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Female Entrepreneurs on Farms in Southwest Finland and their Children

The main characteristics of rural female entrepreneurship in Finland is micro-entrepreneurship. Children influence on mother's decision to start an own business: women either start when the children are small or only when they've grown older. Children help mother in her business in various ways. This is partly due to the value of unpaid work on Finnish farms. The situation is changing. Rural children acquire today good education and choose therefore other professions. Female entrepreneurship can give new possibilities for rural women, but it is not without problems. It is still easily labeled as a hobby because of the concentration of business ideas on typical sectors for women: textiles, food and nurturing.

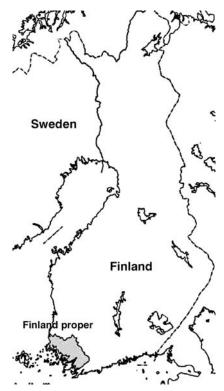
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Finnish countryside and agriculture in general

Finnish countryside has gone through many changes after the Second World War. Right after the war about three-quarters of the population of Finland lived in rural areas and over half of the population got their living from agriculture. In the beginning of 21st century, the proportion of agriculture has decreased to approximately 4,5 % of the labor force (Volk, 2000:22). Today there are about five million people in Finland, 32 % of them living in rural areas. On the other hand, rural areas are defined areas that have population less than 50 persons per km2 (Suomen maatalous ja maaseutuelinkeinot 1999/2000). In the European Union's perspective Finland is a very rural country.

There are about 80 000 active farms in Finland. The number of farms has been decreasing about 4000 farms per year during the 1990s (http://matilda.mmm.fi). In Southwest Finland, which is the research area of this article, there are about 8000 farms. The main production sectors are cereal and special plant cultivation and breeding of poultry and pigs. Finnish agriculture is very modernized by character and it offers more and more seldom full time work for more than one person on a farm. Most often it is the farm women who choose to have off-farm jobs and services is the main sector of employment. My research deals with those women who, instead of working outside the farm, choose to establish an enterprise on the farm.

Until recently it has been difficult to find accurate statistics of the enterprises on farms. The situation has got better after the agricultural accounting in 2000, when for the first time information dealing with pluriactivity on farms was gathered systematically (Muu yritystoiminta maatiloilla, 2001). Even now it is not possible to differentiate from the statistics which gender is having the enterprise. There are altogether about 21 800 pluriactivity farms in Finland and about 2 300 of them are situated in Southwest Finland. The most common business activity besides the farming is piece-work with different machines. Other common secondary industries are further processing of food and wood, tourism and other services (Muu yritystoiminta maatiloilla, 2001).



Map 1. The location of the research area Finland Proper

Women's entrepreneurship in general

There are approximately 242 000 enterprises in Finland. Most of them, 93% are small scale enterprises which employ less than 10 employees (Tamminen, 2003:5). 35% of all entrepreneurs in Finland are women. According to a research done in the 1990s the number of women entrepreneurs in the rural areas is smaller. About 4 per cent of rural women chose entrepreneurship as their source of income in the 1990s compared with 11 % of rural men (Högbacka, 1998:130).

Research literature dealing with women's entrepreneurship in Northern Europe shows that women are quite careful with their business activities (e.g. Ljunggren & Nilsson, 1995; Kovalainen, 1993). Micro-entrepreneurship is typical for women. They want to combine work and family, and are cautious about the investments and risks. They consider long before they start the business. The main motive for the business is to get income and give occupation to oneself, not to employ other people and to expand the enterprise (Sundin & Holmqvist, 1989: 81).

Farm women as entrepreneurs and their children

1. The research material used

My ongoing doctoral research deals with those women on farms in Southwest Finland who decide to start an enterprise of their own on the farm. I am interested in their motives for entrepreneurship and how the business is run in the everyday life. The main research material consists of theme interviews. I have interviewed seventeen women entrepreneurs on farms in different parts of Southwest Finland, which is also called Finland Proper (see map 1). The interviewees are of different ages.

Table 1. Interviewees' division in different age groups

Year of birth	1940-1950	1951-1960	1961-1970	1971-1980
Number of Interviewees	7	3	4	3

Business ideas of the interviewed women are very versatile by character (see table 2.). However, they confirm the former observation of historian Kirsi Vainio-Korhonen that women's enterprises have through centuries concentrated, and still concentrate, on textiles, food and nurturing (Vainio-Korhonen, 2002).

