



TP WINNET BSR Seminar in Tallinn

(15th of October 2015)

WINNET
SWEDEN

Si.
Swedish Institute.

VI HAR FÅTT STÖD AV
**TILLVÄXT
VERKET**

Etna ettevõtlikud
naised



The overall long term objective of Winnet BSR project is to contribute to sustainable Gender Equal Growth in BSR by strengthening the implementation of evidence-based Gender sensitive measures in business development.

The purpose of the seminar was to provide an overview of support and involvement measures for women engaged in business in Estonia as well on the European level.

All speakers focused on opportunities to support women entrepreneurs. ETNA's Chairman opened the seminar with greetings. She stressed that we have moved to the information age and accordingly have new keywords to follow: innovation, ICT and creative approach.

Mrs Urve Tiidus – member of the Parliament (Riigikogu), patron of the NGO ETNA Estonia – focused on the specific nature and difficulties of women entrepreneurs. Furthermore, the speaker drew attention to the need of adaptation and the ability to evaluate the important new point of view.

Mrs Anne Duse's – Embassy of Sweden – presentation was accompanied with the presentation of the previous speaker, and took her ideas to a new level. She focused on the various forms of cooperation between Sweden and Estonia to contribute women entrepreneurship.

Mrs Britt-Marie Söderberg Torstensson – Thematic Winnet Baltic Region, Co-ordinator Winnet Sweden – gave an overview about the project's long term overall object and its activities. She stressed the sustainability of the Partnership's short-term objectives. In addition, she encouraged closer co-operation between the partners.

Mrs Sandra Misiak-Kwit and **Mrs Karina Tomaszewska** – Winnet Centre of Excellence – gave an overview of the Winnet Centre of Excellence and first analysis result on the business development and innovation in ICT and tourism in light of a gender perspective in BSR.

Mrs Gina Kilumets – Chair of the Board of the NGO ETNA Estonia – spoke of ETNA's financial mechanism, which is established to support women in rural areas.

Reet Laja – the Estonian Women's Studies and Recourse Centre – presentation was focused on policy documents, statistics and key factors from the perspective of women entrepreneurship in Estonia. She also shared the background of supporting measures and activities taken to boost/strengthen women entrepreneurship in Estonia since the 1990s.

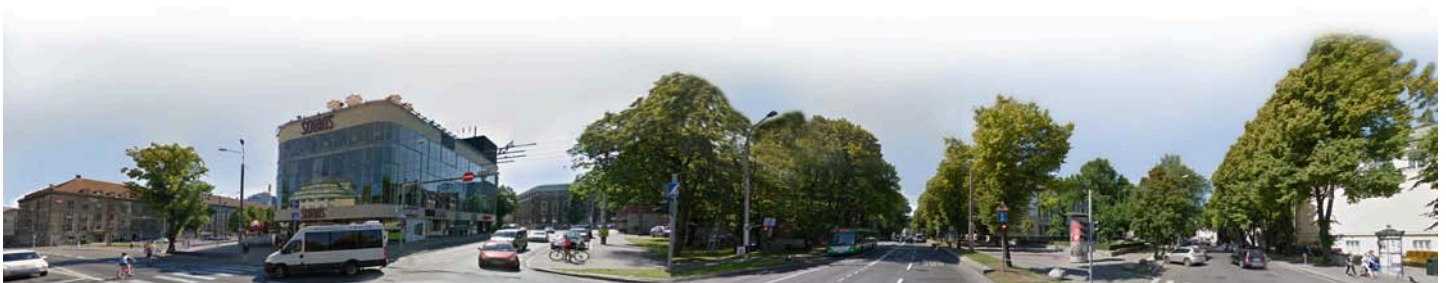
Mrs Liisa Oviir – Estonian Enterprise Minister – her speech was focused on the fact that in Estonia, women are untapped resources in the field of entrepreneurship and how to guide and encourage them. She also stressed the need for cooperation, both at national and international level.

