneurs. Similarly, Kirkwood (2009) suggests that in order to strengthen the self-confidence of women, policy should support mentoring by experienced women entrepreneurs, networking, and the introduction of women entrepreneurs as role models.

DAMWAD/NICe (2007) offers a range of policy recommendations for supporting women's entrepreneurship in the Nordic countries: a Nordic strategy (as in the OECD and the EU); co-ordination of activities supporting women's entrepreneurship; selection of what should be supported – either increasing the share of women entrepreneurs, irrespective of their sector of the economy, or a special focus on high-growth businesses; more analysis and research on women's entrepreneurship in the Nordic countries; a focus on the plethora and heterogeneity of women entrepreneurs; enhancement of the possibilities for women with (previous) employment in the public sector; and focus on women entrepreneurs from

universities. A study on support for women's entrepreneurship in Denmark, the Netherlands, the UK and the USA concludes that the most important measures have been; access to business support, micro-credit financing, mentoring and networking activities (Berglund, 2007).

Supporting women's entrepreneurship in rural areas

There are also studies with a focus on supporting women's entrepreneurship in rural areas. Research shows that it is important to understand the specific needs women in rural areas have, in order to formulate good support. Warren-Smith and Jackson (2004) point at place-specific difficulties related to businesses in rural settings like isolation, lack of business services, lack of finance, lack of knowledge on local physical planning, lack of self-confidence and difficulties in scheduling due to women's domestic responsibilities. Specific support measures, based on the grass-roots level, are therefore necessary (Petridou and Glaveli, 2007; Warren-Smith and Jackson, 2004) and it must take into consideration women's situations, choices and priorities, which implies the need for knowledge of why women start businesses, or not (Bock, 2004; Egan, 1997). In line with these findings, suggestions on support measures have been formulated as support in order to ease the burden of sole responsibilities for family and household, which most often falls on women (Petridou and Glaveli, 2007). Driga et al. (2009) indicate that policy support for women should be double-edged and on the one hand include mentors and role models, so that women can see that entrepreneurship is a good possible career, and on the other hand measures that seek to change the gender order in rural areas and the general image of rural women.

A range of policy measures to enhance women's entrepreneurship in rural and sparsely populated areas were also proposed by the former Swedish National Agency for Rural Affairs (Glesbygdverket, 2008), focusing on the welfare state system. Differences between entrepreneurs and employed workers in relation to welfare benefits can hamper business start-ups, as the consequences of leaving the safety of employment, in terms welfare benefits, can be greater in sparsely populated areas where the possibilities of returning to employment if the business is unsuccessful might be limited, than in more populated regions. The welfare system also ought to be more accommodating to persons combining a business with an employment. Existing measures for supporting entrepreneurship should also be improved as should rules and regulations for the

smallest businesses, which are proportionally more common in rural areas. Education, networks, and mentors are also mentioned as encouraging women's entrepreneurship.

National support programmes – Nordic variations

Katarina Pettersson

In order to discuss and build a policy model on how women's entrepreneurship in sparsely populated and rural areas of the Nordic countries can be supported, in this section we present an overview of the national support programmes in the Nordic countries (the material on which this overview is built can be found in Appendix 1). National policies exist in all Nordic countries, except Iceland, where various projects have been put into practice since the 1990s. The existing national policies also make up the background for the projects in our case studies.

All Nordic countries with the exception of Iceland have a programme or an action plan to support women's entrepreneurship. The programmes and plans in the Nordic countries vary in extent, but we find that Norway and Sweden have extensive programmes in place. Norway has an *Action Plan for More Entrepreneurship among Women*, for the years 2008–2013, with a range of measures, each with an estimated budget, but no total sum is presented in the programme. Sweden had the national Programme Plan Promoting *Women's Entrepreneurship* in place in 2007–2009, costing 100 million SEK per year, and this was continued for one year in 2010 (87 million SEK). A new programme, *Promoting Women's Entrepreneurship*, was launched for 2011–2014 (65 million SEK per year).

Norway has engaged a range of ministries and governmental agencies in the programme. The current support system, administered by government agencies, is also applied in the transformation or gender mainstreaming of the programme. The Swedish Agency for Economic and Regional Growth administers most of the Swedish programme, while the Swedish Governmental Agency for Innovation Systems is responsible for a research initiative. Sweden has also engaged a range of regional actors (the county administrative boards and municipal cooperation bodies) to administer the majority of the programme (in terms of funding and number of projects) consisting of business and innovation development. Among the Nordic countries,

Norway and Sweden appear to budget the largest sums to support women's entrepreneurship. These countries' programmes seem to continue a long tradition of programmes supporting women's entrepreneurship.

In 2004, a working group on women's entrepreneurship was established in Finland (Kyrö and Hyrsky, 2008). The 2004 policy initiative was followed by another working group to promote women's entrepreneurship in 2008 (TEM, 2010). Their task was to examine the current status and prepare proposals for the promotion of women's entrepreneurship. The working group proposed a range of measures that are rather extensive, but the total budget is unknown to us and is funded by the European Social Fund.

In Denmark, the national *Action Plan for Women Entrepreneurs* was scheduled for 2009–2011 and initiated and published by a state agency, the Danish Enterprise and Construction Authority. It is the first of its kind and hence is not a continuation of any action. The Danish action plan somewhat ambivalently balances the view that there are no problems for women entrepreneurs in the existing system and the action plan, which is apparent in the following citation:

The existing systems already fulfil women's needs when starting and growing their businesses. For example, the Business Links personal guidance processes are attuned to the individual entrepreneur – and thereby the specific needs or challenges for female or male entrepreneurs. (see Appendix 1, Erhvervs- og byggestyrelsen, 2008, p. 37, my translation).

Consequently, the plan may be regarded as rather limited in its scope because the focus is set on developing a portal on the Internet, with information on women's entrepreneurship and a rather limited project on growth in women's businesses. The budget for the Danish plan is quite limited at 5 million DKK. Iceland lacks even a general national strategy to support women's

entrepreneurship. However, some public policy initiatives emerged in Iceland in the 1990s with the establishment of two grant schemes: the Women's Fund (*Kvennasjóður*) and the Women's Loan Guarantee Fund (*Lánatryggingasjóður kvenna*) (see also Smed Olsen, 2011). There are also other initiatives in Iceland, like courses for women entrepreneurs.

It is interesting that the longest term programme for women's entrepreneurship is in Norway (2008–2013), with shorter or unclear time frames for the other countries. TEM (2010) interestingly notes the problem of project-based actions and short-term funding because they cause no long-term learning or changes in public policies. Indications at the reference group meeting for the project on which this paper reports, were clear on a certain 'political fragility' regarding the issue of women's entrepreneurship because it requires support from one or more politicians. Without such support, it is postponed or never developed. Support for women's entrepreneurship thus does not seem to be 'self-evident'. However, one should bear in mind that there have been projects since the late 1980s in Finland (Kyrö and Hyrsky, 2008), since the beginning of the 1990s in Sweden (The Swedish Agency for Economic and Regional Growth, 2005), and in Iceland, and since the late 1990s in Norway (Steen Jensen, 2005).

The programmes encompass different measures and vary in their underlying paradigms and rationales. Pettersson (2012) places Norway at one end of a Nordic spectrum because its policy programme is most clearly influenced by a feminist empowerment paradigm intended to transform and/or tailor the existing support system through various measures. At the other end of the spectrum is Denmark, which most clearly focuses on economic growth in line with a neo-liberal paradigm. Between these extremes, are Sweden, Finland and Iceland. The analysis reveals that state support programmes, in the name of supporting women entrepreneurs, tend to put women in a subordinate position to men and thereby risk sustaining a male norm. Ahl (2011) elaborates on a similar finding in a comparison between Swedish and US policy support for women, against the backdrop of the respective welfare state models applied. She concludes that a discussion on gender equality and men is lacking in the context of supporting women's entrepreneurship whereas the policies tend to construct women as insufficient and lacking, and as the ones who should change, while men are left aside. The male norm thereby risks being sustained rather than challenged by the policies seeking to support women's entrepreneurship. Berglund and Granat Thorslund (2010) argue that the over time there has been a

change towards women as lacking and placing the solution on an individual, rather than a structural level, in policies for supporting women's entrepreneurship in Sweden.

The geographical perspectives and possible focus on rural and sparsely populated areas also varies between the Nordic countries' national plans and actions supporting women's entrepreneurship. In this respect Sweden seems to have gone from a focus on rural areas in the north (Nilsson, 1997) to a less geographically centred policy. In the programme for 2010 there is however a focus on rural areas and farm-related sectors of the economy, possibly in order to compensate for a certain previous bias. There might also be focus on rural areas, and areas in the north of Sweden, in the regional and local projects conducted within the context of the programme. The Norwegian programme mentions the geographical perspective and also has a focus on the more peripheral parts of Norway. Interestingly enough, it is concluded that rural conditions can be beneficial for entrepreneurs as there are less employment opportunities there, at the same time financial capital sources may be limited there. Denmark has no specific focus on geographical variations. Iceland through its system of support initiatives has some efforts directed to rural areas and counteracting depopulation.

Concluding discussion on literature and policy review on supporting women's entrepreneurship

In order to encourage women remain in, or migrate back to, sparsely populated areas supporting women's entrepreneurship has been put forward as a policy measure to apply. Sparsely populated areas are marked by depopulation and an ageing remaining population. Young women have moved away from some areas to larger urban centres in order to enjoy more opportunities concerning education and employment. Traditional women's roles are also made redundant by the downscaling of basic industries and as employment opportunities are limited for women, self-employment is in some cases a solution for women who wish to stay in these areas. The societal premises for supporting women's entrepreneurship can, in these rural and sparsely populated areas, thus be seen to be a disproportionate migration flow of young adult women from the areas. Supporting women's entrepreneurship is not exclusive to rural and sparsely populated areas, however. Women's entrepreneurship has also been forwarded by international organisations on a more general level, whereas it could help foster gender equality, empower women and develop national economies.

Looking at the statistical picture of gender and entrepreneurship in the Nordic countries we can conclude that there is a gender gap in the level of entrepreneurship and that women make up between one-fourth and one-third of entrepreneurs. Reasons that have been put forward for these gendered variations include personal traits, like a lack of confidence in women, but also that the gendered labour market and education segregation influences who becomes an entrepreneur. The concept of entrepreneur has also been found to be a male gendered concept, placing women in an inferior position from the outset.

Women's entrepreneurship can be supported in various ways. Based on the literature review we can conclude that arguments are made for the need of special support programmes, in order to support women's entrepreneurship, as few regular support systems integrate a focus on women and/or a gender perspective. Furthermore, political support is said to be needed, as the issue of supporting women is subject to 'political fragility', and without political support there is a risk that efforts supporting women entrepreneurs will not exist or that they are postponed. The literature also underlines that women entrepreneurs are not a homogenous group (which also applies to men) and that their entrepreneurial processes (including start-up and growth) is not always the same, which needs to be considered when formulating support policies.

The literature also shows that policy measures in rural areas are often built from the top down, based on a male norm, which should not be the case if women are to benefit. There is furthermore a need to understand the specific needs of women in rural areas, in order to formulate good support. Suggestions on a more individual level for supporting women's entrepreneurship are: the need to challenge the unequal childcare burden women face within families in terms of the organisation and conduct of childcare; the construction of programmes to improve self-perceptions of aspiring women entrepreneurs; mentoring by experienced women entrepreneurs; networking, and the introduction of women entrepreneurs as role models.

The review indicates that national programmes in Nordic countries to support women's entrepreneurship encompass different measures and vary in their underlying paradigms and rationales. Norway can be placed at one end of the spectrum because its policy programme is most clearly influenced by a feminist empowerment paradigm intended to transform and/or tailor the existing support system through various measures. At the other end of the spectrum is Denmark, which most clearly focuses on economic growth in

line with a neo-liberal paradigm. Between these extremes are Sweden, Finland and Iceland. The analysis reveals that state support programmes, in the name of supporting women entrepreneurs, tend to put women in a subordinate position to men and thereby risk sustaining a male norm. Norway and Iceland seem to be the countries most clearly applying a geographically attuned perspective in their policies supporting women's entrepreneurship.

PART II

In this part of the working paper we present the case studies of projects supporting women's entrepreneurship in five Nordic countries.

Supporting women's entrepreneurship – An introduction to five Nordic case studies

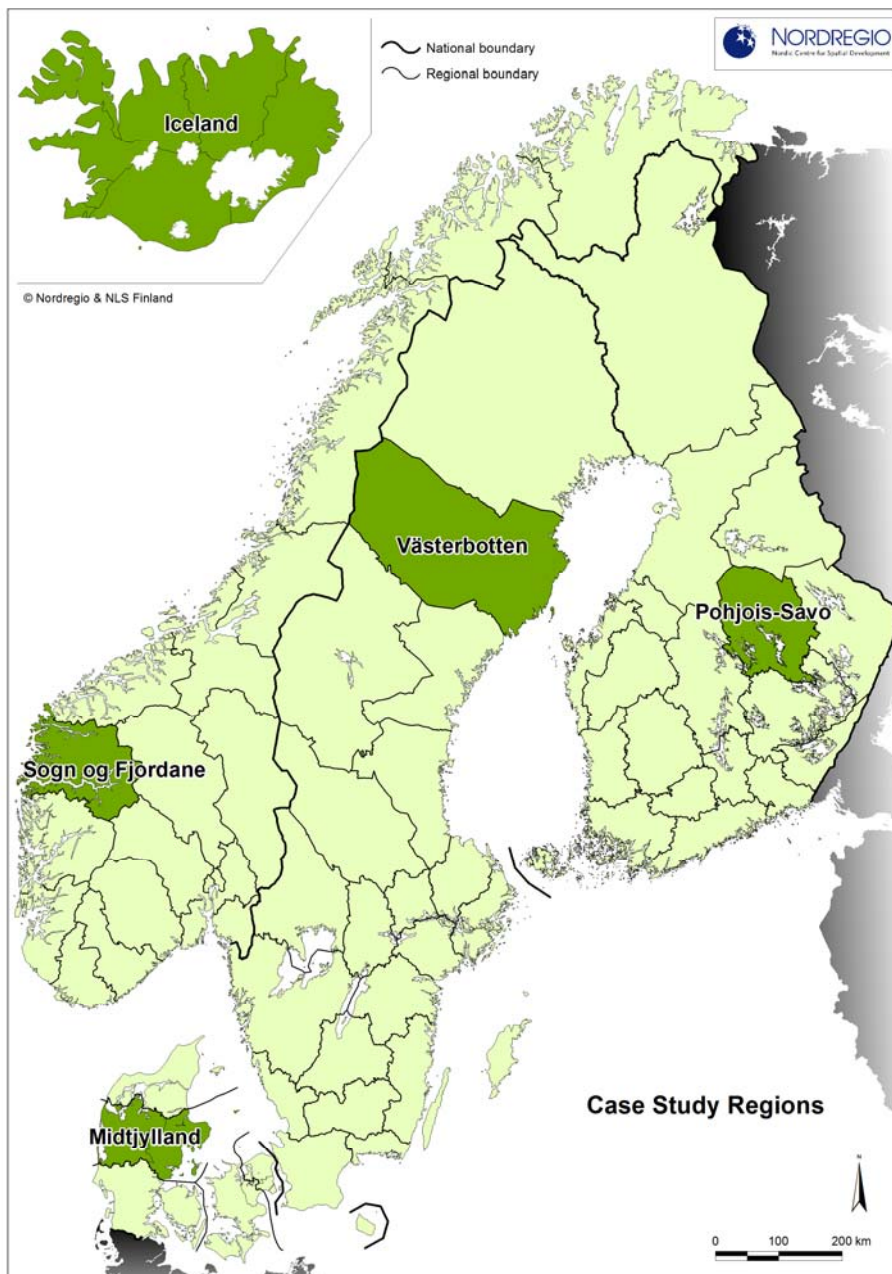
Katarina Pettersson

We have made five case studies of projects supporting women's entrepreneurship in the Nordic countries (Denmark, Finland, Iceland, Norway and Sweden), with a focus on sparsely populated regions, in order to identify 'best practices', and/or good examples of what can be important features of support activities, and what seems to have had led to fruitful results.

