

Food, Clothes and Care - Finnish Female Entrepreneurs from 1750 to 2000

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Summary

The paper focuses on the nature of Finnish female entrepreneurship from the late 18th century pre-industrial period, through the late 19th century industrial period to present-day post-industrial Finland. During these centuries, Finland has developed from an agrarian country into an industrial and post-industrial society; Finnish women have obtained the freedom to trade, legal sovereignty and suffrage, as well as access to all training and occupations. Nevertheless, a clear division of society into male and female realms seems to have remained unchanged. With the exception of the agricultural trades, the industries of the present day female entrepreneurs are the 'traditional' ones: textile, nursing, cleaning, beauty care, baking, petty retailing and restaurant companies. This is the same as self-employed women did in pre-industrial society: they earned their living by peddling, serving drink and food, inn-keeping, handicrafts and cleaning. The 'company-size' was as small as today: most women employed only themselves. The great societal changes have not changed the gender structure in entrepreneurship. Both the male and the female entrepreneurship have over the centuries become attached to the gender of the entrepreneur in a strong and evidently very rigid and invariable manner.

Introduction

The status of women in the European societies has undergone a radical change over the past two centuries. Women have obtained equal legal and political rights with men. The services provided by the welfare state as well as efficient birth control methods have contributed to alleviate the burden of women who have joined the work force. During the two World Wars, women were recruited in many fields which were formerly considered to be exclusively male domains. Education and training as well as all occupations have gradually become available to women.

Despite the great changes, the strict division into female and male work has remained virtually unaltered. Women and men continue to be employed in different occupations, at different levels and in different tasks. In most societies, most women are paid to perform the same tasks which they have performed or are still performing for free within the domestic walls. In other words, the female dominance is still most marked in the fields in which the

required skills have always been exercised in the form of unpaid domestic labour. Should men and women work in the same field or at the same work place, the professional gender difference is often vertical: men work at higher hierarchical levels, women at lower levels.[¹]

During the past two centuries, Finland developed from an agrarian economy into an industrial, today a post-industrial society. At the same time, the obstacles related to the training and work of women have been dismantled. Despite this, the clear division of society into male and female realms and fields seems to have remained unchanged. Today's self-employed Finnish woman sells, sews, patches, bakes, cleans, cooks and provides accommodation. It seems that she is doing exactly the same things as her pre-industrial predecessors did.

In my paper I will, in fact, focus on women's self-employment and entrepreneurship in pre-industrial, industrial and post-industrial Finland. The time perspective extends from the mid-18th century to the present day. The object of the study is interesting, alone for the fact that it reflects both great societal changes and rigid structural status quo. The core of the research is constituted by an urban historical "case study", with the material focusing on the city of Turku. Until the late 19th century, Turku was the largest city in Finland; in the early 20th century it was the second largest, and today the fifth largest city in Finland. In fact, Turku is the only city in Finland which had a sufficiently extensive population basis and diversified labour market in the pre-industrial era to offer material for this type of study. Farming and annexed industries have been excluded from my material.

In this paper, change is represented by the freedoms and rights obtained by women – and by men. As early as the pre-WWI era, Finnish women had achieved personal sovereignty (1864), freedom of trade (1879), suffrage and eligibility in national elections (1906). In turn, the status quo is represented by the male and female professional choices as well as by the structures of male and female entrepreneurship. It is my hypothesis that for centuries, both male and female entrepreneurship have been attached very strongly and in a seemingly rigid and unchanged manner to the social gender. I will discuss the question of to what extent the great social changes have influenced the gender structure of entrepreneurship. I will also try to find out whether the scale of female entrepreneurship has always been micro-entrepreneurship, associated with the domestic fields and whether its economic importance has always been equally marginal from society's point of view. In my paper, I will employ the terms "self-employed" and "entrepreneur" as synonyms, including all women who performed independent work and carried the economic risk of their operation under these concepts. In this way, the status of entrepreneur is assumed both by the washerwoman who washed the clothes of her clients against payment and by the inn-keeper who owned a large restaurant.

The recent report by Statistics Finland, "Tasa-arvo työoloissa" (Equality in Work) reveals the grim reality of the gender difference, still prevalent in the Finnish labour market. Women account for almost a half of the Finnish labour force [2], but they still earn only 79 percent of the wages of Finnish men. In comparison with their male colleagues, the pay of highly educated women is particularly slim. On the whole, training and education do not, according to this study, explain salary and wage differences; in fact, the modern Finnish woman is more "schooled" than the Finnish male. [3]

Money is not the only indication of the gender difference. The labour market itself is radically divided into male and female fields. The majority of Finnish women are employed in so-called female occupations. In 1990, 72 percent of them were in occupations where at least 70 percent of workers were women; 60 percent were in occupations where at least 80 percent of workers were women; and as many as 45 percent were in occupations where at least 90 percent of workers were women. [4] The occupations with record-high female dominance – at least 96 percent of the workers were women – were private housekeepers and child-care workers, municipal home helps, industrial seamstresses and cutters, bath attendants, milliners and hat makers, nurses, secretaries and typists, hairdressers and beauticians, kitchen assistants, and nursing staff in child day-care centres. All the above occupations are characterised by features that are typically attributed to women: caring, manual and finger dexterity, and typical household related work.[5] The most recent information on Finnish wage-earning women's occupations dates to 1997: most of them are – still – paid to take care of children, the sick and the old, to sew, clean, cook, work in offices and in shops, or to work as hairdressers or beauticians. Men still have a strong hold on male occupations, heavy industry, construction, machine and equipment repair and transportation. [6]

