

# **DEVELOPING ENTREPRENEURSHIP AMONG WOMEN WITH DISABILITIES IN THE BALTIC STATES**

## **EXPLORATORY SURVEY SUMMARY REPORT**

ILO technical cooperation project (RER/01/M52/FLA)  
Funded by the Government of Flanders  
Coordinated by the ILO's Skills and Employability Department  
Implemented in Estonia by the Estonian Union of Disabled Women;  
in Latvia by the Latvian Association of Disabled Women; and  
in Lithuania by the Lithuanian Disability Information and Consultation Bureau

**Skills and Employability Department  
International Labour Office  
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2005**

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Our special thanks go to the women who conducted the surveys whose active participation, dedication, enthusiasm and honesty is indicative of their belief in a goal beyond their own programmes – that of enhanced economic and social participation for all women with disabilities and mothers of disabled children in the Baltic States. Their time and effort ensured that the surveys reflect the current situation of women with disabilities in Estonia, Latvia and Lithuania, and made this research project a success.

## **Preface**

In 2002, the Government of Flanders provided funds to the International Labour Organization (ILO) for a one-year technical cooperation project entitled “Developing Entrepreneurship among Women with Disabilities in the Baltic States: Exploratory Survey” (RER/01/M52/FLA). The project was coordinated by the ILO and implemented in Estonia, Latvia and Lithuania by the Estonian Union of Disabled Women, the Latvian Association of Disabled Women, and the Lithuanian Disability Information and Consultation Bureau respectively. The purpose of the project was to collect information on women with disabilities and mothers of disabled children and to compile case studies on self-employed women with disabilities in the three countries. Exploratory surveys were conducted in each country during 2003 and the information obtained was used to design a strategy and follow-up project to promote and assist entrepreneurship among women with disabilities and mothers of disabled children in the Baltic States.

This exploratory survey project adopted a new approach to ILO technical cooperation in the field of disability by using a capacity-building, partnership approach which assigns responsibility for the implementation of project activities to local Non-Governmental Organizations (NGOs) of and for persons with disabilities, in close consultation with national and local government authorities. A project using the same approach is being implemented by the ILO in Ethiopia, Kenya, Tanzania, Uganda and Zambia.

This summary report presents the key findings of the country surveys and includes excerpts from case studies of self-employed women with disabilities and mothers of disabled children in Estonia, Latvia and Lithuania. The excerpts serve as illustrations of the survey findings and demonstrate the challenges these women face in their daily lives as well as highlighting the importance of their economic empowerment.

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## 1. Introduction

The ILO technical cooperation project entitled “Developing Entrepreneurship among Women with Disabilities in the Baltic States: Exploratory Survey” (RER/01/M52/FLA) is a first step in promoting the economic empowerment of women with disabilities and mothers of disabled children in the Baltic States. The exploratory surveys describe the socio-economic situation of women with disabilities and mothers of disabled children in Estonia, Latvia and Lithuania. At the time of the surveys, most of the women who participated in the project were not in paid employment, although some were already self-employed. The surveys were conducted in preparation for an intended second phase project to include specific measures to promote entrepreneurship among women with disabilities and mothers of disabled children in the three countries. The project is one of several ILO projects specifically aimed at improving the situation of women with disabilities.

Prior to the exploratory surveys, there was a limited amount of information available in the Baltic States on female entrepreneurs with disabilities. Information on the situation of mothers with disabled children was also scarce. Information on the interests and constraints of women with disabilities in setting up their own business was necessary in order to gain an insight into the socio-economic situation of these women who often face disadvantage when seeking to earn a living - firstly because of their gender and secondly because of their disability. To gather this information, a local NGO in each of the three countries was identified and contracted by the ILO to undertake surveys of both women with disabilities and mothers of disabled children who were already engaged in business activities, and those interested in doing so. The surveys were conducted by members of the Estonian Union of Disabled Women, the Latvian Association of Disabled Women, and the Lithuanian Disability Information and Consultation Bureau. Each organization prepared a national survey report. Interviewers were provided with basic training in interview techniques and especially valued the opportunity for active involvement in carrying out the exploratory surveys. Furthermore, their participation as peers made it easier to obtain grassroots information.

Women with disabilities and mothers of disabled children who were interviewed in the exploratory surveys were selected from membership lists of organizations of women with disabilities and their network of contacts. Altogether, 725 women with disabilities and mothers of disabled children participated in the survey. Most of them were unemployed (650, or 90 per cent) while some were already running their own small business (75, or 10 per cent). In addition to the surveys, some detailed case studies were conducted in each country to highlight the situation of some respondents, and to illustrate the barriers faced by disabled women in general. Although the country surveys were not based on representative samples of the population, they provide a sample picture of the everyday lives of women with disabilities and mothers of disabled children in the Baltic States, highlighting issues which merit further attention in terms of research and policy measures.

***The types of questions asked of all women interviewed in the surveys related to:***

- their personal and family situation, and
- their educational and vocational training background.

***The types of questions asked of women who were already engaged in business activities related to:***

- the nature of their business,
- the start-up capital required, and
- the income generated by the business.

***Questions for those aspiring to start their own enterprise related to:***

- the kind of business they would like to start, and
- their training needs.



## 2. Social and economic background

The three neighbouring countries on the shores of the Baltic Sea are often referred to as the Baltic States as they share similarities in their history and are all relatively small in terms of area and population. Since the collapse of the Soviet Union in 1991, the three States have aimed at stabilizing their political institutions and have each established parliamentary democracies. They have opened their economies to the international market and implemented a number of market-oriented reforms. Estonia, Latvia and Lithuania all joined the European Union in 2004. Table 1 presents some key social and economic information for each country.

**Table 1. Key social and economic information for Estonia, Latvia and Lithuania**

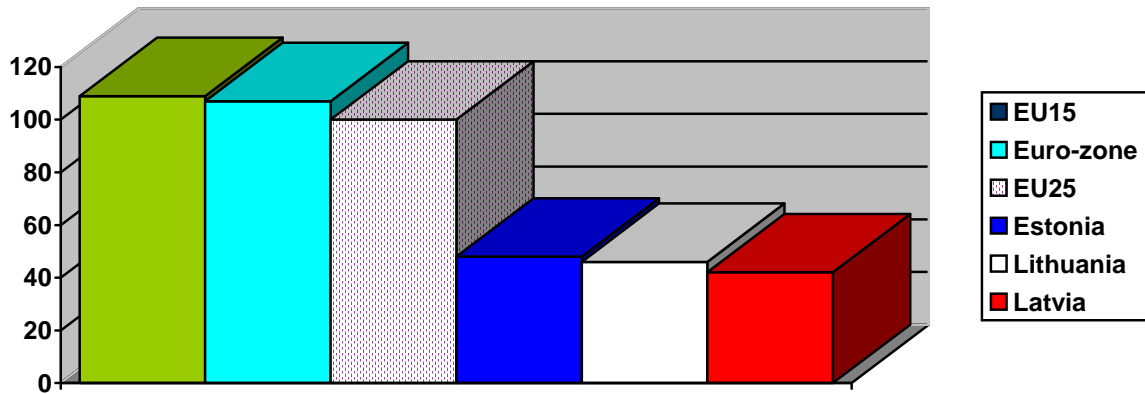
Information	Estonia	Latvia	Lithuania
Population	1.4 million	2.3 million	3.5 million
Reported proportion of people with disabilities (receiving a disability pension)	3.7%	4.8%	7.5%
World Health Organization estimate of people with disabilities (10 per cent)	140,000	230,000	350,000
Gross Domestic Product (GDP) per capita (US\$)	12,260	9,210	10,320
Life expectancy	71.6 years	70.9 years	72.5 years
Ranked status on UNDP* Human Development Index	36	50	41
Adult literacy rate	99.8%	99.7%	99.6%
Female economic activity rate (ages 15 years and above)	60.4%	59.3%	57.5%
Female economic activity rate (ages 15 years and above, as a percentage of corresponding male rate)	82%	80%	80%
General unemployment rate (2003)	10%	12%	12%
Distribution of labour force by sector, 2002:			
Agriculture	7%	15%	18%
Industry	24%	20%	21%
Construction	7%	6%	7%
Services	62%	59%	54%

