



Turun yliopisto
University of Turku

Finnish Economy from Gender Perspective

**Anne Kovalainen
Academy Professor
University of Turku
School of Economics**





FINLAND: SOME GENERAL CHARACTERISTICS

- **Welfare society: equalitarian & universal welfare**
- **Innovation economy: historically strong paper&pulp industry and electronics sectors**
- **High standard of living: 35,150 €/capita/2011**
- **Stable entrepreneurship ecosystem, low number of start-ups**





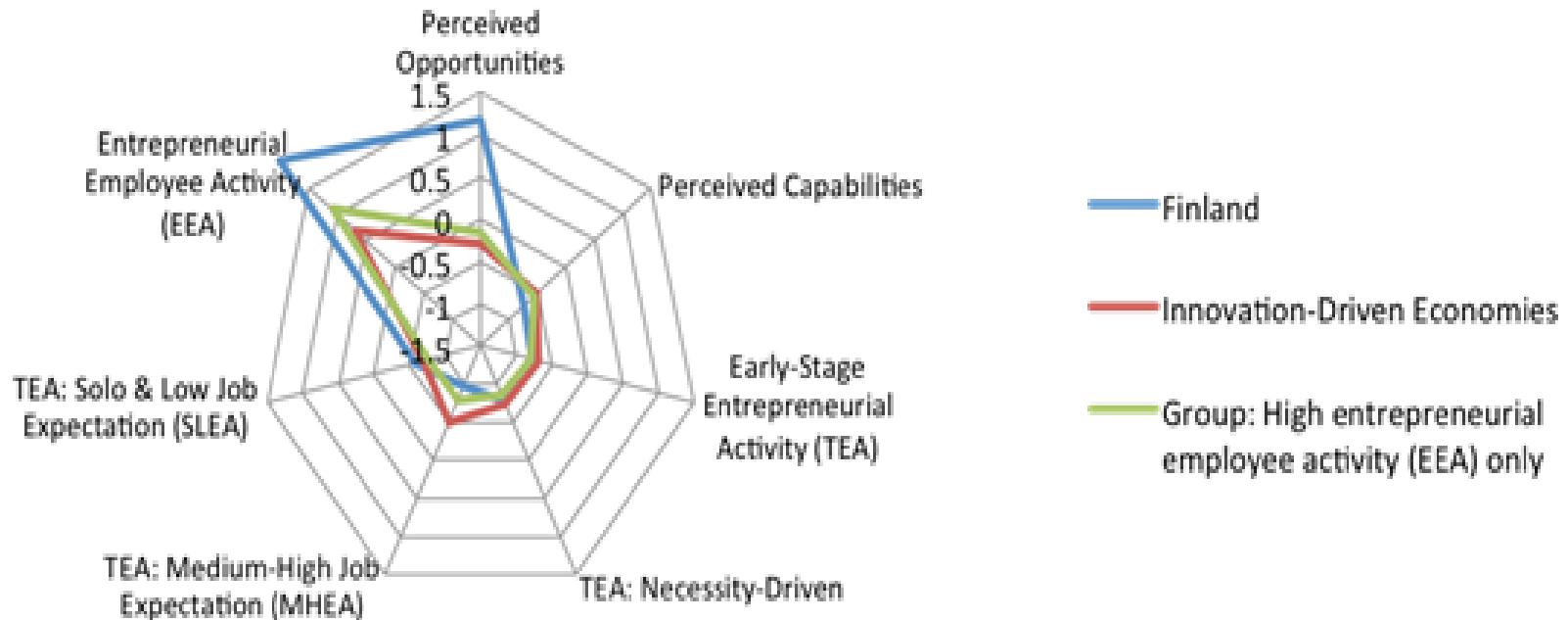
- **High-growth firms targeted with specific policies**
- **Legislative tax cut support for innovations**
- **In GEM, Finland scores higher than its peers**
 - entrepreneurship education and
 - general entrepreneurship policies





Finland as Innovation Economy – Some Background

- Higher than peers in perceived opportunities
- Higher employee activity in entrepreneurial way of performing paid work





... AND FOR WOMEN?

- **Several initiatives and activities for increasing women's entrepreneurship: Range from EU portal to local & regional official support, financial aid and industry-specific support networks, informal and ad hoc support.**
- **Most are industry specific, not gender specific**
- **Recognition of the segregation -> educational targets to get girls to male industries & fields.**





Employed, 15-74 by employment

Status in employment	Year		Change	Change
	2011	2012	2011/09 - 2012/09	2011/09 - 2012/09
	%	%	1000 persons	Per cent, %
Employed persons total	100	100	10	0,4
Employees total	86,1	85,8	0	0,0
Self-employed persons and unpaid family workers	13,9	14,2	10	2,9



KEY INDICATORS BY GENDER, 2012

Indicator		Year/Month		Change
		2011/10	2012/10	2011/10 - 2012/10
		Per cent, %	Per cent, %	Percentage points
Employment rate, persons aged 15–64	Both	68,3	68,7	0,4
	Male	69,3	69,6	0,2
	Female	67,2	67,7	0,5
Unemployment rate, persons aged 15–74	Both	7,0	6,9	-0,1
	Male	7,8	7,2	-0,6
	Female	6,2	6,6	0,4
Activity rate, persons aged 15–74	Both	65,1	65,0	-0,1
	Male	67,4	67,0	-0,4
	Female	62,7	62,9	0,3





