Women’s and men’s enterprise in Sweden

The Situation and Conditions of Enterprises

Facts and statistics

2012
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This brochure can only be downloaded as a pdf file. More results about women’s enterprise that are not presented in this brochure, including results at county level, are available under Facts and statistics on the Agency’s website, www.tillvaxtverket.se.

In this brochure, all figures are based on the survey The Situation and conditions of enterprises, if no other source is given.

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Summary

This brochure presents facts and statistics about women’s and men’s companies with 0–49 employees, focusing particularly on women’s enterprise. Today women run almost a quarter, 23 per cent, of all the companies in Sweden. A third of all new companies, 32 per cent, are started by women.

More than nine out of ten companies run by women operate in the services sector. Two thirds of these companies are in the industries of Professional, scientific and technical activities, Arts, entertainment and recreation & Other service activities; and Wholesale and retail trade. Men’s enterprise is also most common in the services sector; seven out of ten companies run by men are in this sector.

In the industries Arts, entertainment and recreation & Other service activities and Human health and social work activities more companies are run by women than by men. So women’s companies are in the majority in these industries. Many of the industries in which women often operate are industries where companies generally have few or no employees, the exception being the Wholesale and retail trade industry. The proportion of companies run by women is largest in the Counties of Norrbotten, Stockholm and Södermanland.

Women who run companies are younger and better educated than men who run companies. Compared with men it is slightly more common for women to have another job alongside running their company and it is also more common for women to share the management of their company with someone in their family.

Four out of ten companies see themselves as innovative, and this applies to both women’s and men’s companies. However, there are differences in the level of internationalisation and cooperation between companies run by women and by men. Companies run by women have a slightly lower level of internationalisation and cooperation compared with those run by men. Four out of ten companies have a sustainability policy, this applies to both women’s and men’s companies.

More than two thirds of the companies run by women want to grow. Companies run by women have a stronger will to grow than those run by men. This will to grow differs, between industries and between counties around the country.

Personal lack of time is the factor cited most often by companies as a major obstacle to the development and growth of their company. This applies to both women’s and men’s companies. Around one company in ten sees access to loans and lines of credit as a major obstacle to growth. In companies run by women there are clear differences between counties in terms of access to capital.

More results about women’s enterprise that are not presented in this brochure, including statistics at county level, are available on the Agency’s website, www.tillvaxtverket.se.
The survey *The situation and conditions of enterprises*

- *The Situation and conditions of enterprises* is one of Europe’s largest and most extensive questionnaire surveys of small and medium-sized enterprises (SMEs).
- The survey was conducted by the Swedish Agency for Economic and Regional Growth in 2002, 2005, 2008 and 2011.
- In 2011 questionnaires were sent to around 30 000 SMEs. Around 19 000 replied. The response rate is 60 per cent.
- The survey represents around 320 000 companies.
- The survey gives answers to how companies see their situation in a number of areas such as growth, internationalisation, simpler regulation and sustainability.
- The survey uses a stratified sample, which makes it possible to break down the results on the basis of a number of factors such as the business leader’s gender, company size, industry and region.
- Three thematic reports are published using this material: Opportunities for and obstacles to growth, Internationalisation and Enterprise in Swedish regions.
- The first two thematic reports have been published, see the Swedish Agency for Economic and Regional Growth 2011,
- Earlier surveys have been important sources in new government assignments to the Agency and in policy decisions on growth issues.
- Read more about the situation and conditions of enterprises and the results of the survey and the thematic publications on www.tillvaxtverket.se under Facts and statistics.¹

Women and men who run companies – a key to growth

Individually most Swedish companies are small. However, taken together, small companies are important to the economy, especially through the renewal that they contribute to. Most companies have less than five employees and their business and profitability are often based on services, but many people still visualise a factory with a large number of employees when they think about companies and enterprise.

Moreover, enterprise is often associated with men. When both women and men start, run and develop companies, this makes the business sector more dynamic. Today women run about a quarter of Swedish companies and account for a third of new business start-ups each year. Since the 1990s enterprise has increased among women but our ideas about companies and entrepreneurs in general are not keeping pace with this change.