The case studies were selected to reflect projects that have, at a brief glance, looked interesting and that can possibly be categorised as 'best practices', when it comes to supporting women's entrepreneurship in sparsely and rural areas of the Nordic countries.

We have also sought for variation in the projects when it comes to approaches and goals in order to try to show the breadth of existing initiatives.

Figure 5: Case study regions in the project.



The five case studies are: *Women Can - Growth in Networks* in the Central Region, Denmark; *Futuuri – Women Entrepreneurs and Managers in the Future*, North Savo, Finland; *Brantargengi* in rural areas around Akureyri and Reykjavik in Iceland; *Huldra* in Sogn og Fjordane in Norway; and *Focus on the Customer* in Västerbotten county in Sweden (Figure 5). We have a focus on sparsely populated regions, but the region in Denmark is not be categorised as sparsely populated. It has been chosen as a case study region as it was in this region, at Væksthus Central Denmark, that a particular method (the VIN or SUN method) was first developed. This

method is currently used for competence development activities in the so-called *Women Can* project, covering all five regions in Denmark (but with a limited budget) (see more below).

Women Can – Growth in Networks in the Central Denmark Region – Utilising the existing business support system

Lise Smed Olsen

Introduction

Based on the smaller proportion of women compared with men among entrepreneurs in Denmark, and as a result of the increased awareness of women's role in the business community in the other Nordic countries, the Danish government at the end of the 2000s started looking more deeply into the situation. This resulted in a report presented in 2008 by the Danish Enterprise and Construction Authority titled *Women Can – Succeed with Their Own Business*, after which the Action Plan for Women Entrepreneurs was launched in 2009. The action plan, which ran for the period 2009–2011, was motivated by the fact that only one in four new businesses in Denmark are started by women. Moreover, it is a part of the ambition of the government³ that by the year 2015 Denmark will be a world leader in entrepreneurship (see Appendix 1: Erhvervs- og Byggestyrelsen, 2008, 2009; Billund, interview).

A budget of 5 million DKK has been allocated to implement the action plan during the period 2009–2011. Specific emphasis is placed on increasing the number of women who become so-called growth entrepreneurs. A growth entrepreneur is defined as a person who has set up a firm which within five years of its establishment has five or

more employees, and is able to demonstrate an annual growth of 20 per cent in the following three years (Region Midtjylland Vækstforum, 2010). According to an analysis which was carried out by the Enterprise and Construction Authority, the difference in the number of start-ups between men and women is to a large extent related to differences in their choice of education and work experience:

The objective of the action plan is that women and men – given their education and work experience – will be equally inclined to start-up new businesses, and subsequently ensure their growth. In other words we will ensure an entrepreneurship culture where women to a higher extent than today start up new successful firms. (see Appendix 1: Erhvervs- og Byggestyrelsen, 2009, p.4).

The action plan does not include new rules or special schemes for women, since a study has indicated that women entrepreneurs use the existing business support system as much as men, e.g. women also apply for loans for business start-ups from the state-owned business investment fund (*Vækstfonden*). Moreover, according to the Danish Enterprise and Construction Authority, the existing business support system is also easily available to potential entrepreneurs based in rural areas of the country. In each municipality there is a Business Council, and in each of the Danish regions there is a

³ In October 2011, around the time of writing, a new government was elected in Denmark, hence this strategy might change.

Business Link (*Væksthus*) which is run by the municipalities with support from the Danish Enterprise and Construction Authority. A ‘no-wrong-door system’ has been established in the sense that there is one single phone number to call concerning needs for business support, and from here the individuals calling the number will be linked with the appropriate contact person or organisation. Thus, it is believed that no particular consideration is required in order to support potential entrepreneurs in rural areas (Billund, interview). It is stated that the primary focus of the action plan is to:“(…) improve women’s competences and desires to start-up growth-oriented firms” (Erhvervs- og Byggestyrelsen, 2009, p.4).

The action plan is focused on two overall factors – competences and culture – to boost the motivation among women to become entrepreneurs. The action plan is implemented in cooperation with the five Business Links (*Væksthus*) in the Danish regions, appointed by the Danish Enterprise and Construction Authority. It is run as a common project entitled *Women Can* in cooperation between the Business Links, coordinated by that of Southern Denmark. The main part of the project funding has been used to develop a website with the purpose of creating easy access to relevant knowledge and material about women and growth for women entrepreneurs and business leaders to access information and offers to help them generate growth. This involves an overview of existing networks, mentoring arrangements for women, women role models, information about events, knowledge and statistics about women entrepreneurs, etc. (Virksomhedskvinder, 2011). A minor part of the project funding was distributed to competence development activities. The decision of how to utilise the budget was taken centrally by the Danish Enterprise and Construction Authority.

This case study will focus on activities to support women’s entrepreneurship by *Væksthus* Central Denmark, which is responsible for business support in the Central Denmark Region. This region has been selected due to the fact that the so called VIN-method, which is now used for the competence development activities in the *Women Can* project, was developed at *Væksthus* Central Denmark and draws on previous experience from a business advisor working here.

Regional Context

Væksthus Central Denmark is based in the largest city of the Central Denmark Region (and the second largest city in Denmark), Århus, on the east

coast of Jutland. In addition, it has set up a branch in Herning on the west coast in order to ensure better geographical coverage of its activities in the region. The Central Denmark Region had a population of 1.25 million people out of a total population of 5.53 million in Denmark in 2010. It is expected that the number of inhabitants will increase during the following decade, although the population development is expected to vary between urban and rural municipalities, with a negative population development in some of the rural municipalities (Region Midtjylland Vækstforum, 2010, p.11).

During recent years approximately 5000 new firms have been established each year in the region. This number has been increasing since the beginning of the 2000s. The entrepreneurship rate (newly established firms as a share of the total number of firms) was 10.1% in 2010 in the Central Denmark Region, which is close to the national average of 10.4% the same year (Region Midtjylland Vækstforum, 2010, p.26). In 2007, 12.4% of firms which were established in the region during 2002 and 2003 were identified as growth entrepreneurs. That year the rate was one percentage point lower than the national average, but the distribution of the share of growth entrepreneurs varies from year to year, and thus the region performs well according to the national average (ibid, p.28). There is no gender division in the regional entrepreneurship statistics.

Implementing *Women Can* in the Central Denmark Region

Væksthus Central Denmark has previously had some initiatives especially for women, but these have been ad hoc arrangements which depend on funding opportunities. The funding which was allocated to the organisation from the *Women Can* project entailed that the organisation was able to initiate two courses for women. When the call for applications from interested women in the region was released, approximately 50 women applied. However, only half of the total number of applicants was accepted with the limited funds provided by the project. Two groups were established. One was comprised of women from the Århus area who own web-based firms, who have no employees and generally have a higher education degree. The other group was comprised of women in the service industry who have some employees in their firms. The two groups were during 2011 in the process of attending the strategy course, called *Women Can – Growth in Networks*. The invitation for applications to participate in the course explains the motivation for organising a course only for women:

The course is only for women business-owners, because women often share knowledge, create growth and run firms in a different way than men. We would like to provide the opportunity to promote this – of course without overruling the necessity of networks for both sexes (Væksthus Midtjylland, 2011).

It was stressed by growth consultants at Væksthus Central Denmark that it is useful for women to take the course of business development in a group of only women, but it is important afterwards to take part in mixed-gender networks, which reflects the reality of the business community which involves both men and women. *Women Can – Growth in Networks* is developed with inspiration from the SUN method (strategy development in networks) and the ‘growth wheel’, which are tools used to support growth in firms and it is a part of the existing support system at Væksthus Central Denmark, as well as other business links.

The SUN method is integrated in the PLATO course, which has been run for twenty years by Væksthus Central Denmark and other Business Links. Currently six PLATO courses are run at Væksthus Central Denmark financed by a combination of regional development funds and self-financing from the firms. PLATO courses are run for a period of two years, the purpose being to motivate and provide training for entrepreneurs in professional management and future growth. The current requirement to be accepted to PLATO at Væksthus Central Denmark is that the firm has at least ten employees and more than 50 per cent of its turnover is based on activities outside the region. This entails that mainly men participate in the PLATO courses, since few businesses owned by women meet these requirements. For this reason, although the funds are limited, the *Women Can* project is significant since it offers the opportunity to run a similar course for a group of women (Troelsen, interview).

In connection with the project *Women Can*, the VIN method was adopted. VIN comprises the SUN method and the growth wheel, and it has been adopted in the five Business Links in the country, based on recommendation by the project manager at Væksthus Central Denmark. The growth wheel (*Væksthjulet*), originally developed by Growth Company⁴, was purchased by the Danish Enterprise and Construction Authority for the purpose of using it in the Business Links. The growth wheel is a tool box which is designed to help advisors assist

businesses with the development of growth plans by moving through a number of development areas. The growth wheel is also a toolbox which continues to be developed with input from business advisors across the country. Thus, at *Women Can* courses the growth wheel is being used for the strategic development of each firm in the group instead of through individual counselling. The SUN method, and its previous application for a group of women entrepreneurs, is introduced in the following section.

Utilising the SUN Method for Women Entrepreneurs

PLATO courses using the SUN method are run regularly at Væksthus Central Denmark, but as mentioned above more men than women participate, and it has never been run for a group of only women. In 2008 a Growth Consultant at Væksthus Central Denmark, Annette T. Troelsen, who was active in the network organisation *Business Women Viborg*,⁵ was contacted by some of the female small business owners in the network who asked for opportunities to be involved in a business development course. The women did not meet the requirements of PLATO in terms of number of employees and turnover of their businesses, and therefore it was decided to run a similar programme, where the consultant in her spare time utilised the SUN method and ran a course for a group of seven women entrepreneurs. This course was run during the year 2009. Four of the women who participated were interviewed for this project in May 2010, five months after the course had been completed. (The interviewees are listed in the References below.)

The SUN method, originally developed by Hans Kurt Rasmussen, is an abbreviation for ‘strategy development in networks’ (in Danish: *StrategiUdvikling i Netværk*). The idea behind the SUN method is to gather ten to twelve firms, or seven firms as a minimum, which are at approximately the same level of business and which are not competitors. The group is assigned a consultant from Væksthus Central Denmark who will be responsible for the strategy process, which the entrepreneurs will go through during the meetings which take place during a period of approximately one year. During the course of the year private consultants are involved as teachers and to assist with strategy analyses.

For the group of seven women based in the Viborg area, who attended the course managed by Ms Troelsen from Væksthus Central Denmark

⁴ <http://www.startvaekst.dk/vhmidtjylland.dk/vaeksthjulet-midt>

⁵ <http://www.erhvervskvinder.dk/dk/lokalforeninger/viborg/>

during 2009, the course was managed according to the SUN method. The first meeting took place one evening in January, where the content of the course was presented to the women and a series of meetings during the year was scheduled, and the women introduced themselves and their firms.

The second meeting lasted for two days, where the participants and the group leader went to visit all of the firms involved. At each firm the entrepreneur was given one hour to present her business. As part of the trip they had dinner together and spent a night at a hotel along the way. On the second day a business psychologist presented the importance of understanding differences between people in the business community, followed by discussion. This two-day meeting is considered an important part of the process of getting to know each other and each other's businesses within the group. After this, the first of a series of strategy seminars and development seminars were held.

At the first strategy seminar the participants had prepared analyses of their own situation ('self-analyses'). After each person presented her analysis she would sit and listen while the others commented. During the following strategy and development seminars, the participants go through a process of developing a strategic action plan for their individual businesses. The seminar series is developed according to the needs of individual groups and according to the situation at the time, e.g. after the global financial crisis of 2008, the focus of some seminars was changed slightly to deal with issues related to this in the businesses.

According to Tina Troelsen there is a distinct difference between the dynamics of groups of women versus groups of men, or mixed gender groups. An example is that women in a group of all women will present the problems they are facing in their business almost immediately, which entails that they will be able to deal with these issues and discuss them in the group more quickly. Men, on the other hand, generally do not want to reveal the problems they are facing, which entails that it can take longer before they start dealing with them in the group. In mixed-gender groups where men generally present their firms as problem-free the women will also be less likely to be as open about the issues they are facing. Women are generally good at forming networks, but can tend to be less focused on the business mind-set, which is an element that is developed through the *Women Can* courses (Troelsen, interview).

Women's experiences

The women entrepreneurs interviewed for this study stressed that what they gained from the strategy seminars they attended during 2009 was mainly personal development, which in turn has increased their focus on the business and has led to changes being implemented in different ways. One said that before she attended the course, she was afraid of public speaking and would not have been open to giving presentations, but at the time of the interview she had recently had twenty men visiting, and she presented her business to them. She said that the fact that she had been able to present herself and her products for the group during the strategy seminars entailed that she realised she was able to and felt confident giving presentations.

Related to this, one of the participants stated that before she attended the course, she did not feel comfortable selling. Now she knows the price she wants for her products and makes sure not to settle for less. This is related to the process both in terms of developing her business strategy and of becoming more self-confident.

Another participant has started accepting students as interns in her business. She states that what she has learned is to see them as resources instead of a demanding responsibility or even a burden to running the business. She said:

Sometimes I have several interns at a time. After participating I have got a new principle of accepting offers, not to be afraid of anything, try to include instead of excluding people.

Unlike other courses which focus mainly on facts, the focus of the SUN method is to a greater extent concerned with personal development, which was stressed by the women entrepreneurs interviewed as being highly valuable. There was a focus on stressing the positive factors of the development potential of each firm instead of becoming too fixed on the barriers to growth. One stated:

It was a tough process, but also giving, I still benefit from the conversations and analyses we have carried out together.

The women entrepreneurs, in addition, stated that they were happy at the time that the course was only for women, since they believed it would otherwise have been more result-oriented and less focused on personal development. Meanwhile, based on their statements, it would seem that they have gained professionally from the course and

have implemented changes to support the future growth of their firms. After they ended the course in 2009 they continued to meet, although less frequently, e.g. to attend seminars together and to discuss business development. However, they agree with Tina Troelsen from Vaeksthus Central Denmark that it is time to join other business networks and develop their businesses further.

Conclusions

This case study has presented the strategy to support women's entrepreneurship developed by the Danish Enterprise and Construction Authority, implemented during the period 2009–2011. A small part of the action plan was allocated to the regional Business Links (*Væksthus*) for the purpose of supporting competence development for women. Currently the course *Women Can – Growth in Networks* is run across the country for women entrepreneurs. The outcome of the course for the women who participated in the Central Denmark region was enhanced personal and professional development, which has entailed that they have

implemented changes in their business activities, which in turn may strengthen the growth of their firms. Moreover, they have learned from each other's input and comments as the individual action plans for strategy development of the firms were developed in the group. This is an important element of the SUN method which was used in the process and which is also integrated in the PLATO course, an established strategy development course run by Vaeksthus Central Denmark.