Mr Aivar Niinemägi – Pandivere Development and Incubation Center – introduced his organisation and local WCR. Likewise gave an overview of the best practices on the field of the co-operation Leader movement and women network in the region. He also encouraged the development of cooperation at various levels and between regions.

Mrs Virve Transtok – Head of Chair of Entrepreneurship and Accountancy in Lääne-Viru College – her presentation was focused on introducing learning opportunities in college. All participants were given an overview about the history and curricula of the college. Also, their competence centre was introduced, whose aim is to carry out applied research in these areas: management (incl. HR management and financial management), commerce and service, accountancy, entrepreneurship (incl. marketing) and information technology.

Mrs Liivika Harjo – entrepreneur from the tourism sector, NGO Võivere Windmill – presented her story of being an entrepreneur in the tourism sector; the development of cooperation between local government and development center.

The seminar was successful, encouraging and helpful to all participants and fully supported the achievement of the objectives of the project.



Mrs Gina Kilumets

– Chair of the Board of the NGO ETNA Estonia – spoke of ETN's financial mechanism, which is established to support women in rural areas.



ETNA microcredit finance mechanism

Gina Kilumets
15. October 2015
Tallinn

The purpose of the Financial Mechanism

- ... was/is alleviation from the effects of economic crisis (reduced or lost income, unemployment, etc.) in rural areas through creation or development of business opportunities for women, and to offer support.
- Increasing rural residents' self-confidence and entrepreneurial thinking.
- Contribution to reducing poverty and unemployment in rural areas.
- Reducing families' migration from the countryside to cities or abroad, to promote the densely populated rural areas.

Process Leaders



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NGO ETNA Estonia...

- ... was founded in 2003 by the entrepreneurship support persons' initiative.
- Our aim is to improve the image and vitality of rural life, and also to balance development between urban and rural areas and to promote gender equality in society.



www.fem.ee

MTÜ ETNA Eesti

Actions?

- Loan Groups (11) were set up in rural areas for women who wanted to create and develop their own businesses (inc women active in family businesses).
- Supported rural residing women with their business start-ups and development through mentoring and training, and providing flexible credit facilities.
- Development of effective measures to help female entrepreneurship in the rural areas.

What are the conditions for obtaining a loan?

- Conditions of the loan and the accompanying documentation is approved by the Board of ETNA.
- Loan resources can be used to start or develop a business; acquisition of the current assets, bridge financing, or the like. Deposit or other guarantees won't be required.
- One group allocated loan facility is EUR 9,586 (one group member has the maximum loan amount of up to EUR 2,000).
- The repayment period is up to three years and has an interest rate of 5% per annum.

Muhammad Yunus has said...

People are not poor because they are stupid and lazy. They are poor because they do not have the opportunities that would help them get out of poverty. Poverty is a structural, rather than a personal problem.

I believe that every human being has the potential to be an entrepreneur, only a few get the opportunity to use their talent and some of it never can be, as we are accustomed to think that being an entrepreneur is something special and complex. The poor are accustomed to think and act towards business.

Giving loans to women, we will get it back for more. Women think of the first family, the children and the community apart, because they do not spend money just to take advantage of.

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What is being done in the Mentor Groups?

- Mentor Groups give people the chance to share their concerns, ideas, opportunities and challenges with others.
- Mentor Groups create a secure and challenging creative environment in which business ideas are generated in accordance with the work plan and then discussed.
- Helping women find the next steps to further develop entrepreneurial ideas into action.
- They encourage development of self-confidence and inner reflection.
- Participants create mindmaps, which help them to find opportunities and skills together.
- Visualization of the potential business ideas.
- Participants posing individual goals.

If Member has a problem with repaying the loan?

- Loan Group member is immediately required to inform the members of their group and the Loan Resource Manager about possible payment difficulties.
- Other Loan Group members can not apply for a loan until the payment difficulties are eradicated.
- In case of payment difficulties, the Loan Group is obliged to draw up a joint action plan for the eradication.

Women and Entrepreneurship?

Estonia is small. As a result of some weird genetic mutation the Estonian Entrepreneur is either large or very large. Being Little would be some kind of a shame anyway. Once a business is created, it should be large.