Women and men run companies in all business sectors, but do so to a different extent. The most common company for both women and men is a company providing services. Fewer women than men run companies in construction and manufacturing because many young people still make fairly traditional career choices. Since most people run companies based on their occupational skills, this leads to enterprise being as gender-segregated as the labour market. Moreover, women often work in occupations where the possibilities and conditions for enterprise have been limited.

This brochure shows clearly that there are differences in the industries in which women and men start and run companies. An industry and its logic affect the number of employees, company size, type (i.e. legal form) of company and so on. Women’s companies are therefore often smaller and have fewer employees than men’s companies.

Women’s companies have a strong will for growth. The larger the company, the greater the will to grow by hiring. There is also a great difference in will to grow between counties, suggesting cross-county variations in the situation and conditions for enterprise.

¹ Technical information about the survey and the reply documentation is provided in Swedish Agency for Economic and Regional Growth, Info no 0329.
There are challenges in starting up a business. Growing a company involves quite different challenges. Cooperation with other companies and the level of innovation and internationalisation are factors that affect the opportunities for growth. Here the similarities between women’s and men’s enterprise are greater than the differences. The largest single obstacle to growth in women’s and men’s companies is personal lack of time.

Access to capital is viewed very differently in women’s and men’s companies, and there are, in particular, great differences between counties.

This brochure presents statistics about women’s and men’s enterprise using the questionnaire survey *The situation and conditions of enterprises 2011*. The brochure is divided into four sections providing background information about companies and entrepreneurs, the relation between companies and their external environment, the companies’ will to grow and various obstacles to growth. County statistics can also be downloaded from the website of the Swedish Agency for Economic and Regional Growth, www.tillvaxtverket.se/faktaochstatistik

Gender disaggregated statistics are needed to capture similarities and differences in the situation of and conditions for women and men to run companies. Visualising women’s enterprise by compiling and disseminating facts and statistics is part of the work being done by the Swedish Agency for Economic and Regional Growth. More information is available at www.tillvaxtverket.se/kvinnorsforetagande.

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**Small companies – many of them and important to the Swedish economy**

Companies with 0–49 employees are counted as small companies. The most common company size is 0–9 employees, and along with companies with 10–49 employees they account for 99 per cent of all companies in Sweden. As shown in figure 1, taken together small companies account for between 40 and 45 per cent of value added, sales and employees.

It is primarily in small companies that it is possible to clearly identify who is the entrepreneur (this is generally not possible in larger companies).

![Figure 1: Companies in Sweden. Share of companies, employees and value added per size class, per cent](image)

Note: The share of medium-sized and large companies is so small that it is not seen in the presentation of the share of different company sizes among all companies. Source: Statistics Sweden.

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2 Value added means the value that a company generates in excess of its cost for generating it. This value is counted as the company’s contribution to gross domestic product, GDP. Value added is calculated by deducting the value of the input goods used from the value of the company’s production.
Facts about companies and entrepreneurs

This section gives you a background to women’s and men’s enterprise in Sweden. The facts and statistics presented apply to women’s and men’s companies with 0–49 employees. Here you can read about the share of companies run and started by women and by men, which types of companies are most common, age and level of education and what industries women and men operate in. This section concludes by describing how the management of these companies is divided between women and men and to what extent women and men have other employment alongside running their company.

Women run a quarter of the companies
Figure 2 shows that 23 per cent of companies in Sweden are run by women and 77 per cent by men. The share of companies run by women is about the same as for entrepreneurs with foreign backgrounds (24 per cent).³

Figure 2 Share of companies run by women and by men, per cent

Women, 23 %
Men, 77 %

Note: Some studies show that the share of women running a company is higher and this may be because in cases where women and men run companies together the man is often seen as the business leader.

Higher share of women running companies
Figure 3 shows the development of the share of companies run by women between 2005 and 2011. The share of companies run by women has increased slightly (2 percentage points) between 2005 and 2011.

Figure 3 Development of the share of companies run by women between 2005 and 2011, per cent

Note: The Swedish Agency for Economic and Regional Growth has had Statistics Sweden process the replies for 2005, 2008 and 2011.

Women more often share the management of family companies
Just under two thirds of companies are run by one person (65 per cent). In companies run jointly, 19 per cent of the women run the company along with their spouse or partner; the corresponding figure for men is 15 per cent. Men who share the management of a company do so more often with someone outside their family (21 per cent of men and 15 per cent of women).