Fuuturi in North Savo, Finland – Building from the bottom-up

Katarina Pettersson and Veera Lehto

Introduction

This case study explores a project in North Savo, Finland, called '*Fuuturi*: Women entrepreneurs and managers in the future'. The case study is based on interviews with the project manager of the project and one of the financing actors, as well as four women who have participated in the course. (The interviewees are listed in the References below.)

Regional context

The region of North Savo (Pohjois-Savo) is located in eastern Finland. The roots of the North Savo industries lie in the natural environment. Forests account for 83 per cent of the land area and they are more productive than the average. Agriculture and the forest industry are the mainstays of the region, along with the metal industry. Their share of the export income of the entire country is significant. Tourism and farming as well as food and chemical industries also rely on natural resources in the

region. New areas of growth tend to be independent of the raw material supply and natural environment, such as information technology, pharmaceutical development, agro-biotechnology, health and environmental technologies.

The North Savo region has an ageing population and is located in a peripheral and sparsely populated area in eastern Finland. The location itself makes it challenging to attract new companies and new population. The out-migration from the area is great and there is a high rate of unemployment. One exception is the city of Kuopio where there is a positive population growth and higher employment rate.

The *Fuuturi* project: 'Women entrepreneurs and managers in the future'

The *Fuuturi* project, 'Women entrepreneurs and managers in the future' (2008–2011) is a continuation of three earlier projects in the same field. It all started with a company named *Futuuri* ('associated with the future') owned by a woman

entrepreneur. The project leader for *Futuuri* talks about the roots of the current project and says: “We started to think how to prepare ourselves to future changes and challenges?”

In 1999 the project leader and others were involved in a project called ENREG, in which Swedish, Italian, Greek and Finnish women entrepreneurs collaborated. It was an EU-financed programme called “Savotar” in Finnish. They were trying to develop an international model for a resource centre for women’s activities. The resource centre for women in Gothenburg offered a model. The project “Female Entrepreneurs’ Starting Point” (*Naisyrittäjän lähtöruutu*, 2002–2005) followed, where the aim was to increase knowledge about the use of information technology in entrepreneurship. It was a pilot project and many start-up entrepreneurs participated. “Chain reaction” (*Reaktioketju*), was the third project and it involved foreign partners. There was co-operation with Denmark, Belgium, France, Spain and Italy. Some ideas developed in this project were used in the *Futuuri* project as well. For example, the coaching practice used in the *Futuuri* project was the concrete result of an excursion to Denmark.

The current *Futuuri* project, from 2008 to 2011, with the subtitle, “Women entrepreneurs and managers in the future”, is focused on developing existing businesses owned by women, where the previous projects were focused on creating new ones. The project is co-financed by the European Social Fund (ESF), the North-Savo Centre for Economic Development, Transport and the Environment (ELY), the Regional Council of North Savo, Ylä-Savon Kehitys Oy, municipalities and companies. Of the project budget, 83 per cent comes from the EU, 12 per cent from the public sector and 5 per cent from the private sector. The project is implemented by North Savo Education (*Ylä-Savon koulutuskeskuntayhtymä*), the University of Kuopio and the Savonia University of Applied Sciences.

One of the rationales behind the project was that financial support is still mostly directed to male business owners in the manufacturing industry. Women entrepreneurs have not the same tradition of making their voices heard, according to the project leader. However, society today is very much service-oriented and that is why it is very important to support women entrepreneurs, she notes. Another motivation for the project is that the population in the region is getting older and it is therefore important to stimulate new entrepreneurs to start businesses in the area. One of the actors financing the project indicates that on a general level in the region it is beneficial to show young people that there are ways to become an

entrepreneur. She considers, however, that there is a general lack of advice services for women only. The *Futuuri* project has been a women-only project.

The strategic background of the *Futuuri* project is also based on the ESF strategy, where equal opportunity is a general principle for all actions undertaken, not only by the ESF, but by all Structural Funds. The gender perspective is promoted at all stages of implementation of the Funds.

In the *Futuuri* project the target group has been women entrepreneurs who have already started their companies and/or have had them running for some time. In addition, women managers and employees have also been involved. The participants have consisted of women living in North Savo and in total 196 women entrepreneurs have taken part in the project. Many have previously participated in the earlier projects. The project education is organised in three municipalities in the region: Kuopio, Varkaus and Iisalmi.

Using a bottom-up approach

The idea of establishing the *Futuuri* project came from the women entrepreneurs themselves. Some members of the Association for Female Entrepreneurs at Kuopio and Iisalmi were active in this. They were mainly participants in the earlier projects and were eager to undertake a continuation project in line with predecessor projects. The project leader also says that:

The feedback from the participants has been a key to a success, I would say. Many earlier participants have been willing to continue in the new project because the education process has been developing on the way.

It was not easy to convince the financiers from the public sector in the beginning, according to the project leader. The decision makers had their doubts if it was really necessary to organise a separate educational programme for women entrepreneurs. One of the financiers of the project, however, underlines that women (potential) entrepreneurs need support because of their larger responsibility for family duties:

But I see it in the way that women usually have more family duties to take care of and that is why women usually need more support to start up a company or to develop it.

In the end the argumentation that some women entrepreneurs made to decision-makers was crucial and made the project possible. The aims of the project have been to promote women's entrepreneurship and management by speeding up the growth of enterprises and help the internationalisation of the businesses, and also by supporting the participants' own business development projects. To develop the know-how and self-esteem of women entrepreneurs and managers has also been a goal. In addition, there has been a goal to develop each enterprise's knowledge-intensive service and product innovations. This has been performed in groups representing specific lines of business, and to control the processes connected with commercialising these. Furthermore, there has been an aim to support co-operation in networks.

The quantitative goals of the project have been:

- To get 100 company owners to plan longer scale strategies and visions
- To get 200 women entrepreneurs or leaders to make a development plan and to put these plans in action
- To get 5 new product or service innovations
- To get 10 new theses about women's entrepreneurship

The activity of *Futuuri* has consisted of a course, including teaching methods like lectures, discussions, and study trips (excursions), built around seven separate modules. The seven subjects are: business management, implementation of a change in an enterprise, doing business electronically, internationalisation, economic control of an enterprise, legal knowledge, marketing and communication. Education courses with the same content have been organised in Iisalmi, Kuopio and Varkaus for the benefit of women living in different places of the region. The women entrepreneurs have also had use of volunteer-based development circles where they have been able to exchange ideas and to get support from women working in the same sector of the economy. The participants have also had the possibility to get coaching. A fee of 500 Euros for three years was charged. Most of the activities take place at one meeting per week, in the evenings, and on some occasions during weekends.

An office for the project was hosted in the women's house (*Naistentalo*) in Iisalmi, which is a resource centre for women entrepreneurs in which women get support and encouragement for developing their business activities. The resource centre, in general, helps women to solve problems connected with establishing business relations,

marketing, information technology, finding experts in various fields, creating networks etc. The resource centre co-operates with other regional business advisor organisations.

Results from the *Futuuri* project

According to the project leader, the *Futuuri* project and earlier programmes have improved the visibility of women entrepreneurs in the region. Many companies have also started to make strategies for the continued work and long-term development plans. Many project participants have, in addition, built new networks and been able to stand in for each other, when they have been unable to work due to e.g. illness. The innovativeness has also been increased because new ideas have been raised. In addition, the use of social media has improved marketing and internationalisation of the women's businesses. However, the project leader notes that internationalisation as such has not been developed very strongly by the course.

According to the project leader, the most important parts of the project were service formation on marketing and social media education. The development circles have also been very good for the development of the entrepreneurs' own strengths and knowledge ranging from juridical issues to tax issues. The circles have worked well, according to the project leader, as they originated from the needs of the participants and the respective groups have met whenever they have been able. Some groups were initially eager to work and meet more often, but finished their activities little by little. The most important issues for participants of the circles have varied, because there were participants with different needs. The project leader concludes that the next programme supporting women's entrepreneurship could also focus on internationalisation. There are also ideas on projects targeting female tourism entrepreneurs in rural areas.

Women's experiences of *Futuuri*

Four women who have participated in the *Futuuri* project were interviewed as part of the case study. One woman runs a consultancy business in the male dominated forest and gravel industries, which she started 15 years ago. She used to have an employee but does not anymore, as she performs strategic research on new innovations and therefore cannot risk employing someone not trustworthy. She can make a living from the firm. One woman is a dentist and she became an entrepreneur around the year 2000. She has four employees and in addition two 'rental workers'. She lives well off her

firm. One woman has a firm processing berries and mushrooms, together with her husband. They started their business in 2006. They have no employees and can live off the firm, but barely. One woman has a firm that sells therapeutic toys to therapists. She started her company 16 years ago and has developed the business from selling other products to the current products. She has no employees, but her children sometimes help her out. She can barely make a living from the business. One of the women got start-up financing when she was starting her firm. The other women did not receive that kind of financial support. The importance of family is not highly pronounced in the interviews, but one woman has the firm together with her husband, as mentioned above, and one of them discusses her business with her husband, another woman gets help from her children and also has administrative connections to her husband's firm.

All of the women have thus had their businesses for quite some time before taking part in the *Fuuturi* project. In fact, three of them had also been participating in previous projects supporting women's entrepreneurship; "Female Entrepreneurs' Starting Point" and three had been participating in the project "Chain reaction", and also various other projects. They find these previous projects to have provided them with learning management, establishing networks with other women entrepreneurs. One woman says that participating in projects often yields unexpected benefits and concretely she has benefited from new ways of thinking, and connection with research as well as computer skills. Making excursions to other countries has also been interesting for the women and one of them mentions an 'eye-opening' visit to France, where the women entrepreneurs seemed to pursue their entrepreneurship as a hobby in relation to their domestic duties while she as a Finnish woman felt that she was more of a 'real entrepreneur'. For one of the women the importance of meeting other women, networking, through a project was important at a phase in life when she was alone with three children and her business thinking had stagnated a bit. A couple of women stress the usefulness of the previous projects, even though they have been very reasonably priced to participate in.

According to these women, the usefulness of the *Fuuturi* project has mainly been new knowledge on various issues (management skills, social media, computer skills, how to make a website, how to sell products, networking and peer support) that have stimulated them to develop their businesses – and also themselves as persons. One woman describes how the *Fuuturi* project has taught her:

how to open my mouth, how to dress casually, according to the situation, as well as how to sell my products

One woman says that she achieved management skills from taking part in *Fuuturi*, networking with other women was also useful and her participation also gave her new clients. Another woman found new employees through participating and networking in the project, but the most important benefit from participating in the project for her has been to really think of the future if the company and how to deal with issues associated with the development of the business. She says: "It is not good to stand still, but start to act and make your dream come true", and it seems that she has been able to achieve this by participating in the project. But she notes that coaching was not for her. Another woman had the same experience, that is she has benefitted from making her visions true (rather than visualising the future), especially through coaching. The coach, for instance, encouraged her to start studying again.

One of the women describes that she was searching for new content in her life. The project content was very rich and many-sided to her and enabled her to meet new people from new fields and also to develop and launch a website for her business. One woman notes that meeting other women entrepreneurs has been a benefit of taking part in the project as many women otherwise work alone. There was a feeling that "you are not alone with the issues that you are facing", according to her.

A recurring theme in the interviews is the bottom-up approach that characterises the creation of the *Fuuturi* project. It builds on other projects because there seems to have been a need and wish among the participants in the previous projects for new ones. The bottom-up approach can also be said to be applied within the project as a couple of the interviewed women said that there has been room for wishing specific things to be part of the project activities along the way. One of the women indicates that she thinks the 'suite of projects' supporting women entrepreneurs has been successful because the participants have been asked about their opinions and the needs of the women have been taken into account while planning the education course in a project.

The time-frame of the project, three years, probably also paves way for developing the content along the way, because a shorter project could have been less flexible. One of the women herself has also been giving lectures as part of the project, sees this as the best meeting in the project:

It was a seminar at Kuopio where we went through the trade on internet and I also held a presentation there about our own web store. But I also felt that I learned a lot of new things there. A good thing was that you could always suggest some improvements if you felt like it.

Most of the project activities have taken place during evenings and weekends, something that one of the women reflected upon as being quite hard after working a full day, but she also notes that it has given her so much that she simply could not miss out. It would probably also be hard for some of the women to participate during day-time as they work then. The experiences from the women in taking part in a women-only project are positive, even though one of them says that they would have participated in a similar project anyway. All of the women think that the women-only construction made the atmosphere more relaxed, making the women more talkative and open. A conclusion drawn by the participants is that women feel less insecure when men are not present. One woman, however, notes that the contents of the project course could be beneficial also for men:

I think that the same issues could be relevant also for men. But I guess that if there were men in the room, the atmosphere would be different and not that welcoming for the open discussions.

Another woman notes that one motivation for having women-only courses is that there have been a lack of them previously, at the same time as men have been offered courses, adapted to their lines of businesses, like wood processing, for a long time. She says that: "As long as women gain only 80 cent from the male euro, we need to have separate courses." One woman noted that one thing which was not so good for her was that not only entrepreneurs, but also managers took part in the project. She believed they had different problems and needs than the entrepreneurs. The 'atmosphere with them' was also more closed, according to her.

Conclusions

To conclude this case study on the *Fuuturi* project in North Savo in Finland, we can see that this project has originated from bottom-up work initiated by women entrepreneurs themselves. This has meant that the project is based on the needs of women entrepreneurs and the fact that the course has been adjusted throughout the project also vouches for a

bottom-up approach. The project in this way also builds on previous projects supporting women's entrepreneurship in the North Savo region. Other features of this project are that it is held in the evenings and on weekends, as most women are able to take part in the course at these times. One woman, however, reflects on this and thinks that mornings also could have been good, but that most women would have to pursue their business activities at this time. The course is conducted in several places, which has the benefit of 'coming closer' to the participants and also making it possible to attend in alternative places, should there be a problem of attending at a certain time. The project also has a location as it is placed in a house which also houses a women resource centre which can benefit the project e.g. in terms of connection with other activities. The *Fuuturi* project is a women-only project and this has, according to the interviews, been due to the fact that women tend to talk more freely when they are in women-only groups. The project has included study trips to other places which have implied that the participating women can see the possibilities in working differently and get new perspectives and trust in their own capacity.

Brautargengi in rural Iceland – An established course designed for women

Lise Smed Olsen

Introduction

This case study explores a public policy initiative which aims to support women's entrepreneurship in Iceland (cf. Olsen, 2011). The studied initiative is the business start-up course, *Brautargengi* (English: prosperity), which is run by Innovation Centre Iceland – Entrepreneur and SME Services, in Reykjavik, as well as in the rural areas of Iceland. The course has been run since 1996. This case study discusses the development and the relative success of the course in the capital and the rural areas of Iceland, taking as a point of departure the literature on the subject of women's entrepreneurship and recommendations for public policy. The study is based on qualitative interviews with project managers at the Innovation Centre Iceland, and seven women who have participated in the course, as well as a survey carried out in 2010. (The interviewees are listed in the References section below.)

Regional context

In the Arctic, in general, a disproportionate migration flow of young adult women is currently taking place from the rural areas. Women tend to leave their birthplace more often than men for educational purposes. The factors which have mainly been found to influence women who choose town or city life over that of small villages primarily involve the continued existence of traditional rural gender roles for men and women, which do not prevail in the cities, and the major structural changes in primary traditional industries such as fisheries and agriculture. The downscaling of these industries makes traditional women's roles redundant, while men, to the extent it is possible, tend to remain in what is left of the traditional industries (Jessen Williamson, K., *et al.*, 2004). Over the last two decades Iceland has experienced an extensive process of migration from the rural areas to the capital, and consequently approximately 65% of the Icelandic population now lives in Reykjavik and its six surrounding municipalities. The migration pattern demonstrates that more women than men live in the capital area, while more men than women live in rural areas (Regional Development Institute, 2006). As employment

opportunities are generally limited for women in the rural areas, self-employment is in some cases a solution for women who wish to stay in these areas (Jessen Williamson, K., *et al.*, 2004).