Table 2. Business concepts of the interviewees

Handicraft products:	
Candles	1
Textiles	3
Business consulting	1
Import and sale	2
Farm tourism:	
Catering service	1
Children's vacations	1
Food products:	
Bakery	1
Vegetable meals	1
Mushroom cultivation	1
Quail eggs	1
Other:	
Christmas flowers	1
Altogether	17

Several of the interviewees come from crop cultivation farms. According to the agricultural census 2000, 40 % of pluriactivity farms have crop cultivation as their main agricultural activity. Another explanation is that in Southwest Finland crop cultivation is a common line of production. It must be noted, however, that the pluriactivity of farms is not the target of the research but the female entrepreneurship.

2. Women's different strategies

In this article I concentrate on the aspect how children relate to their mothers' entrepreneurship in rural Southwest Finland. I use my interviews as a primary material when I approach the theme from three angles: how children influence on their mothers' decision to start a business, how children help their mothers in the enterprise and how can mother's entrepreneurship encourage children for business activities.

A. Working on the terms of the children

As previously mentioned, women's motives for entrepreneurship differ from men's motivations. It is usual that women take very carefully into consideration the family situation when they plan to start a business. Farm women take children into consideration in two ways. First, a woman may decide to start a business only when the children have grown older. These women are often in their middle age. They feel

that now, when the children don't need them so much anymore, they have time to think what they would like to do with the rest of their life. Some of the possibilities are for example acquiring a new education, getting an off-farm job or starting a business of one's own. Five of my seventeen interviewees belong to this group (interviews 4,7,8,13,16) 1.

The second strategy is quite the contrary. In this case a woman strives to find a suitable business when the children are small. She wants to combine taking care of the children at home and getting some income. Also when the children are going to school in lower grades these mothers prefer to create a job that enables them to be at home in the afternoon when their children come home from school. In seven cases the interviewee has children that are under school age or at the school age (1,2,5,6,9,11,15). Two interviewees' children are of such ages that interviewees can belong to both groups (12,14) and two interviewees have no children (3,10). The seventeenth of my interviewees is a young woman who has grown up as an entrepreneur and I have interviewed her with her mother.

Among the interviewees young women's education is higher and more versatile by nature than the elder women's. For the most women over 40 years, education has given expertise in farming and housekeeping (4,7,8,12,13,14). Interviewees under 40 years have a more diverse education. In three cases they have a commercial education (9,11,14) and in two cases they are educated in handicrafts (1,10). One has studied horse breeding (2) and two have acquired themselves two or three educations (5,11). The period of time between 40 and 50 (birth years 1951-1960 in the previous table 1) seems to be a changing time in education. In the research material there are three women in that age group. Two of them have acquired a commercial education and one is a laboratory technician. All of them are also very keen on agriculture and, as a matter of fact, all have continued to cultivate their parents' farm. It is evident that women under 50 have more possibilities to choose different kinds of life strategies in the rural areas.

Case 1:

There are three young women among those interviewees who have started business when their children were small. All of them were born in 1960's. Two of them were born in the town, have married a farmer and now live on a farm. Third of them, let us name her Kaisa (11), is born in the countryside and she cultivates with her husband the farm which is her childhood home. The arable land is altogether about 110 hectares because they cultivate also the husband's family farm which lies about 40 kilometers west of the farm they live on. Kaisa wanted to become a farmer and she has acquired both a commercial and an agricultural education.

Doing business was not a new thing for Kaisa. When Kaisa was small the family rented the other part of the farm house to summer guests, often some foreign tourists.

¹Interviewees have been given numbers and they are referred to by the numbers in the text.

However, the family experienced it very binding and they gave it up. In 1980's Kaisa's father established a fishing equipment shop at the nearby town. Today the shop is in the responsibility of Kaisa's brother who did not want to continue farming. When Kaisa later started to work on the farm she and her mother started to run a catering service as a secondary industry. They organized festivities in the farm main building on customer's order. Kaisa got married and her first son was born. At that time it came evident that having a catering service and taking care of a little child at the same rooms was not convenient. Catering service did not function well together with the farming either, because the high season and long hours in both sectors were during the summer and winter was much quieter time. Therefore Kaisa gave up with catering service and continued farming with her husband. Soon they got another son. The distribution of work on the farm has changed because of the children, tells Kaisa. She and her husband still do together cropping plans but the physical farm work is mostly done by her husband and Kaisa takes care of the children, the domestic work and the bookkeeping of the farm.