Figure 4 Share of companies run jointly with spouse/cohabitee and with a partner outside the family, by men and women, per cent

A third of all new companies are started by women
Figure 5 shows that about one third (32 per cent) of all new companies in Sweden in 2010 were started by women. Seven per cent of these companies were started by women and men together and 61 per cent were started by men.

³ A person born in abroad or a person born in Sweden both of whose parents were born abroad is deemed to have a foreign background.
Women are more often sole traders

Figure 7 shows the share of companies in each size class for both women and men. Slightly more than half (55 per cent) of the companies run by women are sole traders (i.e. companies with 0 employees). Among companies run by men companies with 1–9 employees are most common (48 per cent). Previous surveys have shown that company size is closely linked to industry affiliation.4

Half of women’s companies are run as sole traderships

Figure 8 shows the legal form usually used to run companies for both women’s and men’s companies. About half the companies run by women are sole traderships (sole trader, 49

Women

- Sole traders, 49 %
- Limited companies, 41 %
- Trading partnership and limited partnership, 10 %

Men

- Sole traders, 35 %
- Limited companies, 58 %
- Trading partnership and limited partnership, 8 %

Note: The share of limited companies is higher if all size classes are included.


Entrepreneurship among women is rising rapidly

Figure 6 provides an overview of the development, in relative terms, of start-ups between 1994 and 2010, showing new companies started by women, by men and by women and men together. The figure shows that since 1994 the number of new business starts has grown in all the groups compared. All groups show the same broad pattern, but the increase is higher (in percentage terms) for companies started by women.

A faster increase in the number of companies started by women may in the long run result in a more even distribution between women and men running companies. In 1994 women started 8 564 new companies in Sweden and in 2010 women started 21 272 new companies, corresponding to about one third of all the new companies in the country (see figure 3).

Figure 6 Change in new business starts in relative terms, companies started by women, by men and jointly, per cent

Women, 32 %
Men, 61 %
Run jointly, 7 %

Source: Growth Analysis, Newly-started enterprises in Sweden 2010.

Figure 5 Share of new companies started by women, men and jointly in 2010, per cent
per cent). The limited company is the most common form among companies run by men. Limited companies account for 58 per cent of companies run by men. Women also run limited companies to a high degree, 41 per cent.

**Women have a larger share of companies in the services sector than in the industry sector**

Figure 9 shows the share of companies run by women and by men in the services and industry sectors. Both women and men often run companies in the services sector, which accounts for three quarters (74 per cent) of all the companies in the survey. More than nine out of ten (93 per cent) women and seven out of ten (69 per cent) men running companies operate in the services sector.

There is a clear difference between the sectors. In the services sector women run more than a quarter (28 per cent) of the companies while only 6 per cent of companies in the industry sector are run by women.

**Most companies in Arts, entertainment and recreation & Other service activities and Human health and social work activities are run by women**

Women and men run companies in all parts of the business sector but their shares differ from industry to industry. Figure 10 shows the share of companies run by women in various industries. In Arts, entertainment and recreation & other service activities and in Human health and social work activities women run the majority of companies. In Education the distribution between companies run by women and by men is relatively even. In other industries the share of companies run by men is higher.

**Arts, entertainment and recreation & Other service activities** is the industry with the largest majority of companies run by women compared with companies run by men. It is also the second largest industry in terms of the share of companies run by women disaggregated by industry (see figure 11). Figure 10a shows the share of companies run by women in various sub-sectors of the Arts, entertainment and recreation & Other service activities industry. The figure shows that the share of companies run by women varies from sub-sector to sub-sector.

The sub-sector Other personal service activities has a particularly high share of companies run by women, about eight out of ten companies. Companies in this sector include spas, haircare and laundries. In the sectors Sports activities and amusement and recreation activities and Creative, arts and entertainment activities the share of companies run by women is above the national average (23 per cent).

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5 The services sector consists of industries G, H, I, J, M excl. 70100, N, P, Q, R and S in the Swedish Standard Industrial Classification (SNI). The industry sector consists of industries B, C, D, E and F.