In a global perspective, entrepreneurship is increasingly becoming an important source of employment for women in many countries. Evidence from the Global Entrepreneurship Monitor (GEM) shows that the rate of women's entrepreneurship is particularly high in low- and middle-income countries (Kirkwood, 2009). However, generally speaking, the number of women who start a business continues to be significantly and systematically lower than that of men (Langowitz and Minniti, 2007). In comparison with the other Nordic countries, Iceland has a relatively high degree of entrepreneurship, 30 per cent male entrepreneurs and 11.42 per cent female entrepreneurs (GEM, 2007, p.12). Meanwhile, in Iceland as elsewhere, the level of women's entrepreneurship is lower than men's, with policy-makers wishing to increase the level of women's entrepreneurship in Iceland (Johannsdottir, interview).

The business start-up course

Brautargengi

Among the Nordic countries, Iceland is the only country which does not currently have a national programme or action plan to support women's entrepreneurship (Pettersson, 2012). Public policies developed to promote women's entrepreneurship in Iceland have in most cases been initiated 'bottom-up' by municipalities, other organisations or individuals (Johannsdottir, interview), and have come under the auspices of the Ministry of Welfare and the Ministry of Industry, Energy and Tourism.

In Iceland, the business start-up course *Brautargengi* was initiated at a time when unemployment was high among women and it has been maintained for more than a decade due to its success. The purpose of the course is to strengthen entrepreneurship among women, and nurture the competences required to develop a business plan. Over time, based on feedback from participants and the experience imparted by the *Brautargengi* project leaders, an increasing focus has been placed on strengthening the self-confidence of the women who participate in the course (Johannsdottir; Sigurjonsdottir, interviews). The course is

considered successful in the sense that it has now run for 15 years with the support of the Ministry of Industry, Energy and Tourism. An independent survey (Social Science Research, 2010) has further confirmed the success of the course in terms of the number of firms established and the share of women who are in the process of further elaborating their business plans, in both the capital and rural areas of Iceland.

This case study explores the extent to which the course has been successful in terms of strengthening the competences of women entrepreneurs in business; and whether it has been successful in strengthening their self-confidence. Moreover, it introduces issues related to organising the course in the rural areas, in addition to the capital area where it was first initiated.

Innovation Centre Iceland operates under the Ministry of Industry, Energy and Tourism. Innovation Centre Iceland started running the business start-up course for women, *Brautargengi*, in 1996. This course is the focus of this study and will be elaborated further in the following section. Since 2008, in addition to *Brautargengi*, and in cooperation with the Trade Council of Iceland, Innovation Centre Iceland has run an internationalisation course for women called '*Konur i utrasarbug*'. This course is run in Reykjavik, but women from the whole of Iceland participate. Moreover, Innovation Centre Iceland consultants have, since the mid 2000s, been located across the country, and are available locally to advise women, as well as men, who run a business or wish to start a business. As part of an EU network, Innovation Centre Iceland is currently also involved in the project 'Female Entrepreneurship in Nordic Regions' which is run by Enterprise Europe Network members in Iceland, Norway and Denmark. The purpose of this project is to establish networks and to inspire women in all three countries to become self-employed. Women 'ambassadors' have been appointed in each country, and throughout the two-year project period a series of workshops and events are organised.

The business start-up course for women, *Brautargengi*, is run by Innovation Centre Iceland – Entrepreneur and SME Services. The *Brautargengi* course was initiated in Reykjavik in 1996, at a period when the unemployment rate was especially high for women, as compared to that for men. In response to this, with the support of Reykjavik Municipality, the course was initiated. The course was part financed by the Municipality until 2010 when financing was withdrawn due to budget cuts in relation to the Icelandic banking crisis. It is now solely financed by Innovation Centre Iceland and through participation fees. As a result of initiatives by Akureyri Municipality (the second largest town in

Iceland), *Brautargengi* was initiated in Akureyri and across the rural areas of Iceland in 2002. Until the onset of the financial crisis, this course was also co-financed by the municipalities involved. The participation fee in the rural areas is slightly lower than that in the capital area, which is mainly due to a difference in demand in the two areas.

The course is run twice a year, one day per week (a working day), for six hours, for a period of 15 weeks in Reykjavik, in Akureyri, and in a selected rural area. It varies as to which rural area the course is held; most often the decision is based on demand and on ensuring variation between the different areas of the country. The main focus of the course is that the women who participate work through their business plan during the 15-week course period. Some women have already started up a business, but may participate because they have a new business idea they want to implement, or because they wish to improve their existing business plan. Other women are only at the phase of working on their business idea, when they join the course. The focus of the *Brautargengi* course is on the various elements that need to be taken into consideration in relation to starting up a business, such as financial planning, market analysis, marketing, and presentation skills. The course consists of a mix of lectures and group work on the different topics.

At the final meeting of each course a graduation event is organised by Innovation Centre Iceland. A formal ceremony takes place where graduation certificates are handed out to the women, and awards are given for the best business plans. A person in authority, often a mayor or a minister, attends the graduation and hands out certificates and prizes, along with commendations, to the best business plans. Moreover, a successful business woman/role model, as well as a woman who has attended *Brautargengi*, chosen by the class, gives a speech at the graduation ceremony. After this there is a cocktail party which allows time for networking in the group. This is considered an important event by the project leaders, as the conclusion of each course.

During each period a maximum of 20 women can be accepted onto the course. Once a course was run in Reykjavik with 28 participants but this was found to be too many. In Reykjavik this limit entails that not all those who apply can be accepted onto the course, and often twice as many have applied for the course. This has not been the case in the rural areas, however.

Applications can be declined if they do not demonstrate a good business idea and the necessary level of motivation to participate. There are no educational requirements for women to participate,

but in the selection process the ideas of the women are partly assessed based on the suitability of their educational background with regard to their likeliness to succeed with the business. When there are many applications, an attempt is also made not to accept women with very similar ideas, not in the sense that people in the same line of business are not accepted at the same time, but consideration is paid to whether the business ideas are in direct competition. This approach has been taken since there was an incident in 2007, where one participant implemented the business ideas of another participant thus entailing that the woman who originally had the ideas would not be able to use them. After this incident, all participants at *Brautargengi* in both the capital and rural areas sign confidentiality agreements at the beginning of each course, which is intended to prevent similar incidents from occurring in future.

Formal objectives have not been set for *Brautargengi*. However, according to the project managers, the main purpose is to increase the number of women entrepreneurs in Iceland. A survey carried out in March 2010 by the University of Iceland (Social Science Research, 2010) demonstrates that in Reykjavik 55 per cent of women who had participated in the course were running their own businesses, while 20 per cent were at the stage of further developing their business idea. In the rural areas the figures are very similar, with 55 per cent of women having set up a business and 19 per cent at the stage of further developing their business idea. The success rate of the course, combined with the low level of women's entrepreneurship in Iceland, entails that the course is fully supported by the Ministry of Industry, Energy and Tourism.

Running the course in rural areas

According to the project managers, there is a difference between the types of businesses which are set up by women in Reykjavik and those in the rural areas. In the rural areas women often start up businesses mainly as a necessity, to find a way to help them remain in the area, and in most cases they do not have plans to expand their business. Many of the businesses set up in these areas provide services related to the tourism industry, which is a seasonal industry and implies that some are only open in the summer period. In the capital area, it is more common that businesses are set up with plans of hiring employees, and also of exporting.

In the beginning, when *Brautargengi* was first rolled out into the rural areas, it was difficult to attract women to the course from areas outside Akureyri. Staff of Innovation Centre Iceland

phoned women in these areas who they thought might be interested and encouraged them to sign up. In time, most of the women attended after having heard about it from other women in their community. In the smallest villages of less than 2000 households, a brochure is sent out to each home in advance of a course in the area; in addition, local newspaper advertisements are also effective in terms of attracting women to the course. A recent development here is that the course is now advertised on Facebook, which has proven to be very efficient, both in Reykjavik and in the rural areas.

During the initial years of the course in rural areas, long-distance education tools were used. Thus, the course was held in Akureyri and through a video link, another group based in a rural area followed the lecture. A representative from Innovation Centre Iceland was always present in the rural area to assist the women here. This approach was amended after the onset of the financial crisis, which entailed significant budget cuts, after which the course started to be taught by Innovation Centre Iceland employees both in Akureyri and in a rural area. The amended approach has also received more positive feedback from the students in the rural areas, for instance, as the women have more opportunity to ask the teacher questions during the coffee break.

During the running of a course various teachers will come to the rural area to teach different parts of the programme. Innovation Centre Iceland ensures that there is always a local contact person in the area where the course is being held to attend part of each class, provide consultation, and maintain communication with the women. This representative is in some cases a business advisor from Innovation Centre Iceland based in the area, or a collaboration partner in the area, e.g. from the regional development office. Moreover, the Project Manager for *Brautargengi* in the rural areas maintains contact with the women throughout the course period. Until the onset of the financial crisis, in the rural areas the initial meeting was conducted at a hotel for two days, where both the participants in Akureyri and the participants in the rural area – following lectures through a video link – met. The women were brought together for this one meeting in order to have the chance to network and to get to know each other as they were following the same classes in different places. Now that the video link is no longer used, and the women in the two areas have their own distinct programmes, such a meeting is no longer organised.

A course designed for women

Innovation Centre Iceland runs a course for both men and women, which is similar to *Brautargengi* but shorter. In the beginning *Brautargengi* was run in a similar way as the mixed-gender course. However, in recent years, since the mid 2000s, changes have been made to apply learning methods more adapted to the needs of women, especially with an emphasis on strengthening the self-confidence of the participants. Three main elements distinguish the course for women from the mixed gender course.

Firstly, the Project Manager in Reykjavik found that an important part of strengthening the self-confidence of women is to include women role models as part of the course. Thus, in Reykjavik up to five successful Icelandic businesswomen come and introduce themselves during the running of the course, followed by the students having the opportunity to discuss and ask questions. In the rural areas, there is slightly less emphasis on presentation by role models, as there are fewer of them based in these areas, and the travel costs from Reykjavik can be high, but it is still a significant element of the programme.

Secondly, in Reykjavik emphasis is placed on hiring women teachers for the course, which is based on sub-optimal experiences with male teachers who were often unable to make the women feel confident in relation to specific topics. This became clear in the evaluations filled-in by the course participants. In the rural areas, it has not been possible to engage all women teachers, but emphasis is placed on hiring teachers who are outgoing and see the potential of the business ideas of women, thereby ensuring that women will feel comfortable asking questions to the teacher. Finally, the women's course includes more time for coffee breaks, as this has proven to be an important time in terms of networking and provides an additional opportunity to ask the teacher questions.

These are elements which have been found by project managers to be of higher significance in the course for women than the mixed-gender course. The mixed-gender course however, is also shorter and does not leave as much time to implement the three elements. The changes which have been made to the course have mainly happened based on the feedback and evaluations which the project managers have received both during and at the end of each course. As such, the women themselves have helped to develop the course.

At the end of *Brautargengi*, due to the lack of resources, it is not possible for Innovation Centre Iceland to maintain an organised network for the women, and to organise follow up meetings, etc. Innovation Centre Iceland does however have a

website with some information on it, plus all the contact details of previous participants and also has a Facebook group where it posts news and through which the women can contact each other. Moreover, representatives from Innovation Centre Iceland inform course participants about the opportunity to join the network organisation FKA, which organises events and network meetings for women entrepreneurs nationally and in local communities across Iceland.

Women's experiences of *Brautargengi*

A total of seven women entrepreneurs were interviewed in Iceland, all of whom run their own businesses outside Reykjavik. They participated in the course at different times during the period 2005–2009 and in different places in Iceland, some in Akureyri and some in the rural areas where, in the first few years, the course was run through a video link. Two of the women run firms which sell products, while five sell different types of services. Four of the women had started up their business before participating in the course while the other three set up firms after taking the course.

Of the four women who had already started their businesses when they participated in the course, only two had started making a profit. None of these women had previously received advisory services when starting up their business. All of them stated in the interviews that the part of the course that dealt with financial planning in particular helped them become more focused on their business. Three women stated that they learned that they were offering their products/services too cheaply, and they would need to plan better in order to make a profit. After the course they quickly began to cut back on activities that did not generate a profit while one of them has employed two part-time employees to help her with production and sales. The fourth woman went to the bank for the first time after her participation in the course to ask for a loan in order to carry out the business plan she had developed at *Brautargengi*. Today she is planning to export her products. The four women business owners all stated that their participation in the course led to increased turnover for their businesses.

In addition to financial planning, marketing was also considered to be especially useful by the interviewees. One stated that she was able to use the marketing strategy that she learned on the course to start up collaboration with other actors in the tourism industry in the area where she is based, and consequently a tourism organisation has been established in the greater Akureyri area. Working through their business plan, two women stated that

they learned that they would need to look for specialists to help them with certain parts of their business development, and thus that they did not now expect to have to carry out all of the work required as originally planned.

Some interviewees referred to presentations by successful women entrepreneurs as the most inspiring part of the course. Moreover, others stated that the most inspiring thing was to see the development of the other women who became more self-confident during the period of the course. Growing self-confidence was a recurrent theme across all interviews, both as the women stated they saw others develop, but also that they themselves became more confident.

Notably, after the end of the course three of the interviewees embarked upon further education programmes/courses within their different professions in order to be able to improve their businesses. A fourth interviewee was also planning to attend courses to improve her business. These educational programmes were all related to the business plans that the women worked on during the course, and some stated that their decision to pursue further education was directly related to their participation in *Brautargengi*.

Most women stated that a fundamentally important part of *Brautargengi* was the sense of community with the other women who participated. Some have continued to keep in touch with their classmates; some have started collaborating, while others have got new customers through the other course participants. Most women participated in the course after it was recommended to them by other women who had participated previously, which indicates that the reputation of the success of the course is widespread on the island, not just among the women interviewed for this project.

One interviewee stated that she did not establish any strong connections at the course. She participated in a rural area, at the time when the video link was still being used. Although she met the women who participated in Akureyri on the weekend trip during the course initiation session this was not sufficient to form networks, and during the remaining part of the course she only saw these women on the video screen during classes. Only four other women participated in the rural area, during the same course period as the interviewee, none of whom established a business afterwards. Thus, she criticised the way the course was previously run in the rural areas, which has now been changed. One may however note that although the video link is no longer used, and the teachers are present in the rural areas, the number of participants may still be more limited than in Reykjavik and Akureyri, and thus also the

opportunity to create a network. However, this is the best opportunity that the women have, as distances are too far to travel, and most would not otherwise participate in the course.

A recurrent theme in the interviews is the importance of family, both in terms of financing and in terms of other support. With regard to financing, two women have shared ownership with their husbands, and one woman's parents are important investors in her business. One woman depended on her husband's income during the establishment phase of her business; she would not otherwise have taken the risk of investing. Moreover, two of the women receive assistance from their daughters who are also now considering becoming business partners. One of these women, introduced above, is interested in exporting, and she receives support from her daughter who handles the main part of the 'business side' of her firm.