Self-employed Women – a Gender Approach to Entrepreneurship from the 18th Century to 1995

Much research in many disciplines has been focusing on women's work, domestic work and especially women's wage-earning work. However, the work performed by the female entrepreneur, the self-employed woman, has received very little attention. In fact, there is no earlier Finnish or Scandinavian research on the gender structures related to the history of self-employment and entrepreneurship. In Finland, there is only one publication on the work of the Finnish female entrepreneur, the study by Anne Kovalainen in 1993, "At the Margins of the Economy. Women's Self-employment in Finland 1960-1990". In her book, Kovalainen expressly mentions to be motivated by the scarcity of respective research: "the starting point for this study is the lack of research on women in the economy, both as entrepreneurs and as self-employed persons". [7]

Statistics show that the companies of modern Finnish women are small, often among the very smallest ones. Most of them are micro-companies, with less than nine employees. In 1995, there were 277,300 entrepreneurs in Finland, of whom 99,500, or the clear minority, were women. The entire Finnish population numbered 5,117,000 in the same year. The great importance of commerce was a factor shared by male and female entrepreneurs while industry was otherwise extremely diversified by gender.^[8] Table 1 shows that most of the Finnish female entrepreneurs worked in agriculture or annexed industries. In addition, women provided community, training, health care, accommodation and restaurant services. Over 60 % of the companies in service sectors, such as the above, were owned by women. The most female-dominated industry was community and personal service activities: in 1995, 68 % of all entrepreneurs in that industry were women. Women accounted for 63 percent of the entrepreneurs both in accommodation and restaurant businesses and in training, health care and community services, whereas the most male-dominated industries were construction and transportation., with over 90 % of the entrepreneurs. Manufacturing was also a very male realm: in 1995, only one fourth of the entrepreneurs were women.

Table 1: Proportions of female and male entrepreneurs by branch of industry and total number of entrepreneurs in the branch in 1995 and 1996 in Finland

	Women %	Men %	Total
Agriculture and forestry	38	62	104,600
Manufacturing	26	74	20,900
Construction	4	96	21,100
Wholesale and retail sale	36	64	37,800
Hotels and restaurants	63	37	7,300
Transport and communications	8	92	20,700
Business activities	33	67	19,400
Community service activities	68	32	19,500
Education, health and social services	63	37	8,700
Industry unknown	50	50	17,300
All industries			277,300

Source: Hietaniemi, Leena, Tuulen suunta kääntynyt suomalaiselle yrittäjäkunnalle? In Veikkola, Eeva-Sisko (ed.), Changes at the Top. Labour Market 1999:12. Official Statistics of Finland. Statistics Finland: Helsinki 1999, 83.

The above-mentioned study by Anne Kovalainen conveys a similar picture of Finnish female entrepreneurship. She points out that during the years 1960-1990, Finnish female entrepreneurship was of a very small scale, and only a few women employed anyone other than themselves. According to Kovalainen, the fields of industry had remained quite traditional. Excluding agriculture, the industries favoured by the self-employed women included retail trade (especially trade in textiles, leather products and footwear), beauty care (hairdressers and beauticians),

hotel and restaurant companies, home day-care and health care services (dentists and veterinarians). Among industrial companies, three-fourths of the female entrepreneurs had food and textile businesses. The majority of the latter companies employed just one woman, who earned her living by weaving, sewing clothes or fur products or by working leather. In the food industry, most of the female entrepreneurs owned a small bakery. In the preface to her dissertation, Kovalainen points out that as late as the 1990s, the self-employed Finnish women "seem to stay at the margins of the economy in terms of self-employment and entrepreneurship". She attributes the words "rigid and unchanged" to female entrepreneurship, pointing out that "... self-employment does not offer liberation from patriarchal relations in paid work, or from gendered labour structures". [9]

Over the past few years, I have been focusing on the Finnish industries and work life in 18th century Finland, especially in Turku, which was the biggest contemporary city with its 10,000 inhabitants. In this context, I have come across with several self-employed women, including a few wealthy burgess widows engaged in navigation, commerce or handicrafts. However, it seems that the majority of the self-employed women in the pre-industrial city earned their living in small-scale business operations: peddling or petty selling of knick-knacks, second-hand furniture and clothes, fruit, vegetables, dried fish, sausages, bakery goods, tobacco, ribbons, needles and various accessories; dispensing alcoholic beverages and serving food; providing accommodation; spinning, weaving, sewing, providing textile care and cleaning services. The late 18th century petty trade tax collection lists, included in the city of Turku accounts, contain the names of some 18 to 26 women peddlers on an annual basis: wives or widows of seamen, carpenters, coachmen, shoemakers, journeymen and resigned burgher officials and soldiers. The same number of women paid a special innkeeper tax for beer sales. Many female widows kept rooms for travellers at their homes. The local newspaper made accurate reports of all higher-ranking travellers who had arrived in the city, quoting also their landladies. For example, the widows of a Turku-based innkeeper, a wigmaker, a storekeeper and a bookbinder earned their living in this manner. Likewise, the newspapers were also the best source of information about the women who earned their income in domestic handicrafts and in the artisan industry. Women made and sold hats, caps, socks, gloves, women's wear, collars, shirts, fans, umbrellas and parasols, silk flowers, and taught young girls to sew. Similar "micro-entrepreneurs" can be found among the weavers: in 1748, urban women were guaranteed the right to weave simple linen cloths for sale.[10]