6 The classification of industries is based in the industrial classification in The situation and conditions of enterprises 2011. See annex 2.
Companies run by women are also in the majority (52 per cent) in the Human health and social work activities industry. However, this industry accounts for just under 10 per cent of all companies run by women (see figure 11). The differences between sub-sectors are also clear in Human health and social work activities. The share of companies run by women in Other human health activities is high (63 per cent) compared with the share in Medical practice activities (26 per cent). In the other three sub-sectors about half the companies are run by women, which is far higher than the national average.

Sole traders are most common among women’s companies in the Arts, entertainment and recreation & Other service activities and Human health and social work activities industries. Almost eight out of ten companies run by women in Arts, entertainment and recreation & Other service activities are sole traders, as are seven out of ten in Human health and social work activities. In Wholesale and retail trade and Accommodation and food service activities companies with 1–9 employees are most common.

Different industries create different conditions for company size. For example, a dental practice has fewer employees than a paper mill. The size structure of companies in different industries varies slightly between women’s and men’s companies but both groups generally follow the same pattern. Figure 11 shows that companies run by women operate to a great extent in industries where the share of companies with employees is small, with the exception of Wholesale and retail trade. The
finding that industry affiliation affects company size is in line with previous research.7

**Norrbotten, Stockholm and Södermanland have the largest share of companies run by women**
The number of companies run by women differs across the country. The map below shows that Norrbotten, Stockholm, Södermanland, Kalmar and Uppsala are the counties that have the highest share of companies with 0–49 employees that are run by women. In Halland and Jönköping women run about one company in five. The difference between the share of companies run by women in Norrbotten and Jönköping is almost 6 percentage points.

**Women running companies are younger than men**
Figure 13 shows the age distribution for women and men who run companies. The largest group of entrepreneurs is aged 46–60 years, this applies to both women and men. Women running companies account for a larger share than men running companies of the age categories up to and including 30 years and 31–45 years.

More than a quarter of men running companies are over 61 years (28 per cent for men and 17 per cent for women). Figure 13 shows that a small share of both women and men running companies are 30 years or younger.

**A larger share of companies is run by younger women**
Figure 14 shows the share of companies run by women in various age groups. The figure shows that the share of companies run by women is higher in the younger age groups (33 per cent)

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of all companies run by a person who is 30 years or younger are run by women, while women run 15 per cent of companies in the oldest age group, 61 years or older).

**Women who run companies are better educated**

Figure 15 shows the share of women and men running companies who have post-secondary education. A larger share of women who run companies have post-secondary education (45 per cent of the women and 35 per cent of the men). A quarter of the women running companies have a higher education that is three years or longer.

One explanation of this can be that companies run by women operate in industries where post-secondary education is common among entrepreneurs. For example, more than eight out of ten companies in *Human health and social work activities* are run by a person with post-secondary education.

![Figure 15: Share of women and men running companies who have post-secondary education, per cent](image)

**One in four runs their company part-time**

Just less than a quarter of the entrepreneurs has some other employment, in addition to running their company, and are therefore what is called combiners. The share that has some other employment is relatively similar for women and men (25 per cent of the women and 23 per cent of the men).

A larger share of the women than of the men has full-time or part-time employment alongside running their company. 18 per cent of women running a company have full-time or part-time employment, compared with 12 per cent of men. A larger share of men than of women who have some other employment work as business leaders in other companies (9 per cent of the men and 4 per cent of the women).

![Figure 16: Share of women and men who have some other employment in addition to running their company, per cent](image)
Companies and their external environment

This section describes the relation between companies and their external environment, how innovative the companies are and to what extent they work on sustainability issues.

Collaboration more common in larger companies
Collaboration in various areas can lead to efficiency gains and new opportunities to acquire knowledge. For example, by collaborating through exchanges of experience and innovation companies can strengthen their competitiveness in the market. In general, collaborating companies have a positive view of their future development.\(^8\)

Figure 17 shows the share of companies in different size classes run by women and by men that collaborate regularly with other companies. A larger share of the companies run by men than those run by women, cooperate regularly with other companies, this applies to all the size classes compared.

The most common thing is for this collaboration to take place at local level. This applies both to companies run by women and companies run by men. Collaboration in women’s companies is mainly about training, professional development, marketing, exports and sales. Men’s companies largely collaborate in production of their company’s goods/services and in purchasing, logistics and transportation. It is reasonable to assume that the industry in which a company operates also affects its areas of collaboration.