With regard to the fact that *Brautargengi* is targeted only at women, most of the women interviewed state that they themselves would have taken the course if it had also been open to men. However, all of them state that it was important for some of the other participants that it was only for women. Most of the interviewees agree that there is a general difference between men and women. For example, it was mentioned several times that men are more focused on growth and profit, and that they are more straightforward than women and there would thus have been a risk that they would have dominated the class. Consequently, women would have been reluctant to ask questions if men had also been present. Some interviewees stated that a key difference is that women need to be sure what they are doing, as was noted by one respondent: "Women often play on the safe side, we learned at *Brautargengi* that we need to take chances." The project leaders also believe that a general difference is that women, unlike men, tend to spend a significant amount of time thinking about implementing their business idea before they actually seek to implement it.

Conclusions

A total of 69 women graduated from *Brautargengi* in 2010 (Johannsdottir, interview). Concluding this study, one should note that seven women entrepreneurs, who have attended the course, have been interviewed, which is only a fraction of the total number of women who have attended *Brautargengi* since it was first initiated in 1996 (As at November 2011, a total of 905 participants have attended.) Nevertheless, the study does point to some interesting findings.

With regard to the question of whether or not the course has been successful, the question was divided into two sub-questions: whether the course has been successful in terms of strengthening the competences of women entrepreneurs in business; and whether it has been successful in strengthening their self-confidence. A review of women's experiences from the course indicates that the issues of strengthened business competences and strengthened self-confidence are interlinked, and hence not easy to evaluate separately.

Previous studies have found that a lack of self-confidence is a significant barrier to women starting up a business. Consequently, it has been suggested that policy should support mentoring of aspiring entrepreneurs by experienced women entrepreneurs, networking, and the introduction of women entrepreneurs as role models (Kirkwood, 2009). The project leaders of *Brautargengi*, based on course evaluations and their own professional experience, have to an increasing extent placed emphasis on the introduction of role models in the course. Networking among women attending the course is also emphasised, e.g. in the sense that more time has been allocated for coffee breaks, which has proven to be a valuable time for networking for the women. Mentoring, however, in the form of experienced business women mentoring aspiring entrepreneurs, has not been a part of *Brautargengi*.

The case study carried out in Norway (see below), exhibits the usefulness of providing women with the opportunity to receive mentoring assistance, in addition to a business start-up course. Here it becomes evident that the mentors are often able to help entrepreneurs with concrete problems, which help them in terms of marketing and similar issues in the start-up phase. Meanwhile, as part of *Brautargengi*, women are able to discuss their business with teachers, project leaders and business advisors. Research indicates that women are less growth-oriented than men, which is related to a lack of self-confidence, thus limiting their ability to access external financing. Some women find strategies to overcome their lack of self-confidence, which typically involves pairing up with someone they consider to have the required confidence, skills and experience (Kirkwood, 2009). In turn, Ahl (2006) argues that women often own businesses with less collateral and therefore have greater difficulty securing a loan, i.e., that the issue of financing is not an issue of confidence. Meanwhile, all women who were interviewed stated that their self-confidence was raised during the course, and several stated that it was inspiring to see the development of the other course participants. For the women who were already in business, what they

learned at the course entailed that they became more focused in their business and consequently increased profits. For example, one woman had been in business for more than a decade when she joined, and afterwards, for the first time, she went to the bank and got the loan she needed to expand. Some of the women who were interviewed decided to start further education/courses after 'graduating' from *Brautargengi*, in order to further improve their business. Some stated that their decision to gain further education was directly related to their participation in the course. Moreover, there were several examples of women who depend on family members to varying degrees, some in terms of financing and others in terms of other types of support, e.g. certain skills which the women do not believe that they have themselves.

Based on the interviews, one can conclude that the course has been successful in terms of strengthening the self-confidence of women. In some cases, women stated that this was a determining factor in the subsequent increased turnover of their business. However, increased knowledge and competences in business, especially with regard to financing and marketing, were stressed as highly significant in terms of the women becoming more focused and increasing profits after their participation on the course. Thus, as stated above, the two elements of the course are interlinked, increasing competences in business and the self-confidence of women in business. The fact that the course is especially targeted at women, was, overall, found to be significant for the respondents, who all stated that other women at the course would not have been comfortable asking questions if men had also attended. As noted above, during the last two decades Iceland has experienced an extensive process of migration from the rural areas to the capital, and today more women than men live in the capital area, while more men than women live in rural areas. This study has indicated that, in general, there is a difference between the types of businesses which are established in the capital and the rural areas of Iceland respectively, i.e. women who start up firms in Reykjavik are to a greater extent focused on growth. Meanwhile, the independent survey indicates that the rate of start-ups is the same in Reykjavik as in the rural areas. This may also indicate that *Brautargengi* makes a difference in terms of supporting women who wish to stay in these rural areas, although it is not possible to clearly establish the effect it has had in this regard. The women interviewed for this project were all based outside the capital, and they unequivocally indicated that they had become more self-confident and focused on the profitability of their firms through their participation in the course.

Huldra in Sogn og Fjordane, Norway – A business start-up course

Lise Smed Olsen

Introduction

The Industrial Development Corporation of Norway (SIVA) is the coordinator behind the national programme *Kvinnovasjon* (English: women/innovation), which aims to increase women's entrepreneurship in Norway. The programme was initially run for three years, from 2006 to 2008, and in the current programme period 2009 to 2013. The current *Kvinnovasjon* programme has been developed within the framework of the National Action Plan for More Entrepreneurship among Women, for the period 2008–2013, introduced by the Norwegian government with the overall objective that by 2013 a minimum of 40 per cent of entrepreneurs in Norway will be women (Kommunal- og regionaldepartementet, 2008). Generally, female entrepreneurs have a higher level of education than male entrepreneurs in Norway, and SIVA stresses the potential role of women entrepreneurship in local business development. In 2008 only 30.2 per cent of new firms in Norway were started up by women (SIVA, 2009, p.2).

Generally, women establish firms with sole proprietorship and low risk, most with limited ambitions of growth. The firms are often within the retail industry, health, arts, and social work, and do not fall into the traditional category of innovative businesses. According to the programme description, women have been found to have a greater need of follow-up advice than men, and a greater need to be motivated to focus on growth. Through the *Kvinnovasjon* initiatives, SIVA's innovation environments seek to provide the 'safe' surroundings that women need, and focus is placed on activities targeted at growth (SIVA, 2009).

Initially in the 2006–2008 period the *Kvinnovasjon* programme was introduced mainly to support female entrepreneurship in SIVA's 'business gardens', which are organisations that provide business advisory services and support the development of networks of knowledge-based companies. In the current programme period a minimum of two innovation environments need to be represented in *Kvinnovasjon* projects. The innovation environments which are run by SIVA are; the business gardens, the research and development (R&D) incubators, the industry incubators, and the food and nature incubators. Each of these SIVA environments has separate

targets. The highest objective has been set for the business gardens and food and nature incubators where 40 per cent of businesses should be established by women by 2013. The R&D incubators have an objective of 35 per cent, while the industry incubators have the lowest objective of 15 per cent business start-ups by women by 2013 (SIVA, 2009, p.4).

Kvinnovasjon projects are applied for in regional consortia of a minimum of three partners. Projects are required to adapt to strategies introduced in the programme. The *Kvinnovasjon* programme has six overall strategies; mobilisation, interaction, networking, mentoring, profiling and competences. In the implementation of projects, SIVA encourages cooperation with Innovation Norway (the Norwegian government agency for innovation and development of enterprises and industry), the Norwegian Research Council, the county municipalities, and other actors (SIVA, 2009). Innovation Norway has its own initiatives targeting women, e.g. the programme 'Fyrtårnet' which is a training and mentoring programme that accepts women entrepreneurs who have an annual turnover of minimum 5 million NOK. Innovation Norway is also an agency, from which entrepreneurs can apply for grants for their business. Meanwhile, there is a focus on innovation and growth, and women often have difficulties getting grants, since their ideas are not considered to belong within the category of innovation. Moreover, Innovation Norway has an age limit of 35 years for some of its programmes (Gjerstad; Synne; Annlaug, interviews).

This case study will focus on a specific regional *Kvinnovasjon* project which has been run since 2007 in the county of Sogn og Fjordane. The business start-up course Huldra (English: a brave woman/Norwegian fairy tale character) is run by the business garden of Flora Municipality in cooperation with the business gardens of Eid Municipality and Leikanger Municipality, as well as the knowledge park in Sogn og Fjordane. The course is run on a year-by-year basis, as it is necessary to apply for funding each year from the *Kvinnovasjon* programme. Each year two main objectives are set for Huldra: (1) ten new business start-ups, and (2) place focus on women entrepreneurs. This study explores the relative success of the *Kvinnovasjon* activities in the county of Sogn og Fjordane. In the spring 2011 the Huldra organisers submitted an application to SIVA/the

Kvinnovasjon programme, which was approved, to develop a follow-up course for women. This course will accept women who are focused on growth and possibly also internationalisation of their business. The follow-up course will be called Huldra Growth, while the course studied here will be called Huldra Start.

Regional context

Sogn og Fjordane is a sparsely populated county situated in the western part of Norway. It has approximately 108,000 inhabitants, and experiences increasing out-migration. During the period 1990–2009 all counties in the sparsely populated areas of Norway experienced depopulation and migration to the urban areas. Overall, Norway had an increase in population of 8.5 per cent in the same period. Nine counties had a population growth higher than the national average, while three sparsely populated counties, including Sogn og Fjordane, had a decreasing population. In Sogn og Fjordane men have remained in the region to a greater extent than women. Of the individuals born in the region in the 1960s, 40 per cent of the men, while they were aged between 15 to 40 years, have never moved away from the county while the share of women, during the same period of their life, who have remained in the county is 22 per cent. This is related to the fact that women are generally higher educated than men in the county. Sogn og Fjordane demonstrates a gender imbalance which is more uneven in than the national average: where 37 per cent of men and 27 per cent of women, in the ages between 15 to 40, have remained in the county where they were born (Sogn og Fjordane Fylkeskommune, 2011). Moreover, the county has had the lowest level of business start-ups of the Norwegian counties during the last decade. In 2008 the start-up rate was 5.3 per cent in Sogn og Fjordane, while Oslo had the highest start-up rate with 9.1 per cent (Vareide, 2009, p.23).

Huldra – A business start-up course for women

The business start-up course *Huldra* was developed in 2006, when a business advisor at the business garden in Eid became aware of the opportunity to apply for funding from SIVA. She became the project manager for the first year the course was run in 2007. She contacted the business gardens of Flora and Leikanger, and they developed the project in cooperation during 2006 and applied for funding. In addition to SIVA, the business start-up course is co-funded by the County Municipality of Sogn og Fjordane, NAV (the Norwegian labour and welfare

administration), and in the first year it was also co-financed by the regional bank (Sparbanken Sogn og Fjordane). In addition to this, the women who participate each pay a fee of 5000 NOK. The knowledge park of Sogn og Fjordane became a partner in the project, when SIVA changed the application criteria of the *Kvinnovasjon* programme to consist of at least two SIVA environments. The course is run on a year-by-year basis, as it is necessary to apply for funding each year from the programme. Since 2008, the project management of *Huldra* has been with the business garden of Flora.

Each year two main objectives are set for *Huldra*: to generate ten new business start-ups, and to focus on women entrepreneurs. A maximum of 20 women can participate in the course each year, and thus a success rate of 50 per cent is expected. The second objective involves a focus on women's entrepreneurship in the media. During the course period an attempt is made to attract the local media to some of the course gatherings, and women are also encouraged to participate if contacted by local media. Moreover, as part of the national *Kvinnovasjon* programme a journalist is employed to identify the stories in local newspapers across the country concerning the different projects to support women's entrepreneurship. These stories are available to the public through the *Kvinnovasjon* website.

The objective of ten new business start-ups per year has been reached in the sense that the number of business start-ups by women in the region of Sogn og Fjordane overall has increased, but it does not solely refer to women who have participated in *Huldra*. It often takes years after the initial development of a business plan to a business start-up, and thus it is still difficult to establish the effects of *Huldra*. However, the number of firms established by women has increased in recent years, which may also be related to the increasing visibility of women's entrepreneurship in the region, facilitated by *Huldra* (Gjerstad, interview).

Participants are required to fill in application forms before they are accepted to the course. The first year, approximately 60 applications were submitted which, according to the project manager, demonstrated the need for this type of course in the region. A total of 20 women are accepted to the course each time. In 2011 it had 23 applications, which entailed that three were declined. In future it may be relevant to take a break with the course for a period, due to the sparsely populated nature of the region, which may entail that the demand will not continue to be as high in future. Meanwhile, the course is becoming well known among women in the county, and a lot of participants join the course after they have been recommended to do so by

others in their network. It is stressed by the project leader that the course is significant in the region due to its sparsely populated character and the fact that women especially are moving away. Two women who wished to return to the region and to start businesses there have participated in Huldra. Three of the women who were interviewed started up their business mainly because it was not possible for them, with their specific education or interests, to find a suitable employer in the area.

Designing the course

When the business gardens developed Huldra, they did not have any previous experience with hosting business start-up courses. However, they were experienced with providing advice for developing business plans, which is a main element of the course. The business gardens developed the course according to the strategic guidelines from SIVA, while ensuring that the different parts of developing a business plan were covered in the course. Five seminars are organised as part of Huldra at a hotel, based in the middle of the county. Each seminar starts on a Friday at 10:00 and ends on Saturday at 15:00. The women stay over at the hotel, and thus they have the evening to socialise. The seminars, which are held approximately once a month, each focus on a specific theme. The time between courses should be used by the women to prepare for the following seminar. The themes cover: (1) Motivation, getting started with the business plan, (2) financial planning, (3) market analysis, objectives and strategies, presentation technique, (4) marketing and sales, and (5) panel presentations.

The series of seminars is seen by the organisers as a process, where the women work through their business plans. The first seminar at Huldra is run by a coach who is herself an entrepreneur, and focus is here placed on the motivation of the women to become entrepreneurs. An issue which is often discussed in relation with this is the issue of balancing self-employment with family life, which according to the project managers is an issue that is more often a concern for women than for men when starting up a business. In preparation for each seminar, the women prepare a presentation. Presentation skills are an element which is stressed as part of Huldra, and at the final seminar the women present their business plan to a panel of experts who have not previously heard about the plans. They provide comments at the end of each presentation. In this situation the women can imagine that they are presenting their plan to the bank which may serve as preparation for an actual situation after the end of the course.

At the end of the course the women are offered ten hours of mentoring assistance. Most often the mentor is selected with a view to helping the individual with issues on which she needs help. For example, in cases where a course participant feels most insecure about how to advertise her business, a person with strong competences in this field will be appointed as mentor. The mentoring offer entails that one person will become familiar with each individual's business plan, and can provide specialised advice. During the course period, when possible, the women use their own business ideas as examples, but in some cases it is necessary to use more general examples for everyone to work with. The fact that the mentors are entrepreneurs themselves is also significant, as unlike the business advisors, they themselves have experience of starting up a business. The SIVA organisations which run Huldra have developed a mentor database in relation with the course, which they can also use for other activities. The mentors are paid by the hour out of the Huldra budget. Intentionally, there are more male than women mentors in Huldra, which is based on the rationale that in the business community, e.g. at the bank or when dealing with suppliers, most often the women will be confronted with men. Meanwhile, consideration is paid to the personal characteristics of the course participants and mentors, i.e., the most insecure participants will not be paired with the most 'demanding' mentor.