The livelihood of urban males was based on burgess professions and the associated navigation, on crown and city offices as well as on physical labour performed under the auspices of the city. As a rule, an urban woman could manufacture and trade only in goods and services, the sale of which did not require burgess rights. However, these were exactly the same industries mentioned by Anne Kovalainen: commerce, textile manufacture and cloth care, as

well as accommodation and restaurants. The "size of company" was as small as today: most of the women only employed themselves.

The formal obstacles to female entrepreneurship related to the bourgeois occupations were gradually eliminated during the 19th century but it seems that no rupture or change took place in the gender structure of entrepreneurship. Gunnar Qvist has been studying female entrepreneurship in the neighbouring Sweden, Finland's former motherland, [11] before 1846, the year in which practically all artisan occupations and part of the trading in Swedish cities became available to women. What were the industries women turned to? Production of bread, drinks, meat products and clothes prevailed. According to the random sample taken by Qvist, 90 percent of the women working in artisan industries in 1852 and 1863 produced foodstuffs or textiles.[12] Christine Bladh, Qvist's fellow countrywoman, has pointed out that the peddling activity of the pre-industrial woman continued during the more liberal circumstances of the late 19th century, taking the form of milk, bread, fruit, flower, cold cuts, sewing articles and fabric shop keeping.[13]

Self-employed Woman in the Industrial and Post-industrial Turku in 1910 and 1995

It seems that the gender difference between male and female entrepreneurs did not vanish during the transition from pre-industrial to modern society. What was the situation like in Turku, touched upon earlier in this article, after the achievement of trade liberalisation, at the threshold of modern times at the turn of the 20th century or in the post-modern, post-industrial Turku at the turn of the new millennium? Table 2 shows that the female work model, carried over from the past centuries, has prevailed: not only in 1910 but also today, the wage-earning and self-employed women of Turku are in charge of people's physical and mental well-being. The respective proportions have remained stunningly equal, at least similar, despite the rapid growth of the city – in 1805, Turku had 11,300 inhabitants (of whom 6,200 were women), in 1910 the population was 54,700 (30,500) while in 1995 it was already 164,700 (88,100). Both in 1910 and in 1995, women held the majority of jobs in the trading, hotel and restaurant businesses, training as well as in health care, social and welfare services. It is also noteworthy that at least in 1995, the share of women in the entire employed labour force dropped radically in almost every industry if we look at entrepreneurship rather than wage-earning labour. For example, 57 percent of the labour force employed in commerce were women whereas only one third of the respective entrepreneurs were women. Correspondingly, women accounted for 66 percent of the labour force in the hotel and restaurant business while half of the entrepreneurs were women. It seems that, at present, entrepreneurship as a form of employment is more attractive to men than to women.

Table 2: The percentage share of women of employed persons by industry in Turku in 1910 and in 1995

	1910	1995	
	1.	2.	3.
Agriculture and forestry	3	46	33
Manufacturing	51	35	30
Energy and water supply	-	19	-
Construction	3	13	3
Wholesale and retail sale	58	57	36
Hotels and restaurants	84	66	48
Transport and communications	7	33	10
Finance and insurance	30	75	50
Real estate, cleaning and rental services	..	47	29
Public administration	2	47	-
Education	70	61	53
Health and social welfare services	66	85	66
Other services ^[14]	99	61	72
Common labourers	39	-	-
Industry unknown	57	57	48

Notes to the table: 1.= Salary and wage workers and entrepreneurs, 2.= Salary and wage workers and entrepreneurs, 3. = Entrepreneurs (incl. employers and unpaid family workers).

Sources: Population Census 1910, Official Statistics of Finland VI:47, Statistics Finland: Helsinki 1915; Population Census 1910, Official Statistics of Finland VI:48, Statistics Finland: Helsinki 1916, 12-22; Population Census 1995, Official Statistics of Finland Statistics Finland: Helsinki 1998, table 1.26; Statistics Finland, Population Census R-Table K 103 Employed persons by industry and industrial status in Turku 31.12.1995.