Every fourth company in Sweden is internationalised
As a result of limited opportunities in the domestic market Swedish companies have long turned to international arena in order to develop their operations. In addition to new markets in which to sell their goods and services, internationalisation can also provide new opportunities to do business and acquire expertise, resulting ultimately in greater competitiveness.

Figure 19 shows that one out of five companies run by women is internationalised (20 per cent).\(^9\) This is a lower share than for companies run by men (26 per cent). Internationalisation has a clear link to industry, about half the companies in Wholesale and retail trade are internationalised, while only about five per cent are in Human health and social work activities.\(^10\)

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\(^9\) Here internationalised companies means companies that have links to an international market in various ways by either having their own export operations, own import operations, being part of a foreign chain or collaborating with companies abroad.

\(^10\) For more information about the internationalisation of industries: Swedish Agency for Economic and Regional Growth 2012. Info no 0408, p. 55.
Six out of ten companies are innovative

Internationalisation has accelerated in recent decades, offering new opportunities but also increasing international competition. Greater competition has put pressure on the ability of companies to be innovative in, for example, developing new products and production processes, which is important for the development and growth of companies. In this way, innovation is closely linked to economic development.

Figure 20 shows that six out of ten companies see themselves as innovative\(^\text{11}\) (60 per cent), and this applies to both women’s and men’s companies.

It is most common for companies to see themselves as innovative as regards to the introduction of new services and the introduction of new goods; this applies to both women’s and men’s companies.

Companies run by women see themselves as more innovative than do companies run by men with respect to the introduction of new methods of marketing or selling their company’s goods/services.

Four out of ten companies have a policy for sustainability issues

To make the business sector effective and competitive it is important for companies to also take account of environmental and social conditions, in addition to running their businesses in an economically sustainable way. Establishing a social responsibility profile can increase confidence in companies, which then generates competitive advantages.

Figure 21 shows that around four out of ten companies have drawn up a policy for sustainability issues. Sustainability issues include environmental guidelines for day-to-day activities (manufacturing, transportation and purchases of goods and services), guidelines for social issues (sponsorship of social projects) and guidelines for ethical issues (human rights and factory inspections of suppliers).

A virtually equal share of companies run by both women and by men has drawn up a policy on these issues. This share will probably increase in the future since 16 per cent of companies run by women have the ambition of developing a policy for sustainability issues within five years. A slightly larger share of companies run by women has adopted a policy for social issues, while it is more common for companies run by men to have a policy for environmental issues.

\(^{11}\) The definition of innovative companies is a composite variable of all indicators of innovation: introduction of new goods, new services, new production processes, new organisation/leadership, new marketing. In other words it reflects companies that are innovative in one or more of the areas surveyed.
The companies’ will to grow

The companies in the survey have been asked to say whether they want to grow their company if they were able to do so. The result shows that entrepreneurs in Sweden have a relatively strong will to grow. Companies with a positive will to grow have also turned out to have greater actual growth between 2007 and 2009 than companies stating that they do not want to grow.12 This section describes what the companies’ will grow looks like. Differences between counties and industries are also presented.

Higher will to grow in women’s companies
Figure 22 shows the will to grow in companies run by women and by men. As can be seen from the figure a higher share of women than of men want to grow their company. Almost eight out of ten companies run by women have a positive will to grow.

At the same time, companies run by men have a slightly greater tendency to want to grow in terms of both sales and number of employees. Companies run by women have a greater tendency to want to grow without increasing their workforce.

Figure 22  Share of companies run by women and by men that want to grow their company, per cent

Note: The item non-response rate for women and for men is 3 per cent.

High and stable will to grow in women’s companies
Since 2005 the will to grow in women’s companies has been on a high and stable level. On average more than 75 per cent of women’s companies in the surveys in 2005–2011 say that they want to grow.

Figure 23  Trend in share of companies run by women that want to grow their company, per cent

Note: The Swedish Agency for Economic and Regional Growth has had Statistics Sweden processed the replies for 2005, 2008 and 2011.

Company size affects the will to grow
Figure 24 shows that the will to grow is greatest among companies with 10–49 employees. The larger the company, the greater its willingness to grow in terms of sales and workforce. Half of the companies run by women with 1–9 employees want to grow in terms of both sales and workforce.