\* UNDP = United Nations Development Programme

Sources: UNDP Human Development Index 2002; Human Development Report 2004; Statistics Estonia and European Commission, <http://europa.eu.int/comm/enlargement/>

While the Baltic States are currently enjoying strong economic growth, they still lag behind other European Union (EU) Member States. For example, the Latvian GDP was 35 per cent of the EU average GDP in 2002 (see Figure 1). The preliminary figures for 2003 show that the GDP per capita, expressed in terms of purchasing power and in terms of the EU average, is well below average in the Baltic States, with Latvia scoring the lowest of all 25 EU countries (EU25).

Figure 1. GDP per capita in 2003 in Purchasing Power Standards, EU25=100



Source: Eurostat News Release 73/2004

Unemployment remains a problem in all three Baltic economies. The fact that unemployment has increased despite strong economic growth suggests the deepening of a common problem in the transition economies - that of structural unemployment. Although unemployment levels are high, companies lack qualified labour. The variation in economic activity, income and social standards between larger cities and other parts of the country also remains a concern. As unemployment is high (particularly in rural areas), and the level of benefits and pensions remains low, many people live in poor conditions, and persons with disabilities are often among them.

Women are active in the labour market in all three countries. In Latvia and Lithuania, women represented half of those employed in 2001, while women comprised 48 per cent of those employed in Estonia. Women tend to work in sectors that are traditionally occupied by women, however, such as education and health care. Apart from the overall statistics, in general, there is little information available on the employment of women with disabilities, or people with disabilities.

The Baltic States have a short history in private entrepreneurship as it only became possible to start up private businesses when they regained independence in 1991. In Estonia and Latvia, the number of self-employed persons is lower than in the original EU15 Member States (EU15), as illustrated in Table 2. While the majority of self-employed persons in the original EU15 countries work in the service sector in the Baltic States (and particularly in Latvia and Lithuania), they are mainly engaged in agriculture (see Table 3).

**Table 2. Employees, family workers, and self-employed persons in total employment and in female employment in 2001 (per cent)**

Category	EU15		Estonia		Latvia		Lithuania	
	Total	Female	Total	Female	Total	Female	Total	Female
Employees	84.3	88.4	92.5	92.5	85.1	87.5	80.7	84.5
Family workers	1.7	2.7	0.8	3.6	4.7	4.7	3.3	3.6
Self-employed 0*	8.5	6.1	4.4	2.6	5.8	5.4	13.5	10.4
Self-employed +1*	5.5	2.8	2.3	1.3	4.4	2.4	2.5	1.5

\*Self-employed 0 = no employees; Self-employed +1 = employs one or more persons

Source: European Commission, 2003: *Employment and Labour Market in Central European Countries*. Luxembourg Office for Official Publications of the European Communities

**Table 3. Self-employed and family-worker employment, by sector (per cent)**

Sector	EU15	Estonia	Latvia	Lithuania
Agriculture	22.5	49.6	81.4	76.7
Industry	19.1	17.6	6.9	2.9
Services	58.4	32.8	21.7	20.3

Source: European Commission, 2003: *Employment and Labour Market in Central European Countries*. Luxembourg Office for Official Publications of the European Communities

Undeclared work (that is, work in the informal economy) has been declining since the mid-1990s in the Baltic States but still remains high compared to EU15 countries. Undeclared work is defined as ‘productive activities that are lawful as regards their nature, but which are not declared to the public authorities.’<sup>1</sup> While most EU15 countries report undeclared work to be less than 5 per cent of GDP, the respective estimated figures were 18 per cent in Latvia in 2000; between 15 and 19 per cent in Lithuania in 2003, and between 8 and 9 per cent in Estonia in 2001.<sup>2</sup> Most informal economy jobs are in the agriculture sector although they are also present in the service sector.<sup>3</sup> In fact, undeclared work partially reflects the share of self-employed and family workers in the agriculture sector. In other words, self-employment tends to be undeclared in the agriculture sector.

<sup>1</sup> European Commission, 2004: *Undeclared work in an enlarged Union: Final report*, p. 8

<sup>2</sup> Op. cit.

<sup>3</sup> European Commission, 2003: *Employment and Labour Market in Central European Countries*. Luxembourg Office for Official Publications of the European Communities.

### 3. In the spotlight: Survey participants

A total of 725 women participated in the surveys in the Baltic States: 200 from Estonia, 275 from Latvia and 250 from Lithuania. Mothers of disabled children represented 11 per cent (81), and 10 per cent (75) of all participants were already involved in business activities. Table 4 represents the exact numbers of participants from each country.

**Table 4. Number of participants, by country and group**

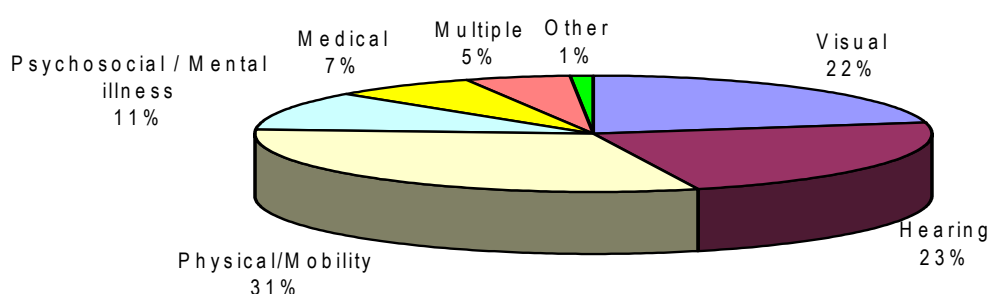
Group	Estonia	Latvia	Lithuania	Total
Unemployed women with disabilities	162	225	198	585
Self-employed women with disabilities	13	19	27	59
Unemployed mothers of disabled children	19	25	21	65
Self-employed mothers of disabled children	6	6	4	16
<b>Total</b>	<b>200</b>	<b>275</b>	<b>250</b>	<b>725</b>

Source: National Survey Reports 2003

#### 3.1 Types of disability

The types of disability experienced by the women were: visual and hearing impairments (45 per cent); physical and mobility disabilities (31 per cent); psychosocial disabilities and mental illnesses (11 per cent); medical conditions (7 per cent); and multiple disabilities (5 per cent). Most of the women were members of disabled people's organizations and the above figures reflect the contribution of these organizations in collecting data among their members and networks (see Figure 2).

**Figure 2. Survey participants, by disability type**



Source: National Survey Reports, 2003

As shown in Table 5, most of the participants with disabilities (63 per cent) had acquired their disability either during their childhood or later in adulthood.

In Estonia, 37 per cent of the unemployed women surveyed had been disabled since birth. The corresponding figure for those running their own business was 23 per cent. In Latvia, more than half of the unemployed women with disabilities (53 per cent) had acquired their disability before the age of 18. And in Lithuania, the majority of the unemployed women with disabilities (59 per cent) had an acquired disability (i.e. 41 per cent had a congenital disability). However, the disability was most often acquired before the age of 20.