This new situation in Kaisa's life was a starting point for a new business idea. Kaisa had a hobby that she liked very much, namely dogs and dog shows. Her husband had told her sometimes to do something useful instead of travelling to dog shows with her dogs. Kaisa thought that she should try to find a business where she can combine the hobby and the business, because she did not want to give up the hobby. Kaisa's new business idea was simple. She started to import outdoor clothing and sell them in dog shows. She is satisfied with the business and so is her husband. It seemed to be important to Kaisa that she can take one of the boys with her when she goes selling to dog shows because then the husband has only one child to take care of at home. Kaisa also has a dream that when the boys get older they can help her with selling and in that way enterprise will give even more profit to the family. In the near future Kaisa hopes that her enterprise could give so much income that they could give up cultivating sugar beets. That is a very time consuming work which lasts late in the autumn. If they would not need to cultivate sugar beets, the husband could be more with the family, believes Kaisa, and even come to the dog shows sometimes with Kaisa and the boys.

Kaisa's entrepreneurship is a very representative example of a female entrepreneur. The well-being of other family members is the first thing according to which the business career is conducted. Also, the success of the business is seen to profit the whole family, not to be a goal as such or to illustrate woman's business skills.

B. Children as a potential work force

During centuries rural children have got used to helping their parents with various farm tasks. It has been obvious for all family members that their involvement is needed for running the farm successfully. Traditionally farm children have learned many tasks by imitating what their parents do (Korkiakangas, 1996). Being capable to do real farm work has also been a matter of pride depending on the quality of the responsibility. Being allowed to use machines like tractor or combine harvester is

among the most valued tasks. These kinds of tasks are more often taught to boys. Boys are more often considered successors of the farm, which has the impact on how the farm work is taught to them (Silvasti, 2001).

Finnish researcher Saija Katila has in her dissertation distinguished moral norms that, according to her, are valid among the farm families even today. The main values and norms are: continuity of the family-farm, care of the antecedent generations, unpaid work and a yeoman economic ethos consisting of hard labor, saving and self-sufficiency (Katila, 2000). The idea of working free of charge is based on the priorisation of the farm itself. It is the duty of all the family members to work for the maintenance of the farm. At the same time Katila, as well as some other scholars, remarks that the situation in the countryside is gradually changing (e.g. Katila, 2000, Silvasti, 2001). These changes of values and norms are very slow by character because they belong to the core of rural culture. Next two examples show in which ways the idea of unpaid work can be seen also in the enterprises of women. Of course, unpaid work does not mean that the children would not get any compensation of their work.

Case 2:

One of the interviewees is a woman in her fifties (13). She, let us name her Leena, and her husband have a crop cultivation farm of 30 hectares of arable land. They have three children. The youngest child was eighteen years old when the interview was done and the other of the elder sons lives with his family near the parents.

Leena has always felt herself as an entrepreneur by nature. Since 1980s she has been involved in several projects of testing new forms of production. Among other things she has been growing snails, trying to cultivate oyster mushrooms, keeping sheep and processing wool into various handicraft products. In 1990s she gradually proceeded to candle production. With years candle production has extended and it is at the moment more important source of income than crop cultivation on the farm.

Despite the fact that candle production is Leena's business, her husband and children take part into it in different ways. Her husband takes care of the transportation of the orders and helps with the infusion of candle moulds in addition of his own duties. Leena tells that especially during the high seasons like Christmas everyone in the family, who only can, will work somehow for the enterprise. She calls it as "slave work force". A special area for the children, that are young adults, is to take care of marketing in different kinds of fairs. Leena tells that she has not been in fairs for years but some of the children go there. They do it willingly, though, because fairs normally require overnight in a hotel in the capital or some other bigger town and they can have some free time there, too. When I asked Leena what kind of a picture of entrepreneurship her children have got from her business activity, she laughed and answered: "Well, mother works all days and nights, they think: I have always to wash the dishes because mum is always working in her enterprise".