The course organisers are not focused on designing the course especially to accommodate the needs of women, however, according to the project manager, it is significant that Huldra is targeted at women. In the evaluation which is carried out at the end of each course, the participants are asked whether they would have joined the course if it had also been open to men. Most answer that it is not important to them, but a substantial share of women state in the evaluation that they would not have participated if it had been a course for both men and women. Some women feel more comfortable asking questions when there are only women present. The most important development for the women is that they gain an increased focus on making a profit, instead of having a business solely as a hobby or as a way to survive. This business mind-set is something which, according to the project manager, generally men possess to a greater extent than women, and the course thus makes a significant difference in terms of strengthening the business competences of women. Meanwhile, the project manager notes that women generally think about their business idea for a longer period of time before they implement it, which in turn entails that there are fewer bankruptcies among

businesses owned by women compared with those owned by men (Gjerstad; Aabrekk, interviews).

Women's experiences of *Huldra*

Nine women who have participated in *Huldra* were interviewed for this case study, including participants from all four course periods. (The interviewees are listed in the References section below.) Six of the women work with different types of services, while two sell products, and one is developing a technical device for the health sector. Five of the women had started up their business before participating in *Huldra*, three after participating, and one woman, who is developing a technical device, is planning to start up a business when the product is ready. Based on the interviews, the motivation for most of the women to participate in *Huldra* has been the opportunity to expand their network, to strengthen their competences especially in marketing and financing, and to explore the usefulness of their business idea.

Two approaches were used throughout the course at each seminar: group work and presentations by the women. The group work approach meant that the women were divided into smaller groups of four to five persons, with whom they work throughout the seminars. The groups are, to the extent possible, put together with respect to similar business ideas. Several women referred to this as a highly useful element of the course, since they discussed their business ideas with the other women and got feedback and new ideas for developing their businesses. As mentioned above, strengthening presentation skills is an important part of the course, and one woman stated that especially this element which entailed that she was required to give presentations and thereby developed this skill made her feel more self-confident.

Some women highlight the first seminar which was run by a coach as an inspirational part of the course, as the coach managed to focus on the participants as individuals. Moreover, the women learned about the importance of their appearance in presenting themselves and their business in terms of use of language and body language.

Some interviewees refer to a teaching approach used in the seminar on financial issues as a good way of learning, as it involves a pedagogical game which shows how the money moves and thereby makes it easier to understand the logic of finances.

Marketing and market analysis were mentioned as highly useful elements, from which the women have benefited in their businesses. Especially learning about cheap ways of marketing

their business were found useful, e.g. how to utilise Facebook and other social media, as most of the women have a small budget for marketing purposes. Some of the women learned that they had to focus more in terms of target groups and not spread out their activities with too many different services targeted at too many different groups. One woman decided to change the name of her business, based on what she learned about branding. A woman who participated in the first course period criticised that the teachers used examples from big corporations such as Shell and Statoil, which she did not find useful, as it was not relevant for small business owners struggling, for instance, simply to develop a website. This criticism was made by several women in the course evaluations that year, and since then other teachers, who focus on the challenges of small firms, have been used (Gjerstad, interview).

A majority of the women interviewed stressed that the network was the most important thing they gained from participating in *Huldra*, and for some this was also a motivation to participate, i.e., they needed other self-employed women with whom they could discuss their business ideas. One interviewee stated that the other women who participated in *Huldra* have helped increase the turnover of her business, as they recommended it to people in their networks. One woman stated that now she misses the exchange of experiences which took place in *Huldra*. A few networking seminars have been held by the *Huldra* organisers, where participants from all course periods have been invited. This, however, takes place on an ad hoc basis and is not a part of the *Huldra* project. It has required a higher payment from the women who have joined the networking events. The *Huldra* organisers have discussed the possibility of starting up a network organisation for women entrepreneurs, but they do not have the resources it requires. Moreover, the project manager states that it may be best if such an organisation would be established by women entrepreneurs themselves (Gjerstad, interview).

As introduced above, *Huldra* participants are offered ten hours of mentoring assistance after the end of the course. All women who had finished the course and had mentoring assistance referred to this as being very valuable in terms of the concrete development of their business. Some were helped in the sense that the mentors utilised their networks, e.g. one had access to tourist organisations that started advertising for her firm, and another gained access and was introduced to the development of her product at a local incubator. Another woman stated that her mentor helped her by commenting on the development of her website and how to

focus the marketing of her business, which in turn led to an increased turnover.

Four of the women who have recently started up their businesses state that they depend on their husbands' incomes until they start making a profit. In addition, two of them have another part-time job. Two women have applied and received funding from Innovation Norway and had business ideas which were considered innovative. Others commented on the difficulty of applying for and getting grants for their business from Innovation Norway and generally. One woman was in the process, at the time of the interview, of applying for grants, and for this purpose she consulted with the business garden in the municipality where she is located.

A majority of the women interviewed had positive views on the course being only open to women. The reasons given are that it provides for a safer environment, where the women feel comfortable asking questions, and that it is beneficial in terms of building a network with others who have similar ideas, i.e., men are considered to have different business ideas. One interviewee stated that she would have preferred a mixed-gender course, since she believes she could have had a different type of input from men, which could have helped her develop her business.

Conclusions

This case study has explored the development of the business start-up course Huldra and the experiences of women who have participated in the course. To conclude the study, the relative success of the course based on its two main objectives, which are set for each year/course period, is discussed. These objectives are to generate ten new business start-ups, and to place focus on women entrepreneurs.

As introduced above, the number of business start-ups by women in the region of Sogn og Fjordane overall has increased with more than ten additional start-ups per year since Huldra was initiated, but it does not solely refer to women who have participated in Huldra. It often takes years from the initial development of a business plan to a business start-up, and thus it is difficult to establish the effects of Huldra at this early stage. Meanwhile, in line with the second objective, there has been an increasing focus on women's entrepreneurship in the region, which is evident, for example, in the sense that women join the course because they have been recommended to do so by previous participants. Moreover, local media has covered activities related to the course and women's entrepreneurship. It would thereby seem that

Huldra addresses its targets and that the number of women entrepreneurs is increasing. Along these lines it will be relevant to provide some concluding remarks in terms of the outcome of the course, as derived from the interviews. In literature on women's entrepreneurship, policy recommendations for supporting women's entrepreneurship involve supporting and mentoring of aspiring entrepreneurs by experienced women entrepreneurs, networking activities, and the introduction of women entrepreneurs as role models (Kirkwood, 2009).

Mentoring is an element which the project partners of Huldra, as well as other Kvinnovasjon initiatives in Norway, have integrated into their activities. Thus, Huldra participants are offered ten hours of mentoring assistance after the end of the course. All women who had mentoring assistance referred to this as being very valuable with regard to the economic development of their business. Some were helped in the sense that the mentors utilised their network to help the women increase their visibility in the market, and some provided assistance with more technical aspects such as ways to become more focused in their marketing, e.g. by helping them with the actual development of a website and providing assistance on how to reach appropriate target groups most efficiently. Notably, the Huldra project partners have chosen to include more male than female mentors, which is based on the rationale that in the business community, e.g. at the bank or when dealing with suppliers, the women most often will be confronted with men. Along similar lines, there is not a particular focus on employing women teachers in the course, which involves both genders. The main focus here is that the teachers understand that they need to use examples of small businesses in their seminars, in order for the participants to imagine their own business ideas based on the examples used in teaching.

A majority of the women interviewed stressed that the network was the most important thing they gained from participating in Huldra, and for some this was also a motivation to participate, i.e., they needed other self-employed women with whom they could discuss their business ideas. Throughout the course period, the women cooperate in groups with other participants who have similar business ideas. Several women referred to this as a highly useful element of the course, since they discussed their business ideas with the other women and got feedback and new ideas for developing their businesses. After the end of Huldra there is not an organised network in place, however, a few networking seminars have been held by the Huldra organisers, where participants from all

course periods have been invited. The Huldra organisers have discussed the possibility of starting up a network organisation for women entrepreneurs, but they believe that it may be best if such an organisation would be established by women entrepreneurs themselves in order for them to establish ownership of the network.

The Huldra seminars to some extent introduce women entrepreneurs as role models, as some of the teachers are themselves entrepreneurs. The teacher of financial planning is a male entrepreneur, and was referred to by several respondents as a good teacher who uses pedagogical methods to help them understand and become more interested in this issue. The inclusion of male role models is emphasised by the project manager and also by some of the course participants who were interviewed as being valuable. In the current course period of 2011, a previous Huldra participant introduced her business and her experiences from Huldra, which was considered useful, and is an element which will be continued in the programme in future (Gjerstad, interview).

The project manager, as well as most of the course participants interviewed, state that it is significant that the course is targeted at women, as it provides for a safer environment where women feel more comfortable asking questions. According to the project manager, the most important development of the women who participate in the

course is that they gain an increased focus on making a profit, instead of having a business solely as a hobby or as a way to survive. This business mind-set is something which, according to the project manager, generally men possess to a greater extent than women. This is also a rationale for employing male teachers and mentors in Huldra.

Focus on the customer in Västerbotten, Sweden – Gender education for business advisors

Moa Hedström

Introduction

This case study focuses on a course in gender perspectives for business advisors, called 'Focus on the customer' (*Kunden i fokus*). It was carried out by Euniq'em, a private firm located in the city of Skellefteå, in the county of Västerbotten, northern Sweden. It is financed by the Swedish programme Promoting Women's Entrepreneurship as a part of the measures under 'Making Possible', where funding is directed to 'Educating business advisors on gender perspectives'.

Regional context

From a European perspective all of Västerbotten is comparatively peripheral with long distances both within the region as well as the larger cities. There are substantial variations in land use and settlement patterns within the region. The coastal fringe has most of the agricultural land and most of the population while the inland areas are predominantly forested with widely spaced small towns. Both Umeå, the largest city with a university and a population of 100,000 inhabitants, and Skellefteå, the second largest city, are located by the coast. At the same time centralisation of the population can be seen both within the region and nationally. The population decline is significant among the municipalities in the inland while Umeå grows. In

all of the municipalities in Västerbotten the share of women and men is equal, and in all but one municipality the share of woman and men is equal among the outward migrants (Länsstyrelsen Västerbotten, 2007).

In four of the eight local labour markets in the county of Västerbotten manufacturing is the dominant economic sector of employment. This is the case in the municipality of Skellefteå. Primary production dominates in two, and around Umeå as well as in one of the inland municipalities service is the dominant sector (Lindqvist, 2010). The labour market of Västerbotten is strongly gender-segregated, with women dominating within the public sector and an overrepresentation of men in the private sector. The large differences between areas within the county regarding business structures are seen to contribute to the gender segregation. More than half of the occupations in the county have labour forces consisting of above 80 per cent of either women or men. In the small, more rural municipalities the situation is even more extreme, there 70 per cent of the occupations experience this. The employment rate is higher among women than men in the county but at the same time the share of men is higher among business owners and in regard to business start-ups. More than two-thirds of the business owners in Västerbotten are men and in 2009, 71 per cent of the new businesses were started by men (Länsstyrelsen Västerbotten, 2007).

The initiative *Focus on the customer*

'Focus on the customer' was carried out around the turn of the year 2010/2011 in and around the city of Skellefteå. It is an example of a national initiative, carried out at local level and shaped by local needs and experiences. Six groups of participants took the course and each group met on one occasion. The meetings lasted between half a day and one full day, depending on the requests of the participants.

The objective of Euniq'em's was to strengthen the gender perspective among business advisors in northern Sweden. The aim of this case study is to discuss the relative success of the initiative based on this objective. The case study is based on semi-structured interviews lasting between one and two hours. At Euniq'em the two leaders of 'Focus on the customer', Anna From Lindqvist (CEO) and Lovisa Hedenström, have been interviewed. Among the participants we interviewed Lena Vågglund from the adult education centre SV (*Studieförbundet Vuxenskolan*), Renée Hedlund-Lindgren from the business start up support project START, as well as Linda Marklund and Emma Arvidsson from the Västerbotten Chamber of

Commerce. All are located in Skellefteå and their customers are mainly to be found in and around the municipality of Skellefteå, both in rural areas and in the town. Some of the customers are located in other parts of the county of Västerbotten. While all of the interviewees are women, not all of participants in the course were. The choice of interviewees was made on the basis of interest to take part in the study, thus the participants interviewed are singled out due to their willingness to participate.

Euniq'em AB is a firm that specialises in consulting, coaching and training. The firm is located in Skellefteå, Västerbotten, but has customers from all over Sweden. Among its customers are both small and large businesses as well as organisations and public actors such as the municipality of Skellefteå and the employment agency. The ambition is to design unique solutions in line with the needs of the customers and to focus on the potential of each individual and see beyond prejudices and preconceptions. In order to do this all the activities carried out are developed with a gender perspective in mind and one aim is to enable women to become entrepreneurs:

We have a passion for these issues and incorporate it in everything we do. [...] Even though we often don't speak about gender in all our courses it is always an underlying theme. (Lovisa Hedenström, Euniq'em, 13 June 2011).

The firm was started in the beginning of the 2000s by Anna From Lindqvist. She had previously worked at the municipality and with, for example, young people and persons with learning disabilities. Euniq'em has four staff, three women and one man. Anna From Lindqvist is CEO and together with Lovisa Hedenström, also from Euniq'em, she led the initiative 'Focus on the customer'. Prior to this initiative the firm was also involved with the national programme 'Promoting women's entrepreneurship' as From Lindqvist has been appointed an ambassador for women's entrepreneurship, which was part of the programme.

In 2010 Anna From Lindqvist was contacted by the Swedish Agency for Economic and Regional Growth and informed about the national funding available for 'Educating business advisors on gender perspectives'. This was something already discussed and sought after at Euniq'em. Thus later in 2010 From Lindqvist took part in information days arranged by the Agency for Economic and Regional Growth where material to use in the courses was

presented. Euniq'em then adjusted the material to fit their ideas and experiences.

The course 'Focus on the customer' was carried out at six occasions around the turn of the year 2010/2011. One occasion took place in Storuman, a smaller municipality in the hinterland of Västerbotten, and five in Skellefteå. The aim of the course was to educate actors in contact with entrepreneurs and potential entrepreneurs in a gender perspective to enable them to support their customers better, both men and women. The geographical focus was northern Sweden. After hiring a sales person to attract participants the course was immediately filled. Business advisors, accounting firms, the chamber of commerce, and also actors that meet a wider audience, like adult education centres and private businesses, were invited to take the course. The course was full even before many actors in the hinterland were even given a chance to take part, mainly due to registration of participants in Skellefteå. Since the course had to be carried out during a relatively short and fixed time span, due to restrictions from the national programme funding the course, Euniq'em felt they had no possibility to invite attendees from other municipalities once the planned course was full.

In order to reach out to a wide array of actors in contact with women entrepreneurs From Lindqvist and Hedenström made the material on gender perspectives from the Agency for Economic and Regional Growth part of a general theme of how to approach customers. Depending on the participants' wishes and needs, the six different occasions differed somewhat. The basic blocks were included in all the courses, however. The course was designed to start with an initial 'eye opener' (developed by the national agency) consisting of a quiz with a focus on gender divided statistics on entrepreneurs. It also consisted of a presentation and discussion on different 'types' of customers and how to make the meeting with each type the most fruitful. The features of four generalised 'kinds of people' – the Dominating, the Influential, the Competent and the Stable (DISC) – were presented and then there was a discussion on the typical customer of the different participants. This resulted in reflections on whether a certain type of behaviour among customers resulted in a certain kind of approach among the business advisors. To end the course, the participants were asked to develop their own guidelines within their organisation on how to approach customers. These were then made into pictures to put on the desk of each of the participants. Woven into the content was also the notion of 'mindfulness' and the

importance of being present and open minded towards all customers.