**Table 5. Participants, by onset of disability (number and per cent)**

Onset of disability	Estonia				Latvia				Lithuania				Total	
	In business		Not in business		In business*		Not in business		In business*		Not in business			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Congenital	3	23.0	60	37	-	-	79	35	-	-	81	41	223	37
Acquired from age 1 to 20 years	5	38.5	57	35	-	-	40	18	-	-	50	25	152	26
Acquired in adulthood	5	38.5	45	28	-	-	106	47	-	-	67	34	223	37
Total	13	100	162	100	-	-	225	100	-	-	198	100	598	100

\*Information not available

Source: National Survey Reports, 2003

### 3.2 Age

In Estonia, the women with disabilities running their own business were aged between 28 and 49 years, the average being 40 years. The mothers of disabled children in business were aged from 29 to 48 years, the average being 38 years. The unemployed women with disabilities were aged from 16 to 59 years (average 33 years) and mothers of disabled children were aged from 27 to 58 years (average 41 years).

In Latvia, the women with disabilities and mothers of disabled children running their own business were aged from 26 to 55 years. The majority of these entrepreneurs were over 36 years, and the majority of the mothers were approximately 40 years. The unemployed women with disabilities were aged from 16 to 55 years, the majority being under 34. The unemployed mothers of disabled children were aged from 25 to 55 years, with the average being 40 years.

In Lithuania, the women with disabilities running their own business were aged from 20 to 55 years, with the average being 35 years. The mothers of disabled children were aged between 30 and 49 years, the average being 38 years. The unemployed women with disabilities were aged from 16 to 60 years (average 36 years) and the unemployed mothers of disabled children were aged from 20 to 55 years (average 38 years).

### 3.3 Marital status

In general, the women with disabilities running their own business were more likely to be married (40 per cent) than those who were unemployed (34 per cent). For the mothers of

disabled children, the opposite was true: those running their own business were more likely not to be married (50 per cent) compared with those who were unemployed (68 per cent). The country reports indicate that women with disabilities were often running their business with the support of their husbands or other family members, whereas unemployed mothers of disabled children stated that the main source of income for the family was the income of the husband.

In Estonia, 23 per cent of the women with disabilities who were running their own business were married, compared to 20 per cent of those unemployed. Half of the mothers of disabled children who were running their own business were married, compared to 60 per cent of unemployed mothers.

In Latvia, 63 per cent of the women with disabilities who were running their own business were married, compared to 36 per cent of those unemployed. Forty-nine per cent of mothers of disabled children who were running their own business were married, compared to 60 per cent of unemployed mothers surveyed.

In Lithuania, 50 per cent of the women with disabilities who were running their own business were married, compared to 44 per cent of those unemployed. Half of the mothers with disabled children who were running their own business were married, compared to 86 per cent of those not employed.



Rita, from Lithuania, is a divorced mother of two children. Her 18-year old daughter has an intellectual disability. Having worked as a customs agent for a private company, Rita decided to set up her own agency. She values the support her friends and family have given her since the start-up of her business. She feels much stronger and more respected as she can take care of her family now that her business is a success. Her advice to aspiring entrepreneurs

is as follows:

***In starting a business, the most important thing is to overcome your fear to actually start. You need to be strong, to put all your efforts into making the business work and not to crumble under the pressure, as there will always be different pressures.***

### 3.4 Dependents

Approximately 60 per cent of all respondents in each Baltic State had children, with most of them having two children. In addition to their own children, about one-fifth of the disabled women provided financial support to other people and many of them also took care of others (parents or siblings) without financial assistance.

In Estonia, 70 per cent of the disabled women entrepreneurs had children (between one and five children), with an average of two children. The mothers of disabled children in business had between one and three children. Half of the unemployed women with disabilities had children (between one and five children), the average number of children being two, while the unemployed mothers of disabled children had between one and four children.

Almost half of the disabled entrepreneurs (46 per cent) took care of somebody else and 17 per cent of the mothers running their own business supported somebody else financially in addition to their own children. Seventeen per cent of the unemployed disabled women and 26 per cent of the unemployed mothers with disabled children also took care of somebody else.

In Latvia, 95 per cent of the disabled women entrepreneurs had children (between one to six children), with the average number of children being two. The mothers of disabled children had from two to three children. Over half (54 per cent) of the unemployed women with disabilities had between one to six children. Similarly, the total unemployed mothers had between one to six children. In addition, 21 per cent of the entrepreneurs with disabilities provided financial support to somebody else and 57 per cent took care of somebody else. The corresponding figures for mothers of disabled children running their own business were 33 per cent and 83 per cent respectively. And finally, 15 per cent of the unemployed disabled women provided financial assistance to somebody else and 35 per cent took care of somebody else. The corresponding figures for unemployed mothers of disabled children were 28 per cent and 44 per cent respectively.

In Lithuania, the mothers of disabled children in business had between two to four children and half of them took care of somebody else in addition to their own children. More than half (57 per cent) of the women with disabilities not in business had children (on average 1.6). For the mothers of disabled children, the average number of children was 1.8.

Eva's daughter was born with a developmental disability, which meant that she had to attend a specialized school in Riga, 70 kilometres from their hometown. Eva gave up her job as an Au Pair in order to accompany her daughter on the public bus to and from Riga each day. While waiting for her daughter to finish school, Eva filled her time by applying for a manicure-training course in Riga. This led her to open up her own manicure business, which proved very successful. Eva now plans to develop it by establishing her own beauty salon.



### 3.5 Education and training

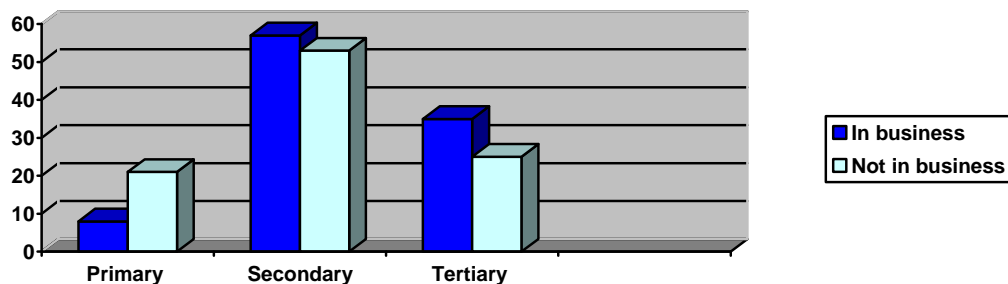
All of the women surveyed had attended school, with a majority completing second or third level.

- 26 per cent had finished school after primary education.
- 54 per cent had reached secondary education.
- 20 per cent had reached tertiary education.

The overall high levels of education can be partially explained by the historical context of the countries. Until 1989, everyone was required and entitled to obtain at least a secondary education. In some cases, education had been provided in special schools or at home. Women were trained in fields such as handicrafts, manufacturing, gardening, cooking, and hairdressing and some women had university degrees in law, teaching, engineering, economics and architecture.

In general, the mothers of disabled children had higher levels of education than the disabled women (Table 6). Almost all the mothers had attended secondary education. Furthermore, as Figure 3 illustrates, women who were already self-employed had higher levels of education than those who were not economically active. Only 8 per cent of the women who were already running their own business had finished school after primary school; 57 per cent had reached secondary school; and 35 per cent had completed tertiary education, while the corresponding figures for women not in business were 22 per cent, 53 per cent and 25 per cent respectively.