A. Arrak 21.08.2012

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Mentors



MTÜ ETNA Eesti

Research?

- A research was carried out by Laas&Laas OÜ.
- The aim of the research was to map the status of women, their business experience and/or as well as their cooperation experience willingness.
- The research was conducted among people who attended the information seminars.

Naiske ettevõtteasutuste uurimine

The ETNA microcredit...

... financial mechanism comprises of:

- The Preparatory phase – mentor groups;
- The Transitional phase – loan groups;
- Trainings – basics of entrepreneurship, compilation of a business plan, counting, sales, marketing;
- A Financial instrument – microcredit;

Added values – joint marketing, the skilled use of social media, activation of the community

What is being done in the Loan Groups?

- ETNA financial mechanism is maintained by the Loan Resource Manager together with the two coordinators.
- Loan Groups' activities are coordinated by the Process Leader in the first year (who is not a member of the group and cannot apply for loan).
- The Process Leader has the responsibility to take part in group meetings and to make the group work together and support each other. Also, Process Leader is responsible for reporting the activities of the Loan Group.
- Each member of the group must contribute towards savings. The savings are used for training, the idea trips, etc by a joint decision of the Loan Group.

Who participated in the research?

- 165 women aged 19-77 were interviewed. Two-fifths of the respondents were over 45 years old.
- Half of them lived in villages and the rest lived in towns or small cities.
- Nearly 90% of the respondents had children. On average, two-thirds of the respondents lived with their children.
- Two-thirds of women over 45 years lived separately from their children.

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What characterized the respondents?

- Educational level was high: 80% had vocational or higher education.
- More than half had multiple professions, and there were two-fifths of the learned profession.
- 60% of the women were able to use their professional skills in business. The rest of them wanted to gain new skills.

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When designing the activities we took into consideration that...

- ... half of the rural women are their children's primary caretakers while also being responsible for daily chores and only half of the respondents are able to share these commitments with their partner or another family member.
- every eighth respondent is not supported by a partner in her doings, and every seventh respondent has a family member in need of care.

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The use of loan resources?

- signed loan agreements - 53
- used loan resources – 100 805 €.

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What were the differences in the age groups?

- Younger women were more self-confident. They believed that they had family support, and they themselves would decide their business issues.
- At the same time, they felt a lack of knowledge and skills, which is why younger women need more expertise, entrepreneurial training and counseling.

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2014 in figures

- On the basis of the Loan Groups' annual reports 2014 members owned 64 legal business entities, which had annual turnover 621,871 €.
- in 2014 were established 4 new legal entities: (1 - Ltd; 1- NGO; 2 – FIE (the self-employed person)).

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International recognition

- OECD presented the edition - *Missing Entrepreneurs 2014*. The publication represented the ETNA microcredit financial mechanism as Estonian measures for engagement in business activities.
- ETNA micro-credit financial mechanism was awarded as a semifinalist in the EU Social Innovation Competition 2013.

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What were the differences in the age groups?

- Older women had quite serious problems with self-belief. It is so, because they didn't believe in their family support.
- However, older women felt more confident in their business related expertise.

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Activity areas?

- The so-called soft feminine activities make up the majority (consultations, organizing events, workshops, crafts, sewing, design, ceramics, various beauty treatments, etc.).
- The so-called male-specific activities are also represented (selling industrial equipment, car-repair, beekeeping, wood processing, etc.).

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For more information, please contact:
fem@fem.ee

Thank You for the attention!

Etna

Gina Kilumets

ETNA Microcredit financial mechanism Loan Recourse
Manager

and
Chair of the Board
NGO ETNA Estonia

www.fem.ee

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Reet Laja

– the Estonian Women's Studies and Resource Centre – presentation was focused on policy documents, statistics and key factors from the perspective of women entrepreneurship in Estonia. She also shared the background of supporting measures and activities taken to boost/strengthen women entrepreneurship in Estonia since the 1990s.