Leena's business seems to give feelings of satisfaction also to others occasionally. Leena's son-in-law for example made some practical innovations when he helped Leena with painting the candles. He was very satisfied with it, and so was Leena. These feelings of success make the unpaid work to feel like a common project even though children have their own jobs and professions. It is maybe worth mentioning that helping others works also vice-versa. When it is necessary, Leena takes care of the grandchildren that live near by. This is a situation in some other interviewees' life, as well. In one case, the entrepreneurship is even fitted to suit the needs of the grandchildren (7). This, of course, has a great impact on how growth oriented these enterprises are. I see the women's style to run their business to form a problem that is much more serious than their concentration on typical women's sectors: food, textile and nurturing.

Case 3:

The third case is also a woman at her fifties (8). She and her husband have an organic crop cultivation farm where they cultivate cereals, peas, seed flax and grassland plants. They have three grown-up daughters who have already moved away from home. The interviewee, Teija, is home-economics teacher by education. When her daughters were small, she worked in the farm. When even the youngest daughter was over ten years old, Teija started to think that she would like to try something new besides the farming. Teija says that she made the choice between an off-farm job as a teacher and creating some business activity on the farm. She chose to start her own bakery in the beginning of 1990s.

The business has grown slowly with years. Teija bakes at home and the breads and other foodstuff are sold in several places of which the market place in nearest big town *Turku* is among the most important. All the daughters have taken part into the activity of their mother's business in different ways. Teija's youngest daughter has done the selling for years and even when she started to work as an accountant in the capital, she has got holidays so that she has been able to come to sell some times. According to Teija the middle daughter reminds her most of herself. She is married to a farmer and dreams to start some business of her own after some years as a teacher. The eldest daughter has already started entrepreneurship and she works as a private dentist. Teija believes that their daughters have got a positive attitude towards entrepreneurship from their parents.

The youngest daughter has said that she could continue the farm as a secondary occupation. Teija says that the whole family agrees that the agriculture as such cannot provide full income anymore, so there must be other sources of income as well. Therefore the education is very important. That is typical for interviewed women. A good education for children is considered to be very valuable. Some of the interviewees think that they want to develop the farm by their entrepreneurship so that if the children want to continue running the farm after they have been studying and working outside the farm, the farm is in a good condition. Continuing family farm is not an easy decision in current day Finland. The membership in the European Union causes constant changes on agricultural subsidies policy. That in turn creates hesitation among young generation when thinking about big loans and investments

on farming. Since the membership in the European Union there has been about 1000 transfers of a farm to a descendant done in Finland per year (Volk, 2000:24). This means that the number of farms continues to decrease.

C. Growing into business

The change of the farming from a self-sustaining unit to a business activity is a subject of vivid discussion among European ethnologists and rural sociologists today (e.g. Salomonsson, 1999; Tovey, 2002). Farm families are not a homogenous group. In part of them every family member have their own separate occupations whereas part of them can be described as family entrepreneurs or team entrepreneurs. A team can consist for example of the farmer couple or the couple and their children or the siblings. As was described in the previous chapter, mother's enterprise on the farm may offer children a possibility to learn new skills and earn money. Mother's activity (of course also the father's, but the focus is now on mothers because of the research theme), can clear the way for children's positive attitude towards entrepreneurship and even encourage them to become an entrepreneurs themselves.

Defining the concept of family enterprise is not an easy task among economic researchers. It is common to distinguish different characteristics that are a prerequisite for a family enterprise. In my interview material there are five examples where at least two members of the family are more or less permanently working for the enterprise (4,5,12,13,14). Each of these enterprises has some special features in their strategy depending e.g. what is the branch of the business. In one case mother and daughter form the official entrepreneur team that can be seen in all advertisements of the enterprise despite the fact that daughter's husband is also permanently involved in the activity (5). When a woman is a primus motor of a rural family enterprise as in the interviews of this research, it seems that tourism and food processing are the most common sectors (4,5,12,14). It is due to the fact that especially elder women's professional skills favor these sectors.