**Figure 3. Women in business, and not in business, by level of education**



Source: National Survey Reports, 2003



**Table 6. Levels of education, by country and disability group**

Group	Country	Primary				Secondary				Tertiary					
		In business		Not in business		In business		Total		In business		Not in business		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Women with disabilities	Estonia	-	-	59	36	11	26	84	24	2	8	18	13	174	24
	Latvia	2	33	69	43	15	35	141	41	2	8	15	11	244	34
	Lithuania	4	67	31	19	7	16	84	24	16	61	82	59	224	31
Mothers of disabled children	Estonia	-	-	-	-	3	7	12	3	3	11	7	5	25	3.5
	Latvia	-	-	3	2	4	9	17	5	2	8	5	3	31	4
	Lithuania	-	-	-	-	3	7	9	3	1	4	12	9	25	3.5
Total		6	100	162	100	43	100	347	100	26	100	139	100	723*	100

- = information not available

\*two respondents did not answer the question regarding education

Source: National Survey Reports, 2003

**Table 7. Participants in business, and not in business, by level of education (number and per cent)**

Education	In business		Not in business		Total	
	No.	%	No.	%	No.	%
Primary education	6	8	162	25	188	26
Secondary education	43	57	347	53	390	54
Tertiary education	26	35	139	22	145	20
<b>Total</b>	<b>75</b>	<b>100</b>	<b>648</b>	<b>100</b>	<b>723*</b>	<b>100</b>

\*two respondents did not answer the question regarding education

Source: National Survey Reports, 2003

The country reports also noted that there are differences in levels of education among women with disabilities who acquired a disability and women who had a congenital disability. Women with an acquired disability tended to have a higher level of education, which may have played an important role in motivating them to work and to take an active part in society. Similarly, it was noted that women with a medical condition, such as asthma or diabetes, usually face fewer difficulties than other groups of disabled women in that they have usually been able to attend school alongside non-disabled peers and their disability is not immediately visible to employers or customers.



Originally trained as a seamstress at the Kaunas School for the Hearing Impaired, Neringa, a young Lithuanian woman with a hearing impairment, now runs her own hairdressing business. Her mother worked as a hairdresser and Neringa learned by watching her at work. She attended a hairdressing course, even though she could not hear clearly:

*It was difficult to follow the course, as I could not understand everything due to my hearing impairment. But my mother was very helpful, as she acted as an interpreter.*

In the beginning, she worried whether the business would be successful.

*It was difficult at first because it was necessary to communicate with the clients and*

*I did not always understand or hear what they were saying, and vice versa.*

But today Neringa has many regular clients and her business is successful. She feels that her family and friends have also changed their attitude towards her and she has become more important to them. She would now like to attend a training course for beauticians and manicurists in order to expand her business.

*It would also be useful to have some business management, English and computer training, all of which I could use in my work.*

### 3.6 Work history

The women surveyed were asked about their previous work experience in paid employment or in business activities. Work at home or caring for others was not counted as work experience.

All the disabled women entrepreneurs had previous work experience. Nearly all mothers of disabled children, irrespective of their current employment status, also had some previous work experience (96 per cent). Women with disabilities, who were not in paid employment or who were not self-employed, were least likely to have had previous work experience, although 75 per cent of them had such experience. Some of the women had worked in sheltered workshops.



Lea, a mother of three children, lives in the second biggest town in Estonia. Although she graduated from the Tartu Art School, she is now earning her living as a masseur – a profession she finds interesting. Previously, she worked as an art teacher, but had to stop due to deteriorating eyesight.

*...I find all the bureaucracy and bookkeeping that goes along with official entrepreneurship too scary to try. I think the government should offer more support to disabled women to enable them to start a business and keep it going. I don't exactly mean in terms of financial support; I think it is even more important to assist them by making it easier for them to take part in training courses, as well as in bookkeeping matters.*

Women with disabilities had often worked in occupations that did not match their educational and professional qualifications. For example, a teacher had been working as a weaver, and a lawyer had been working as a secretary.

Kristina from Estonia, whose son has a visual impairment, gave up her profession as a kindergarten teacher and now imports and sells natural cosmetics. She decided to set up her own business because of the need for flexible working hours.

*As I like to spend time with both of my children, with my son needing more attention, I need a flexible schedule. It is very hard to find an everyday job that has a flexible schedule.*

Kristina received the start-up money for her business from her family. She did not have any specific training relating to her business, but says she would like to acquire more skills in business management in order to develop her business.



*The government should support women like me by making it possible for mothers with disabled children to have shorter working days. Arrangements for special transportation to take disabled children to and from school would also be appreciated, as it would enable mothers to spend more time at their work or entrepreneurship.*

### 3.7 Sources of income

The main source of income for participants in all three countries was reported to be through government support, in the form of a disability pension or disabled child's allowance. This was also the case for women entrepreneurs.

In Estonia, women entrepreneurs with disabilities received support from the government in the form of a disability pension or disabled child's allowance. In addition, some of the women received support from friends or relatives. Unemployed women also received income support in the form of a pension or disabled children's allowance from the government. For those who were married, the support from their partners was mentioned to be an important source of income. In addition, some received support from friends or relatives.

In Latvia, women entrepreneurs received support from either the State, local municipalities or from their husbands. The support provided by the local municipality, which was received by some families with children, is provided for those who are considered to live in poverty. Those unemployed women received either a disability pension, benefits for the children, support from the local municipality or assistance from friends or family. In addition, some of the women earned money through odd jobs and some of the mothers had received support from NGOs.

In Lithuania, the women surveyed, regardless of their employment status, received some form of support from the State.

### 3.8 Key findings

- The disabled entrepreneurs were more often married than unemployed disabled women.
- Mothers of disabled children running their own business were more often single than unemployed mothers.
- Most women had two children and some of the women also supported their parents or siblings.
- Most women had attended secondary or tertiary education.
- Most women had previous work experience (in some cases sheltered work), which did not always match their educational background or vocational qualifications.
- All women received support from the government but it was not sufficient to live on. Additional income was often received from family and relatives or through business activities.

#### 4. Existing entrepreneurs

Of the women participating in the survey, 10 per cent (75) were already micro entrepreneurs. Of these, 79 per cent were women with disabilities and 21 per cent were mothers of disabled children. The women were asked about the types of micro enterprises they had; the amount of start-up capital required; and the amount of income generated by their businesses. They were also asked about the types of challenges the women had encountered in setting up their businesses, and about their training needs and future plans.