Women in business

15.10.15 Tallinn

Reet Laja

The Estonian Women's Studies and Resource Centre (ENUT)

Women's initiative to involve women entrepreneurship measures in the 2020 strategy came from discussions

- The Estonian Women's Studies and Resource Centre (ENUT) together with the NGO network:
 - Discussion on supporting women entrepreneurship in the 2020 strategy measures, May 2015
 - Roundtable „Sustainability of women entrepreneurship – enhancement of women entrepreneurship”, May 2014
 - Panel discussion „Sustainability of women entrepreneurship – enhancement of women entrepreneurship and growth strategies”, ENUT spring conference, April 2013
 - European Commission's women entrepreneurship conference in Tallinn, October 2012
 - ENUT's roundtable with representatives of Enterprise Estonia, November 2011

Growing the women entrepreneurship rate from 5% to 10% (EU average) in today's business environment

- Entrepreneurship policy makers and also media should value, support and highlight women entrepreneurs more
- Role models are very important. Today's image of entrepreneurs is still viewed as men with briefcases rather than women.
- Further cooperation with media channels (e.g. magazine Director, Äripäev etc.) and with journalist associations (Union of Journalists, Women Editors Association, etc.) to introduce women entrepreneurs

Entrepreneurship 2020

- Entrepreneurship 2020, the EU entrepreneurship policy framework, holds enhancement of women entrepreneurship highly important
- Women's lack of involvement in entrepreneurship is a problem that needs to be addressed with various measures and well-planned activities

Background of supporting women entrepreneurship since the 1990s

- Women started with entrepreneurship right at the beginning of 1990s
- Trainings for women for starting a businesses were also carried out at the Women Training Centre at EMI already since 1990
- Following the Nordic Countries where women entrepreneurship enhancement has been considered very important
- Mentoring programs at Women Training Centre started for women at the beginning of 2000s

Growing the women entrepreneurship rate from 5% to 10% (EU average) in today's business environment

- Carrying out women entrepreneurship studies
- Strong support from Enterprise Estonia (incl. constant updating of women entrepreneurship portal, organising women entrepreneurship day(s) during entrepreneurship weeks
- Mentoring programs for beginner and advanced women entrepreneurs
- Programs/modules for beginner women entrepreneurs
- Alignment and use of the strategic model of women entrepreneurship developed in 2005 under the initiative of the Ministry of Social Affairs in the measures of the growth strategy
- Women Entrepreneurship Network enhancing women entrepreneurship needs support

How?

- Key factors to enhance women entrepreneurship:
 - Development of national strategies
 - Collection of entrepreneurship statistics by gender
 - Improvement of financing
 - Development and supporting of mentoring programs and networks for women entrepreneurs

Women entrepreneurs have understood the importance of joining and cooperating

- 1991 Women Training Centre
- 1992 BPW Estonia
- 1997 Estonian Women's Studies and Resource Centre
- 2001 QUIN Estonia (women inventors)
- 2002 Estonian Women Entrepreneurs Association
- 2003 ETNA Estonia
- **Since 2012 forming of women entrepreneurship organisations network** (under the initiative of ENUT)

Thank you!

2015 study of Praxis:

- Women entrepreneurs form 28% of all Estonian entrepreneurs and majority (72%) of them are individual entrepreneurs
- Entrepreneurship rate of Estonian women (share of women entrepreneurs in active women workforce) is 5% that is considerably lower than the EU-28 average of 10%¹

¹ <http://www.praxis.ee/tood/naissettevotajate-suunatud-e-keskkonnaloomis-eeluuring>

Support from international organisations

- ILO
 - Open Estonia Foundation
 - Nordic Council of Ministers
 - European Commission etc..
- Example from 2012: ETNA micro credit
NGO ETNA Estonia's project "Becoming entrepreneurs together"; funded by Open Estonia Foundation

Eesti Naisuurimus- ja Teabekeskus (ENUT, www.enut.ee)

ENUT - acronym for Eesti Naisuurimus- ja Teabekeskus (The Estonian Women's Studies and Resource Centre) - is a grassroots, non-profit, non-governmental organization open to the public. It was registered in April, 1997. The Centre, located at the Tallinn University, is the first women's resource centre in Estonia and it includes a specialized library on women's and gender issues.

