



Occupational Health and the Usage of Occupational Health Services by Women Entrepreneurs in Finland

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Introduction

At present, entrepreneurship of women is highlighted as a potential source of new employment opportunities and innovations world wide. Health and well-being at work have been shown to be positively related to productive work and the success of enterprises (1-5). Still, in Finland there is only a limited number of studies and development attempts focusing on the health and well-being of women entrepreneurs and the performance of their enterprises. Particularly, we lack a comprehensive picture of occupational health and safety, working conditions, work-life balance and the coverage and usage of Occupational Health Services (OHS) and other support systems among women entrepreneurs working within different industries.

To fill this gap and to engage women entrepreneurs to work for their own well-being and the success of their enterprises in collaboration with actors promoting women entrepreneurship in Finland, a comprehensive research and development project was started in June 2008. The main partners of the project are the Finnish Institute of Occupational Health (FIOH), the Central

Association of Women Entrepreneurs in Finland and the Ministry of Employment and the Economy in Finland.

The first part of the project consists of a study that aims to produce general, reliable knowledge about the occupational health of women entrepreneurs and the business practices of their enterprises. The results of the study will be utilized in the second part of the project within which services and service systems will be developed and implemented to meet the needs of women entrepreneurs and their enterprises. In this paper we concentrate on the preliminary results of the study on the Finnish women entrepreneurs' well-being at work.

Subjects and methods

The research was carried out between 1.9.2008 and 31.3.2009. It utilized work-ability and best practice approaches and included 2 questionnaire studies (postal surveys) and 50 interviews of women entrepreneurs (6-8). The first questionnaire focused on the well-being at work of women entrepreneurs. Validated questions on work stress, engagement, burnout, work-ability and work-life balance were used in the questionnaire (6, 9- 12).

The questionnaire included structured questions about psycho-social work stressors (36 items), motivation (16 items), health and work-ability (10 items), work-life balance (7 items), working conditions (20 items), gender equality, violence and sexual harassment at work (4 items), and about the usage of OHS and other health supporting services (5 items). The questionnaire also contained open questions that provided the respondents an opportunity to give further information about their motivation and goals concerning their work, experiences of gender related disadvantages and sexual harassment at work, usage of OHS and other support services, social networks and actors supporting their entrepreneurship.

The data was based on a stratified random sample of 3254 firms run by women entrepreneurs representing different business sectors and geographical areas in Finland. The sample was produced by Statistics Finland. 1691 (52 %) women entrepreneurs returned the questionnaire; and 474 gave reasons for not answering to it (e.g. retired). 1239 (44, 7 %) answered to the questions. Of the respondents, 72 % were self-employed, and 28 % were entrepreneurs with labour force. The average age was 47, 4 years and the tenure 12, 3 years, respectively. Real estate, renting, business

services, personal services and other social services; health and social services, and whole sale and retail trade were the most common business sectors represented by the respondents (table 1).

Sector	Total (n=1239) %
Real estate, renting, business services	19.31
Personal services and other social services	18.17
Health and social services	17.21
Whole sale and retail trade	16.80
Manufacturing	7.43
Hotels and restaurants	4.44
Construction	3.88
Transport, storage and communication	2.91
Training	1.37
Agriculture, hunting and forestry	8.72

Table 1. The representativeness of different business sectors in the study (percentage of the respondents)

The second questionnaire was directed at the respondents of the first survey. It examined business practices and the performance of women's enterprises (8). To deepen the knowledge generated through the surveys, 50 women entrepreneurs who had answered to the questionnaires and volunteered to provide further information were interviewed in June 2009.

Preliminary results

Women entrepreneurs were highly motivated by their work; daily enthusiasm over the work was more common among them than among employed women (54 % vs. 43 %) (13). Women entrepreneurs working in health and social services felt that their work was meaningful and it had a clear purpose more often than those working in other sectors. The difference was statistically significant ($p < 0,05$)¹. (Table 2.)

¹ In addition to work motivation there were also other statistically significant differences between different business sectors that are not reported here. Differences were also related to the age of the respondents and whether or not they

were self-employed with no labour force. The sector and age specific results as well as the results of the whole research will be published in December 2009.

Sector	Daily %	Weekly %	Less often %	n
Health and social services	85	12	3	207
Agriculture, hunting and forestry	58	30	12	103
Manufacturing	48	36	16	89
Whole sale and retail trade	55	32	13	199
Hotels and restaurants	47	33	20	55
Real estate, renting, business services	64	27	9	226
Personal services and other social services	64	28	8	219
Other sectors	64	27	9	95
Total	64	26	10	1193

Table 2. Experiencing work as meaningful (percentage of the respondents in different sectors)

Women entrepreneurs felt more often stress than employed women (18 % vs. 10 %). Of all entrepreneurs every tenth feel stress that they experience as harmful and disturbing. (13.)

Responsibility of financial matters (33, 5 %), uncertainty about the continuity of one's work (17, 7 %) and too much paper work (17, 3%) were the most common sources of stress for the respondents.

Women entrepreneurs' assessment of their health aligned with that of other employed women: 66 % saw it as good or fairly good. Self-assessed work-ability was lower than in the referent group (7, 4 vs. 8, 3). Only 68 % of the respondents saw that their physical work-ability was good or fairly good (vs. 83 % of the referents). Exposure to potential health hazards related to work and working conditions was prevalent among women entrepreneurs (table 3).

Work and working conditions	Total (n=1239) %
Repetitive work	59,7
Carrying, lifting	49,0
Inconvenient postures	45,8
Dust	37,4
Physically heavy work	29,2
Noise	21,5

Table 3. Exposure to potentially hazardous work and working conditions (percentage of the respondents)

Experiences of physical violence and the threat of physical violence as well as of sexual harassment were more common among women entrepreneurs than among employed women. Women entrepreneurs suffered from the work-life imbalance as often as other working women.

Occupational health services (OHS) were utilized by 32 % of the respondents. The aim and the content of OHS were not clear to those not covered by it. Of the respondents 14 % had used rehabilitation services, and 3 % replacement services. These services were not well-known to women entrepreneurs participating in the study.

Two out of three respondents (68%) felt the need to develop their professional competencies. Half of them (55%) wanted to improve skills needed in running their businesses. Every fifth of the women entrepreneurs felt that acquiring professional and business competencies and gaining access to Occupational Health Services would improve their well-being at work.

Discussion and conclusions

The preliminary results of the study on women entrepreneurs' well-being at work shed light to the factors that promote their occupational health and well-being. In addition, it unfolded a variety of work stressors that may threaten their occupational health and safety. Women entrepreneurs are mostly not covered by OHS that could meet many of the health needs revealed in this study. OHS is voluntary and not sufficiently well-known to them. Consequently, women entrepreneurs need more

information about OHS, and how they could benefit from the services provided by occupational health professionals. Moreover, they need support in developing and strengthening skills needed in running their businesses.

To meet the needs of women entrepreneurs and to ensure the success of their enterprises requires joint efforts of different actors from the field of health, training and business development. Based on the results of the research, a comprehensive service development and implementation project will start in 2010 in collaboration with women entrepreneurs, the Central Association of Women Entrepreneurs in Finland, FIOH and the state officials and authorities including professionals to jointly promote women entrepreneurship in Finland.

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