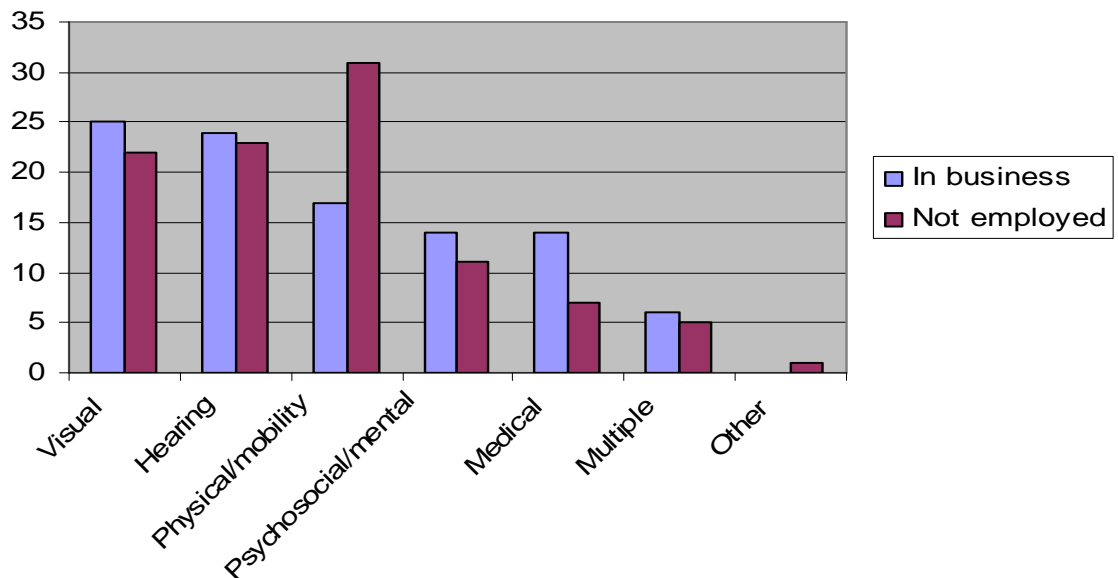
Raimonda, a woman with visual and hearing impairments from Lithuania, teaches students in wicker cane weaving and participates in exhibitions. Currently, she is running her own weaving business, which she started in order to provide a decent income for her son and herself:

*I wanted to take responsibility for myself, to work and earn a living, to be able to provide better conditions for my son to study and grow. I always have this fear that he may inherit my visual impairment. This is why I started my business.*

The entrepreneurs were engaged in three main kinds of business: services, production and trade. More specifically, their work involved interpreting, massaging, providing beauty services, basket making, agricultural production and trade, catering, dress making, and private tutoring. Most of the women worked at home, at customer's premises, or in an office.

Many of the women said that their reasons for starting their own business were related to their disability. They had not been able to find a job and they needed the flexibility which owning their own business would provide. Approximately half of the women who had their own business had either visual or hearing disabilities (49 per cent). The remainder had either physical or mobility impairments (17 per cent); psychosocial impairments or mental illness (14 per cent); some type of medical condition (14 per cent); and some also had multiple disabilities (7 per cent). While those with visual and hearing impairments were the most represented groups of women among the entrepreneurs surveyed, it should be noted that this category of disability is also high among the unemployed women with disabilities surveyed (Figure 4).

**Figure 4. Participants, by disability and employment**



Source: National Survey Reports, 2003

In Latvia, women with visual impairments were the most active in running their own business (32 per cent). This could be partially attributed to the training and rehabilitation services provided by the Latvian Society of the Blind, which have traditionally encouraged people with visual impairments to be economically active.

Similarly, in Estonia, almost half of the entrepreneurs participating in the survey had a visual impairment (46 per cent), and their economic activities are again partially due to the services provided for people with visual impairments. The employment rate of people with visual impairments has always been higher than those of other groups of disabled people in Estonia since Soviet times.

In Lithuania, women with hearing impairments were the largest group among the disabled entrepreneurs (44 per cent).

It was interesting to note that many of the disabled entrepreneurs knew of somebody else who was self-employed with a disability (69 per cent in Estonia, 15 per cent in Latvia, and in Lithuania almost all of the women reported knowing another disabled female entrepreneur). Approximately a quarter of the mothers of disabled children in business knew another female entrepreneur. The women expressed interest in getting to know other female entrepreneurs in order to exchange information and experiences.





Virginija, from Lithuania, has a physical disability. She became disabled as a result of an illness when she was an adolescent. After staying at home for many years, she decided to use her personal savings to start her own business. She bought a kiosk in 1998 and started a business selling flowers and attended a floral arranging training course at her own expense. She describes the motivation for starting her business as follows:

***For me the most important thing was to get out of the house, to be among people, to earn some money, and to be independent. This I have done. You can't imagine how good it feels not to have to ask anyone for money. My daughter and I can go to the shops and buy what we need. To start your own business the most important thing is the desire to do so, persistence, and some money to get started.***

Nowadays Virginija does not have much free time. She works long hours every day, except on Sundays when she spends time with her family. The business has met all her expectations and has given her a great deal of joy:

***This business helped to convince me that it is possible to live without complaining; that it is possible to live differently.***

#### 4.1 Start-up capital

Most of the participants had started their own business with very little capital and some started without any. Generally speaking, the women in Estonia had more capital than those in Latvia and Lithuania. There were no significant differences in the amount of start-up capital between women with disabilities and mothers with disabled children.

In Estonia, the amount of start-up capital ranged from 0 to 300,000 Ekk (or US\$0 to US\$23,000) with the majority starting their business with between 7,800 to 15,600 Ekk (or US\$600 to US\$1,200). In Latvia, the amount of start-up capital ranged from 0 to 50,000 Lats (or US\$0 to US\$17,000) with the majority of women starting their own business with less than 500 Lats (or US\$170). In Lithuania, the amount of start-up capital ranged from 0 to 550 Litas (or US\$0 to US\$1,000) with the majority of women starting their own business with less than 5 Litas (or US\$10).

The majority of the women surveyed had started their business with their personal savings. Some, typically those who had started their business with a larger amount of capital, had borrowed money mainly from relatives and friends. In general, the country reports noted that banks were often reluctant to provide financing for those aspiring to

start their own small business, and were even more reluctant to provide financing for aspiring entrepreneurs with disabilities. Only very few women with disabilities, and five mothers of disabled children, had secured a bank loan. Also, most of the women reported not having applied for support from the government because they were unaware of the application procedures involved and felt it unlikely that their application would be successful.

Viktoria, from Estonia, is a university graduate in economics. She lives alone in a one-room rented flat next door to her grandmother whom she takes care of. Viktoria's business involves tutoring school and university students. She provides study techniques for the preparation of homework, term papers, dissertations and so on. The students come to her apartment after school or on weekends. Prior to starting her business Viktoria did not have any work experience.



*I applied for jobs, but soon found that workplaces were not accessible for wheelchair users and that there was no accommodated transportation to and from work. Then some of my friends and relatives mentioned that they needed help with their studies, and I realized that working as a private teacher would suit me best. My only starting capital was a typewriter that I got from my relatives. As I know the people in my hometown, and I am communicative person, I decided to start at once to earn a little addition to my disability allowance.*

Viktoria reads books regularly to expand her knowledge, but she would like to participate in training programmes to improve her computer and language skills. However, she foresees some obstacles to her participation in training courses as transportation is not available and accessibility is lacking. Regarding her future she says:

*I don't have any huge plans for the future. I want to improve my skills, to widen my horizons and deepen my current level of knowledge in order to be able to help my clients to do the same.*



## 4.2 Income generation

Overall, the income generated varied according to the type of business the women were involved in. Common to all three countries, the income received from their business was not sufficient to meet their living costs, and for most of them the State pension or State benefits remained their main source of income. Very few reported their business as being their main source of income, and the average earnings of the women were well below the average gross salaries in each country.<sup>4</sup>

Aldona, from Lithuania, is a single mother with a physical disability who started her own business after she lost her long-term job. She decided to build on her childhood interest in the arts and rediscovered her talent in making soft toys and patchwork crafts.

*I don't make a lot of money from my business, but I can add it to my pension. This money allows me to buy vitamins and eye drops and helps with repayments on the bank loan for the flat. If one is realistic about how much one can make, then one will not be disillusioned by their business and anything more will be a bonus. I would say that my business gives me greater moral support than material support. I have greater self-satisfaction, I am much happier. I don't have time to think about my disability, to think that I can't do this and that. It motivates me to do more. I never think of myself as being a patient, who needs to be cared for.*



In Estonia, the monthly income generated from women with disabilities running their own business was under 1,500 eek (or US\$115), while mothers with disabled children earned somewhat more: between 3,900 and 7,000 eek per month (or between US\$300 and US\$540). In 2004,<sup>5</sup> the average monthly gross salary in Estonia was approximately 6,700 eek (or US\$530).