Older statistical material does not make a distinction between entrepreneurs and wage-earners but trade notifications, tax catalogues, population registers and address calendars give more detailed information about the female entrepreneurs operating in Turku in 1910. Table 3, compiled on the basis of such material, includes 969 female entrepreneurs representing various industries. Collected in this manner, this figure can by no means be taken as a sum total; however, it is a validly representative figure indicating a minimum number of entrepreneurs. Naturally, this sum only includes the prosperous part of the female entrepreneurs, those whose income exceeded the taxable limits and those who were prepared to pay for their enrolment in the city's address catalogue. The most modest entrepreneurs are not included in any official sources: if the entrepreneur operations were of a very limited scale, and the clients among those with scarce resources, the meagre income did not exceed any taxable limits, and no trade notification was normally made. For example, a self-employed seamstress or dressmaker sewing for poor people for a modest compensation did not necessarily appear as an entrepreneur in the source material, especially if she were married, in which case she was only registered as the wife of her husband: in 1910, the man's quality as the principal breadwinner was a more important statistical criterion than the woman's earning of a livelihood, open to interpretation. However, the material includes a sufficient number of women employed in the textile branch –

135 seamstresses and dressmakers, 2 corset and 2 shirt manufactures, one tie sewer, 4 embroidery shop owners and 4 tailor shop owners –to give a representative picture of the weight of the female entrepreneurs in this branch.

Table 3: Turku-based female entrepreneurs in 1910

Branches	Number	%
Manufacturing		
- Foodstuffs	5	1
- Chemical-technical industry	1	0
- Handicrafts	251	26
Construction	-	-
Wholesale and retail sale		
- Agency operations and wholesale trade	6	1
- Retail trade	425	44
Hotels and restaurants	108	11
Transport and communications	16	2
Finance and insurance	1	0
Laundry and cleaning operations	20	2
Education	9	1
Health and social welfare services	83	9
Other services	39	4
Industry unknown	5	1
Total	969	100

Sources: Turku City Archives, Turku Registry Office and City Court Archives, A2b:83 Petition register 1910; Ca: 34 Minutes of the Monetary Affairs Office 1910; G11:56-57 Turku municipal taxes 1910, Turku population register 1910; Turku City Court Archives, Turku trade notifications 1890-1910; Turku Regional Archives, Turku Provincial Government Archives, 1Ab:179 Petition register 1910; Archives of the Turku Police Department, BIIh:12-13 List of express coachmen 1904-1917; Turku address calendar 1910-1911. Turun Kirjapaino ja Sanomalehti O.-Y.: Turku 1911.

The majority of the female entrepreneurs included in Table 3 were engaged in small-scale businesses related to the manufacture and sale of fabrics, clothes and shoes as well as foodstuffs, to nursing and care or beauty care. As many as 87 % (841 women) of all female entrepreneurs were included in this group. Retail shopkeepers formed the largest individual group (431 women), including 140 women who mainly sold foodstuffs in the marketplace or in the inside markets; 60 women had a shop for imported goods, 39 a grocery store and 38 a dairy shop; 26 women sold sewing material, fabric, yarn or clothes in their shops; 10 of the female-owned shops were shoe stores, 7 sold alcoholic beverages, 7 meat or cold cuts, 6 various groceries, 4 coffee and 4 tobacco products. Women thus sold the same products – foodstuffs, yarn, fabrics and clothes – which they produced or otherwise mastered or handled in the domestic sphere. As a whole, the attitude towards women’s work in commerce was very similar all over Scandinavia. Their tasks were very clearly defined on the basis of their gender: measuring coffee, sugar, pepper or raisins was much more suitable for women than for men.^[15]

After the merchants, the category of various artisans ranked second (251 women) in importance. As far as women were concerned, the artisan industry was mainly dominated by the textiles: in professional contexts, women used their traditional handicrafts skills. The largest female artisan group was constituted by the above-mentioned 148 seamstresses/dressmakers and 16 hat makers. In addition, the artisans included 41 bakers, 6 bookbinders, 5 watchmakers or jewellery shop owners, as well as a few occasional owners of carpenter shops, painter shops, dye works, shoe repair shops, stone cutter shops or sheet metal workshops. In addition to the above, there were women weaving fabrics who earned their income through such small-scale enterprises. However, they do not figure as entrepreneurs in the official sources because their work was considered to be part-time domestic handicrafts. A study made in 1905 on the downtown and suburban Turku housing conditions, however, shows that in this area, a total of 40 women were engaged in the weaving of fabrics for sale while 26 women were in machine weaving.^[16]

In the male-dominated artisan branches, the women were usually partners of their artisan husbands, or they had inherited the business from their deceased husbands. Only a few women had paid employees in their artisan firms. Occasionally, a woman entrepreneur had her sister as the business partner.

Alimentation, care and small company size were also characteristic of the work of the female entrepreneurs employed in the hotel and restaurant business (108 women). Only five hotel owners and 13 restaurant owners had several employees while 32 owners of restaurants on board steam ships^[17], 46 refectory or cafeteria keepers and 11 lodging-house keepers managed with a smaller staff, or even alone. Associated with the restaurant business, there were also five household school owners who maintained a dining room, run by student-employees, in connection with the school. The 36 nurses, 22 midwives and 22 physical therapists and masseuses who provided their services for the private sector were self-employed persons in the true sense of the word. The growing service sector employed 16 female hairdressers and barbershop owners, 5 photographers, 8 sauna owners, 2 beauticians and pedicurists, 2 translators, 2 typists, 2 artists, one undertaker and one cinema owner. A coach and a horse was owned by 15 women. However, they did not drive themselves but hired a man to take care of the horse and drive the coach. Cleaning also employed some of the enterprising women. Table 3 includes 6 laundry owners and 14 women engaged in ironing. The ironer mostly took care of men's shirts, which also had to be starched. People preferred to take shirt collars, cuffs and fronts to a person who starched them on a professional basis. Besides the washerwomen and ironers included in Table 3, there must have been several other private cleaning ladies and washerwomen in Turku who were hired to come and do the washing and cleaning at the homes of their clients. However, their income was so modest that they were not taxed as entrepreneurs, and therefore they, for example, are not included in the tax lists. The 1910 Turku population register, however, gives an idea of their number: there were 22 washerwomen, 91 ironers and 59 cleaning ladies in the register for that year. Some of them were engaged