Case 4:

In this case both the farmer and his spouse have been actively seeking new sources of income that would suit the farm surroundings (14). They have three children and a farm with 44 hectares of arable land and some 30 hectares of forest area. In addition they have a piggery with 100 pigs. The story of the enterprising family team begins in the end of 1980s when there were some active people in the municipality who organized a special project that aimed to develop new sources of income to this rural region. Father of the family took part into a project which purpose was to teach how to raise snails and mother chose to learn how to make candles. After these courses they started to learn how to grow oyster mushrooms. That happened in 1989 and the daughter of the family was then 14 years old. Since then the family has grown mushrooms beside the agriculture.

In 1992 a new building was built for the business and in 1997 a bigger building was built and oyster mushroom cultivation was changed to brown common mushroom cultivation. At this stage the daughter, Leila, got an active role in the enterprise. The mother said during the interview that she and her husband had been at that time a bit worried that they have bitten off more than they can chew. According to her the daughter had told them:" Don't forget that I am here too" and since then Leila has taken more and more responsibility of the enterprise and in the future the majority of the shares will go over to her. At that time Leila was 21 years old. When the interview was done she was four years older.

Becoming an entrepreneur at a young age has been a challenge to Leila. There are ten employees in the mushroom cultivation enterprise and Leila is the director. Many of the employees are middle aged women from the nearby surroundings and it has been hard to some of them to accept a young woman as a director. Leila says that she has grown up to be entrepreneur. She feels it as a natural thing for her because her parents have been enterprising and trying new things for years. Leila has studied in polytechnic beside the business activities. Leila is quite an exceptional example because her and her parents' enterprise is quite large when compared with rural enterprises in general. What separates her and her mother from typical female entrepreneurship characteristics is their courage to make investments and take risks. One explanation for that is that they work as an open family enterprise where Leila is having the main responsibility of the mushroom cultivation with its high technology machines.

Entrepreneurship as a part of rural life

Women's entrepreneurship can effect positively on the life in rural areas. Mother's entrepreneurship can in turn encourage children to start some business activity themselves. However, the phenomenon is quite complex. The most common business activity on pluriactivity farms in Finland is piece work with machines and that is most often done by men. Women's enterprises dealing with e.g. handicrafts and food are still easily labeled as merely a hobby. In several cases only when the woman's enterprise shows to be profitable husband gets more interested in it and it is taken seriously.

It has been natural in farming families that the income comes from several sources. The value of work has been taught to children in several ways. There exist, for example, organizations like 4-H club which encourage farm children to learn to earn money through their own work. Continuing farming is, however, not self-evident anymore. A high education is more and more common among the farm children. Parents encourage children to study because they hope that their children would not have to work as hard as they themselves have had to. At the same time the interviewed mothers think about their children and assume who is not afraid of hard work, who has the right entrepreneurial attitude and therefore would manage as a farmer and a successor of the mother's enterprise, which often deals with

tourism or food processing. (e.g. 8,12) The continuity of the farm entity can therefore be seen in the background of women's entrepreneurship. Another important thing that encourages a person to become an entrepreneur in rural areas is the will to live in rural surroundings. That can be seen in the background of those women who have married farmers and then started an enterprise. For them the continuity of the farm itself is not the main motivation.

By showing that there are possibilities to create one's own job in the rural areas, the entrepreneurship of the mother can influence positively on children. However, female entrepreneurship can hardly be a solution to the problems of rural areas due to the fact that it even today has characteristics that do not work for enlargement and higher profitability of the business. It is also possible that the high education of the new generations do not attract them to continue working in the rural areas. Instead, they may act like glocalised people, as suggested by e.g. Irish sociologist Hilary Tovey and Swedish ethnologist Barbro Blehr (Tovey, 2002, Blehr, 2000). In this scheme young people born in rural areas can return to rural areas as weekend residents or as working partly in towns and in countryside. The main point is that their identity is flexible and not rooted in one place.

It is important to study modernization with a long perspective. I mentioned only one example related to the female entrepreneurship. Nurturing has been mentioned to be a future field of female entrepreneurship and a good possibility for employment of rural women. Many nurturing services of communes could be replaced by private enterprisers. The problem lies in the fact, noted for example by historian Marja-Liisa Hentilä, that about a hundred years ago for example helping with child birth was a private enterprise for elder women (Hentilä, 2003). Changing these tasks again into a private field causes problems to women because being an entrepreneur includes much more risks than working in public sector with regular salary and pension security. Therefore promoting female entrepreneurship must be considered in a wider historical and cultural perspective.

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