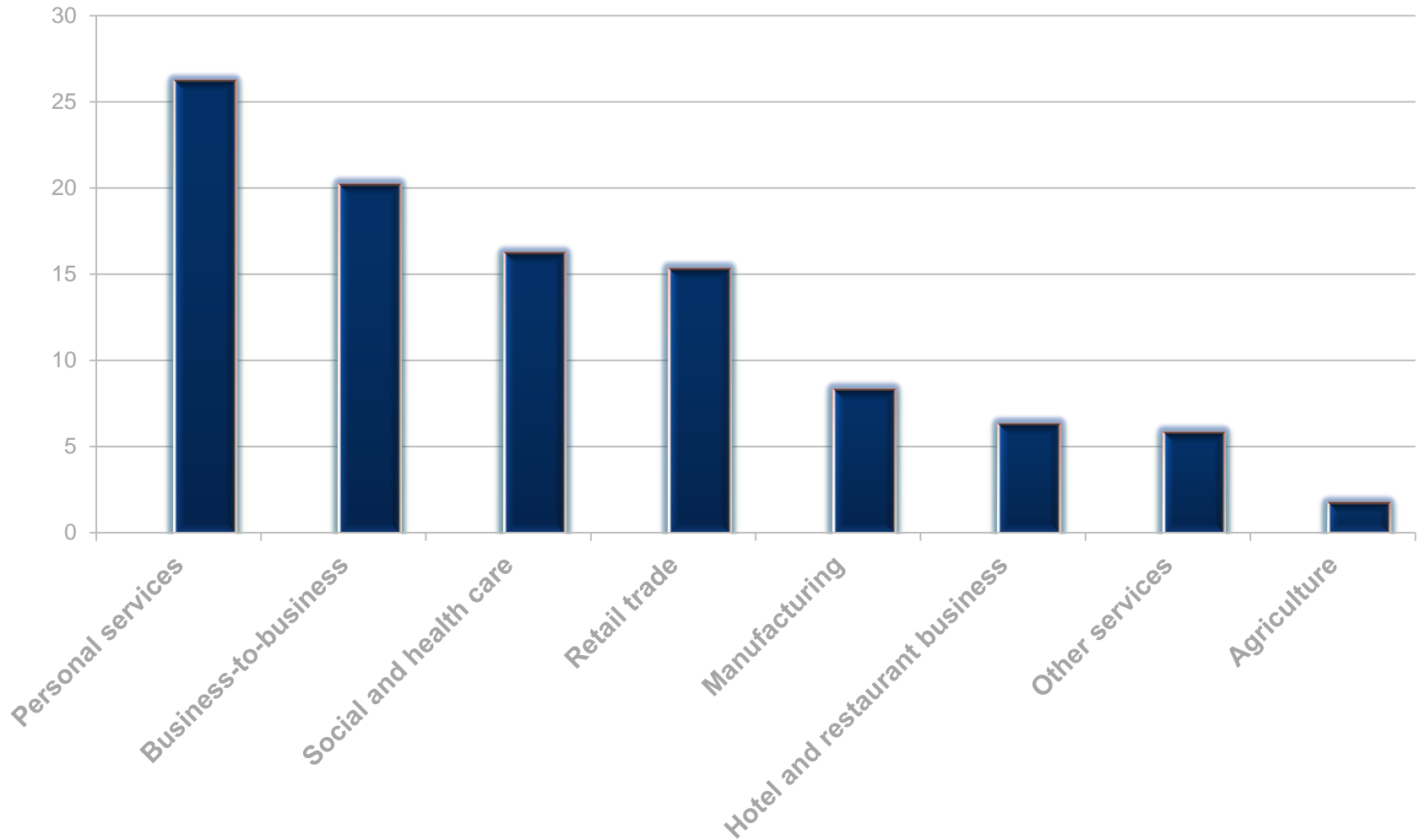
WHERE IN THE ECONOMY WOMEN ENTREPRENEURS ARE LOCATED?

	Women entrepreneurs, numbers	Share of all entrepreneurs, within that sector %
Personal services	20 000	65,1
Business to business services	11 800	30,8
Retail trade	9 200	52,9
Health services	7 800	66,7
Social services	5 900	88,1
Restaurants, cafes, accommodation services	5 000	50,5
Consumer services	3 700	68,5
Cleaning services	3 400	37,4
Transport & services	2 600	12,4
Whole trade & agents	2 100	20,8
Construction	2 000	4,8
Training	1 200	44,4
Manufacturing	3 200	15,4
Services	1 500	10,1
All	79 400	32,9





... AND WHERE DO THEY START UP THEIR BUSINESSES?





Some concluding remarks on gender & economy

- **Gender divisions in the economy prevail – women start up their businesses mostly (over 85%) in the female dominated sectors.**
- **The majority of women’s businesses – such as personal services, health and social care businesses – are labour intensive and high or rapid growth targets are not necessarily realistic. This is due to different business logics of the service sector in comparison to high tech intensive sectors, not because of intrinsic characteristics.**
- **Entrepreneurship is highly embedded in the social and cultural sectors and cannot be detached from educational & labour market questions -> drastic major shifts and changes are not realistic in mature, innovation driven economies.**