in wage-earning work but a part of them probably worked on an independent basis, also carrying the work-related economic risks.

It seems that women did not establish any industrial undertaking on their own. The three soft-drink manufacturers included in the source material had taken up the business as their husband's partners while the rest of the female industrialists had inherited the company from their deceased entrepreneur husbands: one chemical-technical factory, one liquor factory and one vinegar factory. In 1910, the female Turku-based businesswoman was thus mainly a small-size entrepreneur who employed herself and a maximum of a couple other employees.

Table 4: Female Turku-based entrepreneurs in 1995

	Number	%
Manufacturing		
- Foodstuffs	11	1
- Textile industry	70	4
- Publishing and printing	7	0
- Metal industry	7	0
- Mechanical industry	9	1
- Furniture manufacturing	7	0
- Other industry	28	2
Construction	10	1
Wholesale and retail sale		
- Sale and repair of motor vehicles	12	1
- Agency operations and wholesale trade	53	3
- Retail trade	304	19
Hotels and restaurants	97	6
Transport and communications	49	3
Finance and insurance	1	0
Real estate, cleaning and rental services	167	11
Education	17	2
Health and social welfare services	213	13
Other services	447	28
Industry unknown	88	6
Total	1 598	100

Sources: Statistics Finland, Population Census R-Table K 103. Employed persons by industry and industrial status in Turku 31.12.1995.

Table 4 shows that in 1995, still almost six out of ten Turku-based female entrepreneurs were employed in fields related to foodstuffs, textiles, health and beauty care. There were 4,235 entrepreneurs in Turku, of whom 1,598 were women, with 915 (57 %) of them working in the above-mentioned fields. Compared to the year 1910, there has naturally been some transition from trading and handicrafts towards services among the female entrepreneurs; for example, commissioned sewing is today an almost extinct occupation. However, the metal and mechanical industry, construction and transportation still remain virtually inaccessible to female entrepreneurs. Likewise, the rapidly growing new industry, information technology, is very male-dominated: according to the 1995 population

statistics, there were 28 Turku-based entrepreneurs in this field, while the number of corresponding women was only three. If all service sectors – real estate, cleaning and rental services, education, health and social welfare services and other services – are classified under "care" as referred to in the heading of this study, we will notice that today, three out of four Turku-based female entrepreneurs still work in textiles, foodstuffs and personal care, all sectors with a feminine character.

Commerce continues to offer a lot of opportunities for female entrepreneurs: almost one in four Turku-based female entrepreneurs (369 women) were in commerce in 1995. As in the past, the retail trade of foodstuffs, textiles, clothing and home decoration articles as well as other small stores attracted women. Among the women engaged in retail trade, 83 owned a shop or a kiosk selling daily consumables, 18 women sold medicine and health care products, 7 had a shop with fabrics or yarns, 19 clothing, 14 shoes, 16 furniture, 8 books and paper, 29 flowers, 11 watches and jewellery, and 38 women sold goods in the marketplace. Among the wholesale traders, 16 women had an agency for furniture and three for textiles. Two women were in the wholesale trade of foodstuffs, one in coffee, tea and cocoa.

Female industrialism carries on the centuries old tradition of sewing. In 1995, there were 139 female entrepreneurs in Turku engaged in industrial production, 70 of them in the textile industry. The most important sector of industrial production among female entrepreneurs was clothing and fur manufacturing, with 62 women engaged in these fields. Among them, 24 manufactured garments, three were engaged in decoration textiles, three in woman-owned industries manufacturing other textile products and one was in textile finishing. The food industry employed eleven female entrepreneurs, two of whom were in the bread bakery business. A total of 30 Turku-based women owned a company involved in the printing, metal, mechanical or furniture industries. At least from a statistical point of view, the business operations of these women seem marginal: in the 30-page population statistics, they are to be found among the most uninformative categories: "other printing", "other manufacturing of metal products", "production of other unclassified household utensils", "other manufacturing of vehicles" and "other manufacturing of furniture".

In the hotel and restaurant business, small shops and kiosks seem to be the most favoured ones among the women. This category owned 15 restaurants, 14 cafeteria-restaurants, 13 kiosks selling foodstuffs, 13 coffee and beer shops, 6 company canteens and 3 catering firms. In transportation, female entrepreneurs likewise owned small-scale companies: four out of the five companies were in the taxi business, with 39 women who were owners of a taxi firm and 8 women who owned a company for transportation of goods by road. In real estate, cleaning and rental services, the biggest category of women was constituted by those who owned a cleaning company (28 women). Fifteen

women owned a law firm, 15 an accounting firm, 8 a translation agency and 7 an advertising agency. Six women were in management consultation and five had a real estate agency.