Proposals of women entrepreneurship network

- A thorough list of proposals were presented to the Ministry of Economic Affairs and Communications in February 2013 to improve *Estonian Entrepreneurship Growth Strategy 2014-2020* with the aim to contribute to increasing the share of women entrepreneurs, also among high-value-added business establishments and developers

Growing the women entrepreneurship rate from 5% to 10% (EU average) in today's business environment

- Statistics Estonia will develop a better program for gender-based entrepreneurship by the end of 2015
- Minister of education approved the program to teach entrepreneurship in all curriculums (in universities and schools)
- Participation in activities for the growth of youth entrepreneurship – female participation and activity in student companies etc. is remarkable, e.g. 21 out of 30 final teams of ENTRUM program had the majority of female representatives
- County development centres consult beginner entrepreneurs

Aivar Niinemägi

– Pandivere Development and Incubation Center

Cooperation
Leader movement and women
network
in rural areas.

Aivar Niinemägi – Pandivere
Development
and Incubation Center



Community based model for transferring cultural
heritage via tourism and education

Lapland UAS, Business & culture
University of Lapland, Multidimensional Tourism Institute (MTI)
Tallinn University, Kuresaare College
INSTITUTE OF SOCIAL, ECONOMIC AND HUMANITIES RESEARCH (HESPI)
Vidzeme Planning Region
Vytautas Magnus University, Department of Art History and Criticism
CESIE, Higher Education and research department
University of Tartu Museum, Tartu old observatory
Studio E-City, Finland
Non-profit organization Paik
JST "Infoterminalas"

The five guiding principles in co-creation

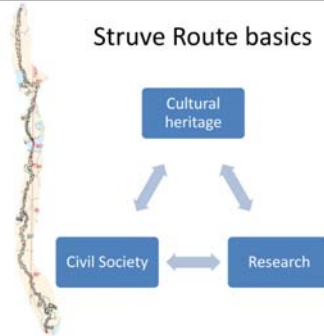
- **Inspire participation:** Trigger people to join your challenge: open up and show what's in it for them
- **Select the very best:** You need the best ideas and the best people to deal with today's complex issues
- **Connect creative minds:** You have to enable bright people to build on each others ideas, both on- and off-line
- **Share results:** Giving back to people – and finding the right way to do it – is crucial
- **Continue development:** Co-creation is a longer-term engagement, in- and outside your company. Only then it will deliver results

NGO PAIK

- NGO PAIK is a development organisation in North-Estonia.
- PAIK has 9 years long experiences in leading and participating in different international and national cooperation projects. The considerable experience is in management of LEADER program.



Struve Route basics



Research

- The main objective of the project is to develop a model for transferring cultural heritage for new generations by implementing it in tourism and in education. The model combines in an innovative way various research orientations for a multidisciplinary mindset in order to sustain and raise awareness of local and regional cultural heritage. The project will increase the role of cultural heritage in the economic and sustainable development of European regions

Specific objective 3

- To stimulate innovative ways of utilizing cultural heritage in business
- Heritage can be seen as a source of social innovation for smart, sustainable and inclusive growth. Digitisation and online accessibility enable unprecedented forms of engagement and open up new revenue streams. E-learning tools promote wider access to cultural content in homes, schools and universities, and allow people to generate, reuse and add value to content, enhancing the value of cultural collections.

Specific objective 1

- To use transnational Struve Geodetic Arc as a platform to research common cultural heritage and European identity as well as to emerge and transmit Europeanisation
- The Struve Geodetic Arc is an unique example of European cultural heritage crossing nations. In this particular project the project consortium has selected Struve Geodetic Arc to showcase and represent common cultural heritage and its significance emerging and transmitting European identity.