In Latvia, the majority of the women with disabilities who were interviewed (79 per cent) earned less than 100 Lats (or US\$35) per month. The average monthly income for the

<sup>4</sup> According to the Central Statistical Bureau of Latvia, in the first quarter of 2004, salaries in Latvia were the lowest among the Baltic States. During this time a monthly gross salary was EUR 292 on average in Latvia while in Estonia it reached EUR 431 and in Lithuania EUR 332.

<sup>5</sup> Statistics Estonia, Monthly Bulletin 7/04, Main Social and Economic Indicators of Estonia.

mothers of disabled children was 200 Lats (or US\$70), excluding one entrepreneur whose monthly income was 3,000 Lats (or US\$1,000). In 2004, the average monthly gross salary in Latvia was approximately 1,000 Lats (or US\$350).

In Lithuania, the monthly income for the majority of the women with disabilities interviewed ranged from 10 to 550 Litas (or US\$20 to US\$1,000) with most of the women earning below 55 Litas (or US\$100). Mothers with disabled children earned between 5 and 550 Litas (or between US\$10 and US\$1,000). In early 2004, the average monthly gross salary in Lithuania was approximately 220 Litas (US\$400).

### 4.3 Hours worked

The number of hours and days per week the women reported working varied according to the type of business they ran: the hours varied from six to 80 hours per week and from three to seven days per week (see Table 8). The women working in agriculture reported the longest hours and had difficulty distinguishing between working time and free time. Of the women surveyed, those with disabled children tended to work longer hours than the disabled women. The majority of the women mentioned that flexible working hours were very important for them.

**Table 8. Women with disabilities and mothers of disabled children, by hours worked (per cent)**

Hours worked per week	Women with disabilities	Mothers of disabled children
1-20 hours	46	18
21-40 hours	42	57
40+ hours	12	25

Source: National Survey Reports, 2003

### 4.4 Training needs

In general, the entrepreneurs surveyed in this study had high levels of education (see Table 9). The majority of the women had completed at least secondary education (65 per cent), with 35 per cent having reached tertiary education (see Figure 5). Mothers of children with a disability had a somewhat higher level of education than the disabled women (Figure 6). As mentioned earlier, this is partially due to the compulsory and comprehensive schooling provided during Soviet times. Traditionally in the Baltic States, vocational education and training for persons with disabilities were often provided only in selected fields and sometimes in sheltered workshops, which were perceived to suit all students with a particular disability or impairment. This was, however, often provided without considering the employability of the skills and the labour market situation. After independence was regained, and the transition to a market economy was complete, the education and skills that disabled persons had acquired were often obsolete.

**Table 9. Entrepreneurs with disabilities and mothers of disabled children in business, by level of education**

Education	Women with disabilities						Mothers of disabled children						Total	
	Estonia		Latvia		Lithuania		Estonia		Latvia		Lithuania			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Primary	-	-	2	11	4	15	-	-	-	-	-	-	6	8
Secondary	11	85	15	78	7	25	3	50	4	67	3	75	43	57
Tertiary	2	15	2	11	16	60	3	50	2	33	1	25	26	35
Total	13	100	19	100	27	100	6	100	6	100	4	100	75	100

Source: National Survey Reports, 2003

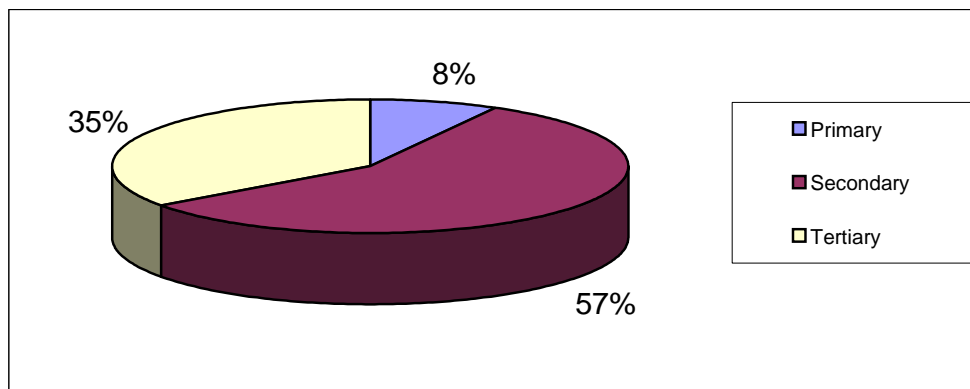
Ellen is an Estonian photographer with a disability, who takes care of her 15 year-old disabled son and her mother. She originally studied clothes design and construction and later received training in offset printing and photography. Before setting up her own business she worked as a photographer for various newspapers. Although she received financial support from the State to set up her business, she found it was not enough.

*I think the government should support not only the start-up costs of the business, but it should also provide assistance in maintaining and developing the business. My business has met my expectations, but I need financial support to be able to invest in the technical equipment needed.*

*I am sure I would benefit from further training in business as well as professional skills. However, my ability to take part in training courses may be limited due to financial difficulties resulting from the lack of a decent income.*

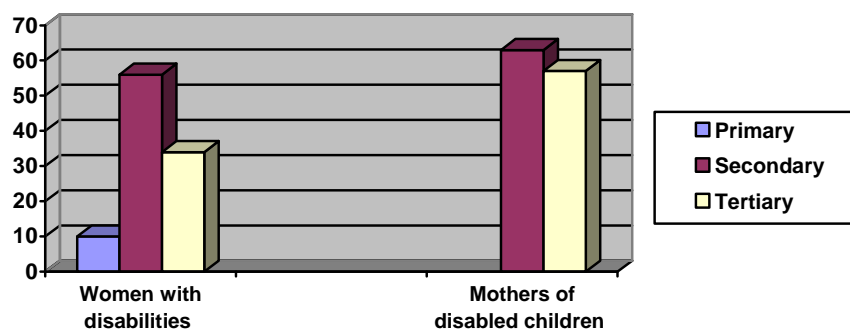


**Figure 5. Participants in business, by level of education (per cent)**



Source: National Survey Reports, 2003

**Figure 6. Women with disabilities and mothers of disabled children, in business, by level of education (per cent)**



Source: National Survey Reports, 2003

Most of the self-employed women were not running their business in areas relating to their education. They often had work experience in professions that did not match their educational background. Some of them had taken short professional training courses in computing, for example, or in the field of their business, but very few had completed training in business management. Those living in capital cities or in larger towns had both a higher level of education and more work experience.

Almost all of the women (90 per cent) stated that they were interested and able to participate in further training, mostly in the field of their business. They were also interested in courses relating to computing, languages, bookkeeping and handicrafts, and most of them stated that family responsibilities would not limit their participation in such training, although some expressed concerns over the cost of the training.

## 4.5 Challenges

The participants in the Lithuanian survey spoke about general difficulties in starting their business, mainly due to bureaucracy and the frequently changing legislation. Similar observations were made by the women interviewed in Estonia and Latvia. The women did not believe that training could necessarily help them with these practical problems, however.

Many of the women cited the low levels of income generated as their main challenge. For instance, 75 per cent of the Estonian disabled entrepreneurs reported financial difficulties with their business, which prevented them from investing in computers or typewriters that would have been helpful in carrying out their business. Some women also mentioned difficulties in purchasing raw materials due to insufficient capital.