The female entrepreneurs engaged in the health care sector were self-employed doctors (51 women) or dentists (55); they provided physical therapy (26) or other health care services (20). One woman provided veterinary services and only three women – probably due to the comprehensive municipal day-care system [¹⁸] – provided private day-care services for children.

Second only to the retail traders, hairdressers and barber shop owners were the next largest category of female entrepreneurs: in 1995, there were 272 Turku-based women in this category, included in Table 4 under the heading "Other services". Forty-two women provided beautician services, 19 had a solarium and six a laundry. Sixteen women were artists and five were in entertainment. As in other sectors, the woman-owned companies in this field were small: the majority of them had no employees besides the owner.

Conclusions

Virginia Novarra has outlined "the six tasks", which in almost every community in every era have been taken care of by women: provision of food, care of the home, child care, nursing the sick, teaching of young children and manufacture of clothing. In an agrarian society, the women cultivated the land, conserved the crop, prepared the food, spun the yarn, wove the fabrics, sewed the cloth, cared for the sick and those giving birth, raised the children and decorated the home. The woman of our modern times earns her wages in the food and clothing industry, in restaurants and hotels, she works as a doctor, nurse, midwife, child nurse, teacher and cleaning lady.^[19] Pat Hudson and W. R. Lee point out that "spinning, sewing, millinery, laundering, nursing and petty retailing as well as dairy work, much food and drink preparation ... seem to have been predominantly in female hands over many centuries even though the structure of the economy and the market environment had changed dramatically".^[20]

Still today, the professional scope of movement of women is narrower than average, their professional status and wage level is lower as compared with those of men. Judith Bennet suggests that these features characterised female work as early as the Middle Ages and that they have remained unchanged through the transition from the feudal era to capitalism and industrialism.^[21] The characteristics associated with social gender are also "contagious". Should some male profession become more female-dominated, the respective wages and the status tend to go down. If a man enters a female branch, he quickly rises to the top, "surfaces like the cream".^[22]

The domestic division of labour has remained equally unaltered: the man's work continues to have the priority and visibility. Providing for the family required the contribution of the entire pre-industrial family but the resources

were mostly held by the men.^[23] Today's families have very differentiated and flexible structures but if there is a grown-up man in the family, economic decision-making and choice of residence are still based on the work of the man, following his career aspirations.^[24] In families with children, the women make the man's full-time work possible because it is usual that the woman who stays home to care for the children, when necessary.^[25]

The models of female work and the spheres of home and family have also formulated and orientated female entrepreneurship in many ways. Female entrepreneurs have – at least in Finland and in other Scandinavian countries – until recently been operating in domestic sectors, and at the same time, female entrepreneurship has always been characterised by small company size and avoidance of large economic risks. The female economic activity is no longer hindered by formal obstacles but the gender structures of entrepreneurship have not changed, nor has virtually any bridging of the gender gap taken place. In this sense, as in many others, our society is clearly divided into the female and male realms. However, the most surprising fact is that the female company strategies of modern Finland seem, roughly speaking, to remain the same as they were in the 18th and 19th centuries, or in the early 20th century.

The reason for this must probably be sought in the education of women, or at least in their studies. Still today, the majority of Finnish women take up training leading them to the service and care sectors. In 1996, the majority of those trained for the care sectors, teaching, arts and commercial and office sectors were women, while agriculture and forestry, transportation and communications, as well as engineering and sciences were male-dominated fields.^[26] As employees, these women work in the public sector and in service occupations. The business idea is mostly found in the same areas^[27], or is possibly based on a well-liked hobby. A few years ago, a so-called female entrepreneur centre was established in Helsinki, the capital of Finland. The centre assists female entrepreneurs in starting a firm, and to date, some 150 women have been assisted. Two thirds of them own a service sector company: office work, consultation, bookkeeping and care services. One fifth of the women founded a retail shop, a coffee shop or a dining place, while one in ten manufactured goods, often on a artisan basis. Likewise, the female entrepreneur financing granted to promote women's business operations is mostly used to establish small shops or service companies. Even the European Union wants to exploit the women's traditional handicraft skills and to encourage unemployed women to establish small handicraft firms through employment training.^[28] In other words, the Union still supports small-scale female entrepreneurship in typical female branches, instead of encouraging women to acquire training in the rapidly growing field of information technology.