South-East Yellow pages



<http://pakkumised.visitsouthestonia.com/#hotlist/298>

Community-driven development (CDD)

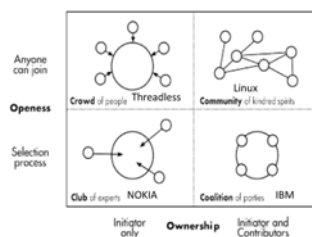
- is an initiative that provides control of the development process, resources and decision making to community groups.
- With an assumption that the communities knows best how their lives and livelihoods could and should be improved and they can organise it themselves.
- CDD is responsive to local demands, inclusive, and more cost-effective than traditional centrally-led methods.

Romantic Coastline



<http://www.rannatee.ee/marsruudikaardid>

Four Types of Co-creation



Virve Transtok

– Head of Chair of Entrepreneurship and Accountancy at Lääne-Viru College



Today

- The number of students is nearly 1,200.
- Academic staff consists of 60 lectures and teachers.
- Two departments:
 - Social Work
 - Entrepreneurship and Accountancy
- The Adult Learning Center in Rakvere

Lääne-Viru Rakenduskõrgkool

- A unique and contemporary learning environment.
- Students hostels in Mõdriku and Rakvere.
- Library, eating house, café, stadium and gym.

LÄÄNE-VIRU RAKENDUSKÕRGKOOOL (Lääne-Viru College)

was founded on September 3, 2007.

Before that the school was named as **Lääne-Virumaa Higher Vocational School**. It was founded in 2001, when two schools: Mõdriku Agricultural Vocational School and Rakvere Pedagogical School were united.

Vocational Education:

Good relations with companies

- 2 years (120 ECTS)
- Accountant
 - Secretary
 - Sales Organizer
 - Junior Software Developer
 - Care Worker
 - Small Business Entrepreneur

Curricula (applied higher education):

- 3 years (120 CP, 180 ECTS)
 - Accounting
 - Social Work
 - Commercial Economics
 - Assistant manager
 - Management of Business Information Systems
- 3,5 years (140 CP, 210 ECTS)
 - Business Administration



Number of students



Competence centre

- carrying out applied research in the following areas: management (incl. HR management and financial management), commerce and service, accountancy, entrepreneurship (incl. marketing) and information technology

History

- For more than 80 years there has been school in Mõdriku (founded in 1927).
- First established as housekeeping school.
- After the World War II there were some agricultural study programmes.
- Since 1957 we have educated accountants.
- Every year approximately 100 accounting students graduate.

Our school specialities

- Regional school - about 50% of our students are from Lääne- and Ida-Virumaa.
- Practically orientated study programmes.
- Internship taking up about 30% of studies.
- Practitioners are working as guest lecturers.





We look forward to meeting you and welcoming you in Mõdriku!



28/10/15 LVRKK

Contact information

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- Phone: +372 329 5950




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Our location



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Liivika Harjo

– entrepreneur from in tourism sector, NGO Võivere Windmill

Liivika Harjo
NGO Võivere Tuuleveski

The non-profit organization Võivere Tuuleveski aims to restore the windmill in order to introduce the subject of the Struve Arc.

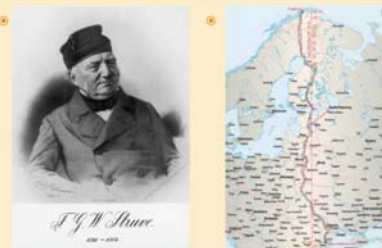


The number of visitors is growing every year.



Väike-Maarja parish in Lääne-Viru county

The Struve Arc is the segment measured from the Arctic Ocean to the Black Sea to confirm the shape and size of the Earth.



The Võivere windmill is becoming a landmark for the people who wish to know more about the Struve Arc.



In order to measure the Struve arc, the triangulation method was used.



The hike aims to give people bits of information about the Struve Arc.



We were fascinated by this limestone wall right on our first meeting.



The Võivere point was considered destroyed, but in 2001 it was found thanks to GPS measurements.



Buying a souvenir has several important goals.

The Struve Arc was inscribed on the UNESCO World Heritage List ten years ago as a common heritage uniting ten countries.



In 2011 the Võivere point was marked with glass pyramid.



Let us all have interesting challenges! Thank you!