Janina, from Lithuania, was left paralyzed at the age of nine from polio. Previously she worked for 20 years as an economist, and also worked at a medical and rehabilitation centre for some time. Today she has a successful business making rehabilitation aids, such as mattresses and pillows, which help to prevent bedsores.

When she started her business she knew nobody in Lithuania who produced rehabilitation aids to prevent bedsores. Yet the demand was great. After she had produced her first ten mattresses, she invited a group of specialists and doctors to evaluate her work, its quality and appropriateness.

Her parents had given her a sewing machine when she was a teenager, so she had the sewing skills, and due to her profession as an economist, she had management skills and knowledge of economics. It was only necessary to learn the specifics and nuances of business. She comments:

***It is very difficult to start a business – to go through all the bureaucratic channels and all the paperwork. There is a lot of confusion as a result of constantly changing legislation. The government should provide facilities and assistance in securing loans. When one has a business they also inherit a stack of papers, which is impossible for one person to cope with. Assistance in this area would also be valued.***

Today Janina's business is successful. Her products are purchased by large stores, pharmacies, nursing homes, hospitals and sanatoriums. She approaches shops and pharmacies herself offering her products, explaining that "...just producing the items is not enough - selling them is just as important."

Janina has also travelled extensively to see how people work with persons with spinal injuries in other countries and has tried to adapt this to the Lithuanian setting. In 1994 she established the Lithuanian Association of Persons with Spinal Injuries. She is also a member of the Vilnius Branch of the Lithuanian Invalid Association and cares for a young girl with a mental disability. Her advice to other women is:

***You need to want to achieve something ...and you need to do it yourself, as nobody is going to hand it to you on a silver platter. If a person is happy to sit and complain then she certainly will not achieve anything. A person needs to want to do something.***

Bureaucracy was also mentioned as a common problem by the participants. Some businesses were not officially registered due to a lack of knowledge of registering procedures. Applying for support from the government or for bank loans was also mentioned as a challenge, as were the marketing and advertising techniques needed for running a business. For example, the women interviewed in Lithuania stated that they did not have the time or the skills to engage in marketing in addition to producing their products or providing their services. The Latvian entrepreneurs felt that their information about markets was too limited, and stated their need for more information on possible business partners, management and taxation.

The Estonian women pointed to accessibility as a major issue: getting around was often difficult and the environment needed to be better adapted to people with disabilities (i.e. traffic lights with sound features, ramps, etc.). The winter posed particular problems with slippery roads and darkness making accessibility a key issue.

Some of the women surveyed also expressed their apprehension regarding membership of their countries in the European Union and the impact this would have on their business activities.



Janne is an Estonian single mother. Blind herself, she has been providing training in massage for visually impaired people through the Estonian Association of Blind Masseurs for the past five years.

***I decided to start this type of business because there was a strong need among visually impaired people for training in massage. Somebody had to do something about it, and I decided it would be me.***

She recalls her initial problems with starting a business:

***I needed training in computer skills and typing as well as knowledge on the functioning principles of a business and on funding possibilities for training courses. I lacked the elementary means to start my business. The expenses were much greater than the income and nobody was able to give me advice because no one had experience in this area.***



Today Janne is happy with her job and says that she has not experienced any problems related to her disability. Regarding her future plans she says:

***Over time I would like to build up a well-functioning and well-respected training and work center for blind masseurs. I also want to contribute towards breaking down some of the negative attitudes towards visually impaired employees. Specialists with a disability deserve to be acknowledged and not to be pushed into “little boxes”. One of the State’s priorities should be to integrate women with disabilities into working life.***

While the topic of attitudes was not directly explored in the surveys, it was clear that the women encountered negative attitudes in their daily lives. Their tendency to hide their disability when applying for a bank loan, or when dealing with customers indicates a need to raise public awareness of the issues facing people with disabilities. Similarly, accessibility was not one of the themes specifically explored in the surveys, yet the need for improving access to public transportation and buildings clearly emerged as issues needing attention.

#### **4.6 Benefits**

Most of the women surveyed felt that running their own business had positively changed their lives. Some stated that it made their lives more interesting and they had found friends through their work. It was also mentioned that running a business gave them a sense of independence, self-worth and joy through being able to engage in a meaningful

activity. For many women, the flexibility enjoyed by running their own business was very important.

Although the income generated by the business was not sufficient to cover their living costs, it nonetheless added to their purchasing power and complemented the pension or other financial support they received from the State. As the Latvia country report concludes, the relatively low level of income from the businesses shows that money and profit are not the only reasons to start and continue a business.



Rima, from Lithuania, is a mother of two. Her eldest son has Down's syndrome. When Marius was born, Rima made a decision to spend more time with him. She decided to join her father in his business. Currently, Rima and her father are partners in a garden business growing and selling vegetables and flowers.

*After being my own boss for so long, I can't imagine myself working for someone else, especially if it is for a minimum wage. Now I can choose how much I want to work and when I want to work. I am in charge of my life and my work. I am also able to spend more time with my family.*

#### 4.7 Key findings

- Certain groups of disabled women may have better access to training and rehabilitation services (according to the disability-related agencies in each country), which is also reflected in their employment status.
- Most women had started their businesses in areas that did not match their educational background.
- More than half of the women interviewed knew of another female entrepreneur with a disability or with a child with a disability.
- The initial start-up capital was generally low, and accessing credit was difficult in all three countries.
- The income generated by the businesses was generally low but it complemented the pension or other State support.
- Difficulties with bureaucracy, marketing, and general business skills were reported.
- Support and training in business management and marketing could help improve profitability.



## 5. Aspiring entrepreneurs

The majority of the women who participated in the country surveys were not in paid employment (90 per cent). Women with disabilities comprised 94 per cent of these participants and the remaining 6 per cent comprised mothers of disabled children. For almost all of the women, the State pension, income support, or the disabled children's allowance were their main sources of income.

Over 50 per cent of the women who were not employed at the time of the survey had thought about starting their own business. This number of aspiring entrepreneurs is relatively high given that the culture of entrepreneurship is just beginning to develop in the Baltic States. Many of the women stated that regular employment was difficult to find for persons with disabilities and for those requiring flexibility in their jobs. Self-employment was therefore a viable solution to unemployment and the need for extra income.

While many of the women had plans to start their own business, they often did not know of other disabled female entrepreneurs. Only 25 per cent of the unemployed women with disabilities interviewed in Estonia knew of another disabled woman who was running her own business. The figures for Latvia and Lithuania were even lower at 5 and 8 per cent respectively. Similarly, the unemployed mothers of disabled children who were interviewed did not know of any female entrepreneurs.

In general, physical disability was the most common disability among the aspiring entrepreneurs. In Lithuania, almost half of the aspiring entrepreneurs had a physical disability whereas in Estonia and Latvia hearing impairments were the most common disabilities among the women surveyed who aspired to become entrepreneurs.