Besides training, there are other reasons explaining the gender difference in entrepreneurship. We know that still today, female entrepreneurs pay more attention than the men to the needs of the home, family and children – often at the expense of their own income and career aspirations.^[29] Family relationships also orientate the recruitment of

women as entrepreneurs. In the early 20th century, they might have started a small business to be able to adapt the independent work according to the needs of child care. Today, entrepreneurship seems to be attractive to more mature women, those with children less dependent on them. Neither do women risk the family's property: only a few Finnish women would pledge their homes for a company loan. They also generally hold less personal property and have smaller incomes [³⁰] than men. The less capital intensive service branches and small-scale entrepreneurship might also therefore be a more attractive and less risky alternative for women.[³¹] This aspect has been pointed out, for example by Margaret R. Hunt, who studied working women in pre-industrial England. She writes: "The main thing that characterised almost all women's work ... was that it tended to be intermittent and labour rather than capital intensive".[³²]

The classical entrepreneur theories in economics are extremely androcentric, being obviously mostly based on male experience. In her article, *The Entrepreneurial Personality*, Elisabeth Chell enlists features characteristic of an entrepreneur: opportunistic, agent of change, restless, proactive.[³³] However, female entrepreneurship does not seem to be always inspired by such features. In fact, female motives might be quite contrary to the classical entrepreneur models. The early 20th century Turku-based female entrepreneur normally earned just enough to secure her own life and that of her eventual family – she was not trying to create a big company or a dynasty. According to Elisabet Sundin and Carin Holmqvist, the entrepreneur may also be a person marginalised due to his/her civil status, race, religion or alien origin, with a difficulty in finding any other work in society, other than as an entrepreneur. This was the case, for example, with the early 20th century working-class women who got married: "when a (wage-earning) seamstress gets married, she normally continues her profession either as an employer or as a sewer working alone at home"[³⁴]. Unemployment can also be the motivation for entrepreneurship, especially as far women are concerned: if there is no job available, the woman has to create one for herself.[³⁵] Elisabeth Roberts, who studied English female entrepreneurs, the so-called "penny capitalists" suggests that "women's aims and ambitions were family-centred and thus very limited in employment or business terms".[³⁶]

It thus seems that there is no sense in trying to study female entrepreneurship by using the androcentric entrepreneur theory approach. Instead, we need to underline that gender plays an important role in the choices made by entrepreneurs, and that many differences observed in business activities can be seen to derive from gender differences. The characteristics associated with womanhood or manhood vary from culture to culture and from age to age but all social systems are structured on the basis of the gender, in one way or another. Right from birth, gender expectations orientate the life of a person. Not only in the past, but also today, gender plays a role in the decision of a woman or a man to become an entrepreneur. Still today, the branch, the company size and its growth objectives strongly correlate with the entrepreneur models and strategies characteristic of the person's gender.