The project leaders' experiences

Both From Lindqvist and Hedenström saw a great demand for this kind of training in northern Sweden and point out how easily they sold the course to different kinds of actors. They also stressed the importance of the content, not least in many areas in northern Sweden, where they have experienced how activities traditionally carried out by men and attitudes and approaches traditionally held by these men are made the norm. Starting Euniq'em – a business within the service sector and far from the typical firm in Skellefteå – From Lindqvist herself has experienced what she calls: "not being taken seriously" among business advisors and banks in the region. According to her, the way women – entrepreneurs or not – are approached in different institutions effects not only the life of the individual women, but also the number of businesses in a region and the attractiveness of the region as a whole:

To work on peoples attitudes is crucial if we want to create a society attractive for everyone. To attract girls and women we need to work on the attitudes. (Anna From Lindqvist, 13 June 2011).

From Lindqvist and Hedenström however also underlined that this applies to a number of different groups in society in addition to women, e.g. young people, immigrants or people regarded as disabled in one or another way. Within 'Focus on the customer' the words 'gender' and 'gender perspectives' were not explicitly used, instead they talked about women and men. This was a deliberate strategy of the project leaders, who have experienced a risk of scaring people off by using these phrases. Instead, the results of attitudes among current business advisors and support institutions were discussed. The fact that both individuals and the region gain from improving the possibilities for everyone to be entrepreneurial was also discussed. Even though the course aimed at education on gender perspectives and the idea behind the different parts of the course was to make participants better equipped to support women entrepreneurs, Hedenström questioned if all of the participants were aware of this:

... but I don't use the word 'gender', instead I discuss women and men and different approaches and different ways of thinking. If I were to say something like 'from a gender perspective...' some people would stop listening to me. I do not even know if the participants are aware that I talk about gender. (Lovisa Hedenström, 13 June 2011).

The greatest challenge with this course was to 'open the eyes' of the participants and make them see their own prejudices and behaviour. According to Hedenström, the most difficult task was to reach through to people who consider themselves to be open-minded and already aware of the importance of equality. The response from the participants has been positive though and many have regarded the course to be a useful eye opener. Hedenström and From Lindqvist also highlighted the importance of role models, and try to act as such by showing the participants how local women run a business and implement projects. According to the project leaders, the cooperation with the Swedish Agency for Economic and Regional Growth has been good. The agency has provided them with a network of actors in similar positions and also with the possibility to exchange experiences. They were also positive towards the way the agency carries out evaluations and follows up each activity and their willingness to develop their measures further. In addition, the material that the agency had prepared was seen as useful. However, according to From Lindqvist, the possibility to shape the material for local conditions was just as useful.

A weakness with the course, originating from the regulations set up by the national agency, was the limits on time and resources. Both Hedenström and From Lindqvist were convinced that there is a need for both longer courses enabling the participants to meet a number of times, and a broader geographical focus. In addition, Hedenström pointed out that to be truly successful in promoting entrepreneurship among women the whole chain of people who are in contact with potential entrepreneurs must be approached. Although some actors, like the adult education centre SV, reach out not only to existing entrepreneurs, but also potential ones, 'Focus on the customer' was mainly targeting actors who support existing entrepreneurs. Hence:

...to really make a change the whole scope must be widened and the national support programme needs to support the 'whole chain of actors'. (Lovisa Hedenström, 13 June 2011)

For this reason Euniq'em has sent an expression of interest to the Agency for Economic and Regional Growth for a more extensive project. From Lindqvist stressed how gender equality can be seen as a 'win-win situation' creating a more attractive society as well as economic growth, but that a lot of resources are needed to spread this notion.

The participants' experiences of the policy initiative

By the time the interviews were conducted in this case study, a few months had passed since the respondents had attended the course. Two of the participants interviewed, Lena Våglund and Renée Hedlund-Lindgren, participated in courses designed specially for their organisations. Both the adult education centre SV and the support organisation for business start ups START had asked Euniq'em to arrange a course explicitly for their staff. The other two interviewees, Linda Marklund and Emma Arvidsson from the Västerbotten Chamber of Commerce, took part in a mixed course with participants from a number of different organisations.

In two of the three organisations represented by the interviewees the concept of gender is discussed from time to time. In both these organisations the interviewees talk about how specific women among the staff focus on these issues more than the others and try to make the others more aware of the potentials and problems connected to gendered inequalities. In the third organisation represented gender is in general not discussed:

...we talk about how to support everyone in business start ups, not men or women in particular. We try and encourage everyone and make them find good role models and examples of people, in similar situations to theirs, who have made it. (Renée Hedlund-Lindgren, 10 June 2011).

Two of the four participants interviewed found it quite clear that the course provided them with a gender perspective, while the other two highlighted how the course was focused on the ability to meet and see *all* customers and did not talk about gender

per se. When the interviewees were asked to talk about the course, all of them mentioned DISC and the usefulness of the discussions on how to approach different customers by distinguishing between the four generalised ‘types of customers’. This was regarded as a useful tool that helped the participants to change their own habits and approach customers in new ways. DISC was repeatedly highlighted as the most inspiring part of the course:

I think you can learn a lot from the DISC model. Since there is often a general difference in behaviour between women and men running businesses and in how active and brave one is, i.e. what kind of a personality you have, it is important to have the right knowledge to be able to approach different personalities. Then you can understand them better. (Renée Hedlund-Lindgren, 10 June 2011)

One of the participants from Västerbotten Chamber of Commerce said the discussions about how to respond to different customers the best made her question her own way of working:

I started to question myself. Talking about DISC made me consider what I think is important in meetings with customers and how I actually act in these meetings. It started a process, got me thinking, and that is important. It has made me stop and reflect more after meetings with customers which is positive. I can use the model now, in certain situations I try to go back and find the tools we were given... (Linda Marklund, 13 June 2011).

The participants interviewed seem to agree that while the initial quiz gave them a lot of new facts, and made them aware of differences between men and women among entrepreneurs, much of the rest of the content of the course was not new. But the way it was presented and the reflections made and discussions held were fruitful and ‘put old knowledge in new light’:

A lot of what was said about different personalities you already know. You know that some people are like this and others like that, and you know instinctively how to approach some of them. But the course made it more concrete. You often sort of

know these things already, but you are not really aware of what happens and how you react to this. (Emma Arvidsson, 13 June 2011).

DISC is also a part of the course that the participants would like to learn more about. ‘Mindfulness’ was also mentioned as a potentially useful tool that one of the interviewees would like to learn more about in order to become more present and open minded in meetings with customers. This was also highlighted as a way of ensuring support to all customers, regardless of gender or age or country of birth (Renée Hedlund-Lindgren, 10 June 2011). The ability to see and give attention to all customers was also seen as one of the most important effects of the course by Lena Våglund at SV:

We get a lot of positive feedback from our customers. They feel that we give attention to every participant in our activities. I think that we were quite good at this even before, but we have certainly improved after the course. (Lena Våglund, 10 June 2011).

All of the interviewees agreed that one of the success factors behind the good results of the course was the fact that a number of staff from each firm/organisation participated. This enabled them to talk about the specific situation at their workplace, and even more importantly to develop firm/organisation specific guidelines on how to approach customers. This was seen to enhance the impacts of the course, and enable an ongoing debate in the offices after the end of the course. Another factor that made the participants use the input given to them in the course was the material given to them to bring back to the office. One important part of this was the folder summarising the issues discussed, with room for further input from later ongoing discussions in the firms, as well as the framed picture of each firms’ ‘guidelines’ to use in meetings with customers. The way DISC was presented as a model with a focus on usability to facilitate the participants making use of the model in their daily work was also deemed important.

The course did meet the expectations of the participants interviewed here. They were positive towards the course, both with regard to content and implementation and not least to the fact that they were given the possibility to steer the agenda after their own needs. All stressed the good discussions held. Våglund from SV did however stress that it would be better if even more people from her organisation would have taken part: “It would have

been positive to include even more staff, as well as the board of directors” (Lena Våglund, 10 June 2011). All of the interviewees agreed that a longer course or meeting on more than one occasion would be positive and might have improved the effects of the course further. At SV there are however plans to spread the contents of the course internally by inviting all of the staff to internal discussions.

Conclusions

In this case study the course called ‘Focus on the customer’ is studied. Judging by the interviews carried out with four participants and by the feedback to Euniq’em the aim of the course was achieved. Not all of the participants interviewed explicitly expressed having gained increased knowledge on gender perspectives. However, all of them did stress having gained insights into differences in need and behaviour between different kinds of customers as well as into their own prejudices. They further stated that they have been made aware of differences in numbers between men and women entrepreneurs and have been given practical tools to use in their everyday work to support different kinds of customers, not only their ‘typical customer’. Thus, the course has contributed to making participants question their own role and attitudes. It has also given them tools to use in order to increase the chances for a certain group, in this case women, of being treated in an appropriate and supportive way.

The organisers agree that a more long lasting measure allowing for more participants, longer courses and better follow-up would improve the results further. A longer course with a number of meetings for each group was also recommended by the other interviewees. Some asked for the possibility to let all of the staff in their workplaces as well as other actors such as their boards of directors take the course. More than one meeting as well as more extended information and discussions was seen to contribute towards a more long lasting change in approach to customers among both participants and project leaders. A larger budget would also allow for a wider geographical focus. Due to the time restriction, and the high number of interested participants in and around Skellefteå, the course was not offered to actors in all of northern Sweden as was the initial ambition.

Based on the interviews, three factors of success can be singled out: One is the high interest in the course among both participants and project leaders. The latter wanted to carry out a similar course even before the funding for this was made available. Another factor is the possibilities given by the funder (The Swedish Agency for Economic and Regional Growth) of adopting the course to local needs. This is seen to have contributed to the high interest among participants and also to their positive experiences from the course. The third factor is that the material prepared by the agency was regarded as very informative and useful by the project leaders.

Concluding discussion on the Nordic case studies

Katarina Pettersson

We have presented five case studies of projects supporting women’s entrepreneurship in the Nordic countries (Denmark, Finland, Iceland, Norway and Sweden), with a focus on sparsely populated regions, in order to identify ‘best practices’, and/or good examples of what can be important features of support activities, and what seems to have led to fruitful results. The case studies were chosen in order to reflect projects that, at a brief glance, seemed interesting and that can possibly be categorised as ‘best practices’, when it comes to supporting women’s entrepreneurship in sparsely populated and rural areas of the Nordic countries. We also sought for variation in the projects, when it comes to approaches and goal formulations. The projects studied in the case studies are thus chosen

because they concern gender (most of them focus on women) and because they are carried out in sparsely populated areas (with the Danish case study being an exception).

Premises for the projects –

Depopulation and gender

The premise for some of the case projects studied in this working paper is the process of depopulation of sparsely populated areas. For example, the premises for arranging the start-up course Huldra for women entrepreneurs in Sogn og Fjordane, Norway, were the depopulation of the region and the fact that men have remained in the region to a greater extent than women. In addition, the county has had the lowest level of business start-ups of the

Norwegian counties during the last decade. One of the rationales behind the Finnish project *Futuuri* was that financial support is still mostly directed to male business owners in the manufacturing industry in the North Savo region in Finland. According to the project leader, the women entrepreneurs do not have the same tradition of making their voices heard. Motivations for the project were also the growing service-orientation in society, whereas it is important to support women entrepreneurs, who are often active in this sector of the economy. Furthermore, the population in the region is getting older and it is therefore important to stimulate new entrepreneurs to start businesses in the area.

Some other premises for supporting women's entrepreneurship exist in Iceland, as the business start-up course *Brantargengi* was initiated at a time when unemployment was high among women. The project therefore has as its purpose to increase the number of women entrepreneurs (and thereby provide self-employment and employment possibilities). It has been arranged in Reykjavik, Akureyri and rural areas, and there is a difference between the types of businesses which are set up by women in Reykjavik and those in the rural areas, according to the project leaders: In the rural areas women often start up businesses mainly as a necessity, to find a way to help them remain in the area, and a large majority of them do not have plans to expand their businesses. Many of the businesses set up in rural areas provide services related to the tourism industry, which is a seasonal industry and implies that some are only open in the summer period. In the capital area, it is more common that businesses are set up with plans of hiring employees, and also of exporting. The premises for arranging the project studied as a case in Västerbotten, Sweden, is not directly related to depopulation, instead the firm studied is engaged in consultancy, coaching and training. The ambition is to see beyond prejudices and preconceptions and, according to the owners, all projects they carry out are developed in line with a gender perspective. The Danish case study project focuses on activities to support women's entrepreneurship of Vaeksthus Central Denmark, which is responsible for business support in the Central Denmark Region. This region was selected by us due to the fact that the so-called VIN method, which is now used for the competence development activities in the *Women Can* project, was developed at Vaeksthus Central Denmark and draws on previous experiences from a business advisor working here.

Policy contexts – National programmes or not

Three of the projects studied in the case studies are connected to national policies, like the Danish which is financed by the Action Plan for Women Entrepreneurs, developed by the Danish Enterprise and Construction Authority, to be implemented during the period 2009–2011. A small part of the action plan was allocated to the regional Business Links (*Vaeksthuse*) for the purpose of supporting competence development for women. Furthermore, the Norwegian case study on the regional business start-up course Huldra, run since 2007 in the county of Sogn og Fjordane, is connected to the Norwegian *Kvinnovasjon* programme, which in turn has been developed within the framework of the Norwegian National Action Plan for More Entrepreneurship among Women, for the period 2008–2013, introduced by the Norwegian government with the overall objective that by 2013 a minimum of 40 per cent of entrepreneurs in Norway will be women. The Swedish case study focuses on a course on gender perspectives for business advisors, called 'Focus on the customer' (*Kunden i fokus*). It was carried out by Euniq'em, a private firm located in the city of Skellefteå, in the county of Västerbotten, northern Sweden. It is financed by the Swedish programme Promoting Women's Entrepreneurship as a part of the measures under 'Making possible', where funding is directed to 'Educating business advisors on gender perspectives'.

The Finnish case study project *Futuuri*, 'Women entrepreneurs and managers in the future', is not closely connected to a national policy in Finland, but instead to regional policy, municipalities and the European Social Fund. There is no particular programme for supporting women's entrepreneurship at the national level in Iceland. The studied initiative in Iceland is the business start-up course and it is run by Innovation Centre Iceland – Entrepreneur and SME Services, in Reykjavik, as well as in the rural areas of Iceland. The course has been run since 1996.

Courses – the main support activity

All of the activities studied in the case studies are courses, and all but one focus on educating women entrepreneurs. The exception is the Swedish course 'Focus on the customer', which is targeted at business advisors who are to be educated on gender perspectives. In the case studies we can see that some projects are focused on spurring women to start businesses, like the Norwegian project Huldra and the Icelandic *Brantargengi* project, while the

focus in the Danish *Women Can* project and in the Finnish project *Futuuri* is on existing entrepreneurs.

In Central Denmark the support activity studied is the course *Women Can – Growth in Networks*, which is developed with inspiration from the so-called SUN method (strategy development in networks) and the ‘growth wheel’, which are tools used to support growth in firms and is a part of the existing support system at Vaeksthus Central Denmark, as well as other business links. The *Futuuri* project, in North Savo, Finland, 2008–2011, with the subtitle, ‘Women entrepreneurs and managers in the future’, is focused on developing existing businesses owned by women. The aims of the project have been to promote women’s entrepreneurship and management by speeding up the growth of enterprises and helping the internationalisation of the businesses, and also by supporting the participants’ own firm development projects. The course in Iceland, *Brautargengi*, has as its purpose to strengthen entrepreneurship among women, and nurture the competences required to develop a business plan. The focus of the *Brautargengi* course is on the various elements that need to be taken into consideration in relation to starting up a business, such as financial planning, market analysis, marketing, and presentation skills. The course consists of a mix of lectures and group work on the different topics.