**Table 10. Participants in business, and not in business, by country and type of disability (per cent)**

Type of disability	Estonia				Latvia*				Lithuania				Total	
	In business		Not in business		In business		Not in business		In business		Not in business			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Visual	6	46	31	19	6	32	49	21	3	11	47	24	142	22
Hearing	-	-	47	29	2	10	51	23	12	44	38	19	150	23
Physical/mobility	3	23	44	27	3	16	50	22	4	15	95	48	199	31
Psychosocial/Mental	-	-	21	13	-	-	20	9	8	30	18	9	67	11
Medical condition	1	8	-	-	7	37	39	18	-	-	-	-	47	7
Multiple disability	3	23	13	8	1	5	16	7	-	-	-	-	33	5
Other	-	-	6	4	-	-	-	-	-	-	-	-	6	1
Total	13	100	162	100	19	100	225	100	27	100	198	100	644	100

\*In Latvia, the term "physical disability" includes medical conditions, and of the total number of Latvian participants (225), 12 per cent had a multiple disability.  
Source: National Survey Reports, 2003

The country surveys noted that negative attitudes towards women with disabilities continue to have a huge impact on their lives and reduce their chances of finding employment. This is particularly true for women with psychosocial disabilities. Many women with psychosocial disabilities who participated in this survey stated that they tried to avoid revealing their disability to potential employers for fear of being rejected. It is

also worth noting that there were no women with psychosocial disabilities or mental illnesses among the Estonian or Latvian entrepreneurs interviewed.



Ona, from Lithuania, has a visual impairment. She graduated from a medical college as a qualified masseur and started working for the Red Cross in Lithuania carrying out massages for persons with disabilities and for patients who were seriously ill. After a four-year assignment she had difficulties finding a new job. She describes these difficulties as follows:

***An employer will more willingly employ a non-disabled person, as they can easily hire and fire them. Many employers think that a disabled person is a burden. The current legislation means that it is much harder to retrench a person with a disability and therefore employers more readily select a non-disabled person.***

As a result, she decided to start her own business. She now performs massages in clients' homes, and has regular customers. The business has met her expectations, as she enjoys her job and her income is sufficient. However, her main criticism is directed towards the lack of State support when starting a business.

In Estonia, 41 per cent of women with disabilities interviewed and 32 per cent of mothers of disabled children had thought about starting a business, mainly in the service sector, production (handicrafts) and agriculture. Examples mentioned were a private kindergarten, massage service, milk bar, and a weaving mill.

In Latvia, 66 per cent of the women with disabilities and 90 per cent of the mothers of disabled children had considered starting their own business. The women were mostly interested in providing some kind of service, such as rehabilitation and assistance for people with disabilities, or childcare services. Some planned to teach music to children or to organize leisure time activities and cultural events for people with disabilities.

In Lithuania, 56 per cent of the women with disabilities and 57 per cent of the mothers of disabled children had considered starting their own business. The types of business activities mentioned included the service sector (childcare services, provision of assistance to elderly people, masseur, social worker or translator) and the production or trade sector (selling self-knitted garments, handicrafts and flowers).

## 5.1 Perceived problems

Despite their plans to start a small business, many of the women remained sceptical of their ability to do so. The Latvian women stated that it would be impossible for them to realize their dream without government support, and also believed that such support would be out of their reach.

The women from Estonia hoped that participation in this survey would eventually enable them to get help in starting their business. They also expressed the need to target specific groups of women, as the needs of women with disabilities vary substantially.

In Lithuania, many of the aspiring entrepreneurs felt that their skills and knowledge about starting and running a business were not sufficient to embark on entrepreneurship. They expressed a need for training but were also concerned about being able to meet the costs of such training.

In all three countries, mothers of disabled children mentioned childcare to be a problem preventing them from starting a business or seeking employment.

## 5.2 Training needs

While all women who participated in this study had a good education, the level of education was slightly lower for those who were unemployed compared to those who were running their own enterprises. Of the unemployed women, 26 per cent had completed primary school, 53 per cent had completed secondary school, and 21 per cent had reached tertiary education. As mentioned earlier, the corresponding figures for existing entrepreneurs were 8 per cent, 57 per cent and 35 per cent respectively.

As Table 12 shows, the women from Lithuania had the highest level of education with 83 per cent having completed at least secondary education. As already mentioned, however, the education which was often designed for certain disability groups did not necessarily translate into employable skills. In addition, the women who had acquired a disability later in life were often prevented from using their existing skills and working in the professions for which they were trained.

**Table 11. Unemployed women with disabilities and mothers of disabled children, by level of education**

Level of education	Unemployed women with disabilities						Unemployed mothers with disabled children							
	Estonia		Latvia		Lithuania		Estonia		Latvia		Lithuania		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Primary	59	37	69	31	31	17	-	-	3	12	-	-	162	25
Secondary	84	52	141	63	84	42	12	63	17	68	9	43	347	54
Tertiary	18	11	15	6	82	41	7	37	5	20	12	57	139	21
Total	161	100	225	100	197	100	19	100	25	100	21	100	648	100

Source: National Survey Reports, 2003

The majority of women who were unemployed felt that they would benefit from further training, which would aid them in finding employment or starting their own business. In

Estonia, the aspiring entrepreneurs felt that they would need training in business management and computing.

In Latvia, the main rationale for training was to upgrade present skills because deteriorating health had prevented them from practicing their original professions.

And in Lithuania, the women were mainly interested in training relating to languages, computers, arts and health-care related topics. Mothers of disabled children were interested in training that would help them to take better care of their disabled children.

### **5.3 Key findings**

- Interest in starting a business was high among the participants.
- Few of the aspiring entrepreneurs knew of other female entrepreneurs with a disability or with a disabled child.
- Most of the aspiring entrepreneurs were interested in providing services such as childcare and assistance to disabled persons.
- Women with disabilities felt that there was not enough support available for them to embark on business activities.
- Most women would like to participate in further training, mainly in languages or computing.
- Childcare was a problem for mothers of disabled children who were aspiring to start their own business.

## 6. Conclusions

The exploratory surveys carried out in the Baltic States demonstrated that disabled women and mothers of disabled children who were interviewed wished to improve their economic situation but needed some assistance to start and develop viable micro-enterprises. When considering appropriate forms of assistance and support, some issues were clearly country-specific or related to the type of disability. However, the following common themes emerged from all three country surveys: training, accessing credit and networking.

### *Training*

The women were interested in further training to complement their existing skills. Although many of them already had a high level of education and training, it was not always relevant to changing market opportunities. In fact, many of the existing entrepreneurs ran their own businesses in fields that were quite different from their educational background. Training is also needed for women who have acquired a disability that has prevented them from practicing their original professions. Furthermore, due to congenital disabilities, physical disabilities or psychosocial disabilities, some women may have a more pressing need than others for both training and encouragement in order to become economically active and independent, and this should be taken into account when designing training courses.

Apart from vocational skills training in areas relating to their selected field of business, training is also needed in business management and entrepreneurship. Difficulties with registering a business and fear of bureaucracy were common issues identified by existing and aspiring entrepreneurs. Training in areas such as taxation, credit application, marketing and targeting potential customers would therefore be beneficial.

### *Access to credit*

The results of the country surveys indicated that existing entrepreneurs had started their business with low start-up capital, which was often borrowed from friends or family. Furthermore, they did not always have the capital to purchase the necessary materials or equipment to run their business efficiently, which often reflected the low income generated by the enterprises. Aspiring entrepreneurs lacked information on how to go about applying for credit, and felt that their chances of getting a bank loan were minimal. Support is therefore needed in accessing credit if existing businesses are to develop and if aspiring entrepreneurs are to realize their plans. The development of viable business plans based on identified market opportunities goes hand in hand with securing access to credit.

### *Networking*

The disability organizations that conducted the country surveys have taken an important step in reaching out to disabled entrepreneurs and those aspiring to start their own

business. As most of the aspiring entrepreneurs reported not knowing other entrepreneurs, networking, both on a formal or informal basis, could be a source of encouragement by providing opportunities to meet positive role models. While many of the existing entrepreneurs knew of other women running their own business, they also expressed interest in the exchange of experiences and tips that could help them in their daily affairs.

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