- ¹ Hakim, Catherine, Occupational Segregation: A comparative study of the degree and pattern of the differentiation between men and women's work in Britain, the United States and other countries. Research Paper No 9. Department of Employment 1979, 19, 31.
- ² In 1997, women accounted for 47.3 percent of the employed labour force in Finland. *Naiset ja miehet Suomessa 1998. Sukupuolten tasa-arvo 3*. Statistics Finland: Helsinki 1998, 33.
- ³ In 1997, women accounted for 56 % and men for 44 % of those with a vocational training; the respective proportions in polytechnic degrees were 57 % and 43 % and university degrees 58 % and 42 %. *Naiset ja miehet Suomessa 1998*, 25-26.
- ⁴ Melkas, Helinä and Anker, Richard, Gender equality and occupational segregation in Nordic labour markets. International Labour Office: Geneva 1998, 47
- ⁵ Melkas and Anker 1998, 53, 55.
- ⁶ *Naiset ja miehet Suomessa 1998*, 44.
- ⁷ Kovalainen, Anne, At the Margins of the Economy: Women's Self-employment in Finland 1960-1990. Publications of the Turku School of Economics and Business Administration: Turku 1993.
- ⁸ Hietaniemi, Leena, Tuulen suunta kääntynyt suomalaiselle yrittäjäkunnalle? In Veikkola, Eeva-Sisko (ed.), Changes at the Top. Labour Market 1999:12. Official Statistics of Finland. Statistics Finland: Helsinki 1999, 82-83.
- ⁹ Kovalainen 1993, 3, 213.
- ¹⁰ Vainio-Korhonen, Kirsi, Käsin tehty - miehelle ammatti, naiselle ansioiden lähde. Käsiyötuotannon rakenteet ja strategiat esiteollisessa Turussa Ruotsin ajan lopulla. Historiallisia Tutkimuksia 200. Suomen Historiallinen Seura: Helsinki 1998 (Summary: Hand-Made – Man's Profession and Woman's Source of Income: Structures and Strategies of Handicraft Production in the Pre-Industrial Turku Towards the End of the Swedish Reign in Finland); Vainio-Korhonen, Kirsi, Mamselli Falckin tarina eli kaupunkihistorian tutkimaton sukupuoli. In *Ihmiset ovat kaupunki*. Turun Historiallinen Arkisto 53. Turun Historiallinen Yhdistys: Turku 1999.
- ¹¹ Finland belonged to the Swedish crown until 1809, but the legislation dating back to the Swedish reign continued to be applied until the second half of the 19th century.
- ¹² Qvist, Gunnar, *Kvinnofrågan i Sverige 1809-1846: Studier rörande kvinnans näringsfrihet inom de borgerliga yrkena*. Scandinavian University Books: Göteborg 1960, 289-307.
- ¹³ Bladh, Christine, *Kvinna med eget företag - från 1700-talets mitt till 1800-talets slut*. In Hagman, Ingrid (ed.), *Mot halva makten - elva historiska essäer om kvinnors strategier och mäns motstånd*. SOU 1997:113. Stockholm 1997, 139.
- ¹⁴ Incl. domestic servants.
- ¹⁵ Hentilä, Marjaliisa, Keikkavaaka ja kousikka. Kaupan työ ja tekijät 1800-luvulta itsepalvelu-aikaan. Edita: Helsinki 1999, 47-49. (Summary: Shop balancing scales and a measuring scoop: Shop work and shop workers from the 19th century to time of self-service in Finland).
- ¹⁶ Snellman, G. R., Tutkimus vähempivaraisten asunto-oloista vuonna 1905 Turun kaupungissa sekä viereisissä Kaarinan ja Maarian pitäjän osissa. Turun kaupunki: Turku 1906, 62. (Résumé: L'enquête sur les domiciles des classes pauvres dans la ville de Turku ainsi que dans les parties environnantes des communes de S:t Karin et de S:te-Marie en 1905)
- ¹⁷ Situated at the mouth of the Aura river, Turku was an active centre of steam ship traffic in early 20th century. The passengers could buy coffee, tea, soft drinks, alcohol, sandwiches and small meals.
- ¹⁸ Since the year 1973, the day-care of children under the school age has been a statutory municipal service.
- ¹⁹ Navarra, Virginia, *Women's Work, Men's Work: Ambivalence of Equality*. Marion Boyars Publishers Ltd: London and Boston 1980, 17-19; see also Allen, Sheila and Truman, Carole, *Women and men entrepreneurs: Life strategies, business strategies*. In Allen Sheila and Truman, Carole (ed.) *Women in business: Perspectives on women entrepreneurs*. Routledge: London and New York 1993, 8; Hakim 1979, 31, 34, 37, 42.
- ²⁰ Hudson, Pat and Lee, W. R., *Women's Work and the Family Economy in Historical Perspective*. In *Women's Work and the Family Economy in Historical Perspective*. Manchester University Press: Manchester and New York 1990, 5.
- ²¹ Bennet, Judith M., *Medieval Women, Modern Women: Across the Great Divide*. In *Culture and History 1350-1600*. Ed. David Aers. Harvester Wheatsheaf: New York 1992, 148-164.
- ²² Hirdman, Yvonne, *Genussystemet*. In *Demokrati och makt i Sverige. Maktutredningens huvudrapport*. SOU 1990:44. Stockholm 1990, 79.
- ²³ Bennet 1992, 153-155.
- ²⁴ Bradley, Harriet, *Men's Work, Women's Work: A Sociological History of the Sexual Division of Labour in Employment*. University of Minnesota Press: Minneapolis 1989, 227, 231.
- ²⁵ Hirdman 1990, 104, 109.
- ²⁶ *Naiset ja miehet Suomessa 1998*, 24.
- ²⁷ Sundin, Elisabet, *Den offentliga sektorns omvandling och kvinnor och mäns företagande inom typiskt kvinnliga sektorer*. In *Om makt och kön - i spåren av offentliga organisationers omvandling*. SOU 1997:83. Stockholm 1997, 338.
- ²⁸ Vainio-Korhonen, Kirsi, *Kvinnliga företagare i Finland: En historia om mat, kläder och omsorg*. In *Forum för ekonomi och teknik 5/1999*, 34.
- ²⁹ Hirdman 1990, 101-102; Sundin, Elisabet - Holmqvist, Carin, *Kvinnor som företagare*. Liber: Malmö 1989, 81.

³⁰ In 1997 the earnings of Finnish women amounted to 82 % of men's earnings. The medium wage of all wage-earners was 9,732 markka while that of wage-earning men was 11,928 markka. Looking at men's and women's taxable property – real estate, vehicles, shares, company assets, agricultural and forestry assets as well as interests in corporate assets – the difference is even greater. In 1996, the women's taxable property rose on an average to only 64 % of the value of the men's assets. *Naiset ja miehet Suomessa* 1998, 49-50, 62.

³¹ Vainio-Korhonen 1999, 34.

³² Hunt, Margaret R., *The Middling Sort: Commerce, Gender and the Family in England 1680-1780*. University of California Press: Berkeley, Los Angeles and London 1996, 136.

³³ Chell, Elisabeth, *The Entrepreneurial Personality: A Review and Some Theoretical Developments*. In Curran, J. - Stanworth, J. - Watkins, D. (ed), *The Survival of the Small Firm*. Vol 1. *The Economics of Survival and Entrepreneurship*. Gower: Aldershot 1986.

³⁴ Hjelt, Vera, *Tutkimus koskeva ompelijattarien ammattiojoja Suomessa*. Työtilasto VI. Helsinki 1908, 42. (Résumé: L'enquête sur les conditions professionnelles des couturières en 1907 en Finlande).

³⁵ Sundin - Holmqvist 1989, 39, 79-81, 148-149.

³⁶ Roberts, Elisabeth, *A Woman's Place. An Oral History of Working-Class Women 1890-1940*. Basil Blackwell: Oxford and New York 1985, 136.