The business start-up course Huldra includes a series of five seminars, seen by the organisers as a process, where the women work through their business plans. The themes cover: (1) motivation, getting started with the business plan, (2) financial planning, (3) market analysis, objectives and strategies, presentation technique, (4) marketing and sales, and (5) panel presentations. An issue which is often discussed in relation with this is the issue of balancing self-employment with family life, which is an issue that is more often a concern for women than for men when starting up a business. Presentation skills are also an element which is stressed as part of Huldra. At the end of the course the women are offered ten hours of mentoring assistance.

The Swedish project studied differs substantially from the other projects in the case studies as it focuses on a course in gender perspectives for business advisors, called ‘Focus on the customer’ (*Kunden i fokus*). It was carried out by Euniq’em, a private firm located in the city of Skellefteå, in the county of Västerbotten, northern Sweden. The aim of the course was to educate actors in contact with entrepreneurs and potential entrepreneurs in a gender perspective to enable

them to support their customers better, both men and women.

The case studies reveal differences in the scope of the projects studied and some of them are more extensive, like the Icelandic course *Brautargengi* which is a course of one-day meetings that goes on for 15 weeks (and that has been arranged for 15 years). Others are more short-term, like the Swedish ‘Focus on the customer’ project which was arranged as a single one-day or half-day meeting.

Women-only is important

All but one (the Swedish project in Skellefteå) of the projects in the case studies have been arranged as women-only activities, and the reason for that, according to the interviews, is that women tend to talk more freely when they are in women-only groups. In the Danish course *Women Can – Growth in Networks*, the view is that a group of women will present the problems they are facing in their business almost immediately, which entails that they will be able to deal with these issues and discuss them in the group more quickly, whereas in mixed-gender groups men generally present their firms as problem-free and women will be less likely to be as open about the problematic issues they might be facing. Another reason for being open only to women, stated in the Norwegian Huldra project, is that it is beneficial in terms of building a network with others who have similar ideas, and men are considered to have different business ideas. Some women are also said they feel more comfortable asking questions when there are only women present. One of the financiers of the *Futuuri* project sees that one premise for the project is a general lack of advice services for women. The *Futuuri* project has therefore been a women-only project. The *Brautargengi* course in Iceland is also targeted at women only. However, most of the women interviewed state that they themselves would have taken the course if it had also been open to men. At the same time, all of them state that it was important for some of the other participants that it was only for women. Most of the interviewees mention that men are more straightforward than women and there would thus have been a risk that they would have dominated the class, if they had participated. Consequently, women would have been reluctant to ask questions if men had also been present.

In the next part of the working paper we make use of the findings made in the case studies to develop a policy model supporting women’s entrepreneurship, with a focus on sparsely populated and rural areas.

PART III

In this section of the working paper we develop a policy model for supporting women's entrepreneurship in sparsely populated and rural areas based on the overview of previous research, reports and national policies on supporting women's entrepreneurship and the case studies of projects supporting women's entrepreneurship in five regions in the Nordic countries.

A policy model for supporting women's entrepreneurship – with a focus on sparsely populated areas

Katarina Pettersson

The policy model – WHAT VIEW and WHAT TO DO?

Based on the policy and literature review and the case studies presented in this working paper, we can conclude that there is a need for taking a well thought-through perspective when formulating the goals and means for supporting women's entrepreneurship. The goals and means are not 'given' and are therefore a matter of choice. It is thus important to thoroughly think through the premises for supporting women's entrepreneurship. In order to determine the goals and measures, as well as the premises for supporting women's entrepreneurship we suggest a policy model for supporting women's entrepreneurship, in sparsely populated and rural areas, that makes the choices and process of formulating goals and means explicit. The model aims at making explicit the choice of perspective (WHAT VIEW) on supporting women's entrepreneurship, as well as making explicit and choosing the activities (WHAT TO DO) to be arranged. The perspective influences the choice of activities to be performed and these considerations are thus interconnected with each other. The policy model hence contains two subject areas to be considered in order to support women's entrepreneurship:

WHAT VIEW, applied when formulating the goals of supporting women's entrepreneurship and deciding on WHY women's entrepreneurship should be supported.

WHAT TO DO, or the activities to be performed in order to support women's entrepreneurship, deciding WHAT activities to arrange, WHOM to approach, WHERE to perform the support and WHEN to do it.

For these respective subject areas there is a set of key questions that needs to be answered in order to ensure that the support for women's entrepreneurship is formulated in a relevant and feasible way for the specific geographical, social and economic context. In the following we present the key questions following each area of consideration. We also comment upon them based on the knowledge that we have collected in the policy and literature reviews and in the case studies. In

addition, we give concrete examples of activities that can be performed, based on the case studies.

1. WHAT VIEW?

- *Define the perspective from which you want to support women's entrepreneurship.*
- *Answer the question of WHY you want to support women's entrepreneurship.*
- *Formulate the goal for supporting women's entrepreneurship based on an informed choice of the perspective to be applied.*

Making explicit and choosing the perspective (VIEW) on supporting women's entrepreneurship can be done through answering the question WHY support for women's entrepreneurship is to be formulated and performed. Answering the question of WHY can be done through considering and clarifying the premises for supporting women's entrepreneurship and in what perspective you want to support women's entrepreneurship. Inspired by previous research (Braidford et al., 2008; Mayoux, 2001; Pettersson, 2012; Rees, 2005; Wilson et al., 2004) we follow a categorisation of three perspectives in support for women's entrepreneurship. When formulating support for women's entrepreneurship a choice can thus be made between three perspectives:

- AN ECONOMIC PERSPECTIVE
- A WOMEN-CENTRED PERSPECTIVE
- A GENDER PERSPECTIVE

An economic perspective implies that the goal for supporting women's entrepreneurship is economic growth. In that way it promotes women for their contribution to economic growth and views women as an underused resource. This perspective downplays constraints on women's entrepreneurship, like a gender segregated labour market or that the concept of entrepreneur is gendered. It is based on presumptions of economic individualism and basically only provides cosmetic

changes in terminology. An example of the goal formulated in an economic perspective, to increase the economic growth in a region (or nation), can be found in the current Danish national action plan for women's entrepreneurship (see Appendix 1: Erhvervs- og byggestyrelsen, 2009).

A woman-centred perspective combines the two perspectives of market-led growth and a feminist development critique of the gender perspective, in what has been seen as an 'uneasy marriage'. It has as its goal to support women entrepreneurs through special projects. This perspective treats support for women's entrepreneurship and gender issues as special cases, requiring extra costs and attention – and does not integrate support into mainstream support systems. An example of a goal formulated in a woman-centred perspective is to better equip individual women entrepreneurs, as they are portrayed as lacking knowledge and abilities. This kind of perspective can to some extent be found in the Brautargengi project in Iceland and the Futuuri project in North Savo, Finland.

A gender perspective implies a critique of mainstream support systems and seeks to challenge and transform them and also the gendering of entrepreneurship. The aim is to contribute to gender equality through supporting women's entrepreneurship, and/or to change the gendering of mainstream support systems. This view implies long-term support also integrated into regular support systems. The perspective also emphasises women's equal representation in economic decision making – otherwise the degree to which entrepreneurship development really benefits women are called into question. The perspective also allows for problematising that entrepreneurship is gendered, and that there is a male norm, e.g. intrinsic in the view of who is an entrepreneur. The perspective takes gendered inequalities seriously, like a gender-segregated education, labour market and work-life balance, and demands a change of the inequalities. An example of a goal formulated in a gender perspective can be: to promote entrepreneurship among women through creating a more gender-equal and diverse industry, which is a goal presented in the Norwegian action plan for more entrepreneurship among women (see Appendix 1: Departementa [Ministries], 2008).

Another goal following this perspective can be to educate and train actors within the 'mainstream' ordinary support system for entrepreneurs and entrepreneurship on the concept of gender and a gender perspective. An example of this goal formulation can be found in the project 'Focus on the customer' in northern Sweden. Furthermore, another example is the goal to get

more fathers to take parental leave in order to support women's entrepreneurship, which is the case in the Norwegian action plan for women's entrepreneurship (Departementa [Ministries], 2008). In line with applying the gender perspective one can also ask if it is feasible and/or interesting to include also a discussion of other power structures intersecting with gender, like ability, age, sexuality and/or ethnicity – and if there should be goals seeking to problematise norms regarding these identity categorisations.

We note that the threefold categorisation and the choices to be made in line with it can be indistinct in practice and that three perspectives can sometimes be built into the same policy supporting women's entrepreneurship (cf. Pettersson, 2012).

2. WHAT TO DO?

Answer the questions of:

- *WHAT activities to arrange?*
- *WHOM to approach?*
- *WHERE to perform the support?*
- *WHEN to do the activities in order to support women's entrepreneurship?*

Making explicit and choosing the activities (WHAT TO DO) to be arranged when aiming at supporting women's entrepreneurship can be done through planning the activities to be performed in order to support women's entrepreneurship and deciding on: WHAT activities to arrange, WHOM to approach, WHERE to perform the support and WHEN to do it.

What activities to be arranged is of course related to the perspective (VIEW) decided upon and applied in support for women's entrepreneurship, and the considerations of WHAT TO DO and WHAT VIEW are thus interconnected with each other. Depending on the perspectives on supporting women's entrepreneurship the activities can range e.g. from instruments on micro-financing (applying an economic perspective) to seeking to change male norms in entrepreneurship support through extensive training and education and gender mainstreaming support projects (applying a gender perspective).

Other examples of activities following *an economic perspective* can be; training in finance, business training and increasing women's access to financial capital. Activities following *a woman-centred perspective* can include: courses on marketing and internationalisation, networking of various kinds (women-only; persons [women] within the same support project; related to the same economic sector etc.), role models and ambassadors for women's entrepreneurship, mentors (successful

women; same-sector persons; influential men etc.) and study visits. In following a *gender perspective* activities arranged could be: discussions on the concept of gender, extensive training and education and gender mainstreaming support projects, and activities seeking to change the gender-segregated labour market.

Other important issues to consider when it comes to the activities planned also include whether the activities should be project-based or more continuous and integrated into the mainstream, existing support system. This issue includes considerations on the financing of the activity, and particularly if it is project-based (and part of a national action plan, or the like, which might be finished or continued) or a continuously financed budget item. Another issue concerns whether an activity is to be planned and/or performed from the top-down or bottom-up. An example of a bottom-up approach and development of a project is the Finnish *Futuuri* project where the idea came from the women themselves, and the education process was developed throughout the three years that the project was carried out. Another issue to deal with is whether the participants are to pay a fee for their participation, as they did in the Finnish *Futuuri* project, the Norwegian *Huldra* project, the Danish *Women Can* project, and in the Icelandic *Brantargengi*. The experience in Iceland is that if the participants pay a fee they dedicate themselves a lot more to the project, seeing it as their own investment in their future.

Whom to approach or engage in the activity is also subject to choice, in terms of e.g. the target group for an activity and who is to be the one performing the activity. Issues to consider in that respect are, for example, if it should be woman-only or if it should include women and men. Many of the projects in the case studies have been arranged as women-only activities, and the reason for that, according to the interviews, has been the thought that women tend to talk more freely when they are in women-only groups. In the Danish course *Women Can – Growth in Networks* the view is that a group of all women will present the problems they are facing in their business almost immediately, which entails that they will be able to deal with these issues and discuss them in the group more quickly, whereas in mixed-gender groups men generally present their firms as problem-free and women will be less likely to be as open about the problematic issues they might be facing. A reason for being open only to women stated in the Norwegian *Huldra* project is that it is beneficial in terms of building a network with others who have similar ideas, and men are considered to have different business ideas.

Another issue to deal with is whether the target group consists of potential entrepreneurs (start-ups) or established entrepreneurs. In the case studies we can see that some projects are focused on spurring women to start businesses, like in the Norwegian project *Huldra* and in the Icelandic *Brantargengi* project, while the focus in the Danish *Women Can* project and in the Finnish project *Futuuri* is on existing entrepreneurs. Furthermore, one issue to decide upon is who will arrange the activities and, for instance, who will be the project leader. Furthermore, the who-question can concern who are taken on as mentors in a course or education. In the Norwegian *Huldra* project the participating women are offered mentoring at the end of the course. The mentors are, intentionally, more often men than women due to the fact that in the business community, e.g. at the bank or when dealing with suppliers, most often the women will be confronted with men.

The who-question can also concern who should be networking in a programme or project, and aspects to consider in this respect include if 'networkers' are to be part of the specific project and also in the same line of business. It should also be decided who the networkers are in terms of gender: should there be women and/or men in the network? In the Norwegian *Huldra* project a majority of the participating women who were interviewed stressed that the network was the most important thing that they gained from participating in the project, and in this case the networkers were other self-employed women, with similar business ideas, with whom they could discuss their ideas. Other examples of 'who-considerations' is that the *Brantargengi* project in Iceland includes women role models and that it also emphasises the hiring of women teachers. In the Norwegian *Huldra* project, in contrast, the organisers have put no particular focus on women teachers, but instead on teachers who understand and give examples from small businesses in seminars. Another important question regarding the WHAT TO DO in supporting women's entrepreneurship is information on the specific needs of the women to be approached and what they want in terms of support. Regarding the question of whom, it is also feasible to consider if women of a particular age, or in a particular sector of the economy, are to be approached or engaged.

Where to perform the support is of course a highly interesting question, especially when focusing on rural and sparsely populated areas. Sub-questions that need to be answered in this respect are e.g.: does the arranging actor have knowledge on the local and regional context of the women to be supported, and if not: how is that knowledge going to be gained? In the Finnish case study on the

Futuuri project, for example, it is interesting to note that the premises of the project were a regional lack of advice services for women only, an ageing population and the potential in the growing service-oriented economy. Also in the Norwegian case study of Huldra, the course is very much linked to the particular situation of the region being sparsely populated and that women especially are moving away. Another interesting question that needs to be answered is where the meetings (if meetings are arranged) should be held in order to reach the women: Can a meeting be arranged in more than one place or should there be a particular place chosen as the 'home' for the support and/or meetings? Where should the management of the support be located? Should virtual meeting places be arranged (e.g. through using social media)? Should there be long-distance education arranged through e.g. video-links and/or Skype? One example of the use of long-distance education tools is the Icelandic *Brantargengi* project where initially lectures held in Akureyri were broadcast through video link to a group in a rural area (where a representative was also present to assist the women).

When to perform the support for women's entrepreneurship is also an important question to be answered when planning the activities. The when-question includes considering how extensive an activity should be and also when it is best to arrange e.g. meetings, since it could be feasible to arrange meetings when it suits the women entrepreneurs best. The case studies reveal differences in the scope of the projects studied and some of them are more extensive, like the Icelandic course *Brantargengi* which is a course of one-day meetings that goes on for 15 weeks (and that has been arranged for 15 years). And others are more short-term, like the Swedish 'Focus on the customer' project which was arranged as a one-day or half-day meeting. (The participants and organisers would have preferred more than one meeting, but it was not possible in this project.)

In this part of the working paper we have argued that there is a need for taking a well thought-through perspective when formulating the goals and means for supporting women's entrepreneurship. In order to determine appropriate goals and measures, as well as the premises for supporting women's entrepreneurship we have suggested a policy model for supporting women's entrepreneurship that

makes the choices and process of formulating goals and means explicit.

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Lindqvist, Anna From, project leader ‘Focus on the customer’, 13 June 2011

Participants:

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Hedlund-Lindgren, Renée, START, 10 June 2011

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