The finding that size affects the will to grow has emerged from previous studies.13 In general women run smaller companies (see figure 7) but, despite this, women’s companies have a stronger aggregate will to grow than men’s companies (see figure 22).

Figure 24  Share of companies run by women that want to grow their company, by size class, per cent

High will to grow in both services and industry sectors
Figure 25 shows the will to grow in companies run by women in the services and industry sectors. As is seen, the will to grow is high in both sectors. Companies run by women have a stronger aggregate will to grow than those run by men, in both the services and industry sectors.

Figure 25  Share of companies run by women that want to grow their company, in both the services and industry sector, per cent

Services sector
- Yes, both sales and workforce, 37 %
- Yes, but without increasing workforce, 40 %
- No, 20 %

Industry sector
- Yes, both sales and workforce, 40 %
- Yes, but without increasing workforce, 40 %
- No, 16 %

Note: The item non-response rate is 3 per cent for the services sector and 4 per cent for the industry sector.

Women’s companies in industries with employees want to grow
Figure 26 shows the will to grow in companies run by women in various industries. The figure shows that the will to grow differs between industries. In the Accommodation and food service activities and Wholesale and retail trade, where the number of companies with employees is large (see figure 11), there is a positive will to grow. In Human health and social work activities and Professional, scientific and technical activities, where the majority of companies are sole traders, the will to grow in sales and employees are the lowest.

In eight of the twelve industries in figure 26 companies run by women have a higher aggregate will to develop and grow than those run by men.14

In Norrbotten women’s companies want to grow by hiring
Figure 27 shows that the share of companies run by women that want to grow by hiring is highest in Norrbotten (52 per cent). The share is also high in Jämtland and Jönköping (49 and 47 per cent). In Västra Götaland and in Västernorrland the share of companies run by women that want to grow by hiring is lower and in Blekinge the share is less than one third (28 per cent).

14 In Accommodation and food service activities, Wholesale and retail trade, Manufacturing, Administrative and support service activities, Construction, Transportation and storage, Professional, scientific and technical activities and Human health and social work activities companies run by women have a higher aggregate will to grow than companies run by men.
Women’s companies have the highest will to grow in Västerbotten

Figure 28 shows the total will to grow for companies run by women in different counties in Sweden. The figure shows that Blekinge, despite its low share of companies that want to grow by hiring, is in line with the aggregate will to grow for the country as a whole. Västerbotten has the highest aggregate will to grow of all counties. Nine out of ten companies run by women in Västerbotten want to grow in sales or in both sales and workforce. Halland has the lowest aggregate will to grow of all counties.
Obstacles to growth and development

It is important to draw attention to obstacles that can make it more difficult for companies to achieve their full potential. Decision-makers have an important task in trying to minimise obstacles to growth and facilitate development and growth.

This section presents the major obstacles to growth experienced by these companies. A specific description is given of access to capital as an obstacle to growth.

Lack of personal time a major obstacle to growth

Three out of ten companies experience lack of personal time as a major obstacle to growth. This makes it the factor that companies most often experience as a major obstacle to their growth.

Figure 29 shows that more companies run by women experience their company’s profitability and competition from other companies as obstacles to their company’s development and growth. Similarly a larger share of women’s companies than of men’s companies experience their company’s capacity in its current premises as a major obstacle to growth.

More companies run by men experience the shortage of suitable labour as a major obstacle, and similarly a slightly larger share of men’s companies than of women’s companies experience access to loans and lines of credit as a major obstacle. The other obstacles are experienced in much the same way by women’s and by men’s companies. Previous surveys have shown that obstacles to growth have a clear link to particular industries.15

Access to loans and lines of credit, a greater obstacle to women’s companies with employees

Figure 30 takes a closer look at access to loans and lines of credit, company profitability and lack of personal time as major obstacles to growth. The figure shows the share of companies run by women that experience these as major obstacles in their size class of company.

A larger proportion of companies with employees experience access to loans and lines of credit as a major obstacle. The share of companies that experiences company profitability and lack of personal time as major obstacles is greatest among sole traders; the share experiencing these as major obstacles decreases, the more employees a company has.

15 Swedish Agency for Economic and Regional Growth 2011. Info no 0359, p. 68.
Clear differences between counties in how women's companies experience access to capital

One out of ten companies experiences access to loans and lines of credit as a major obstacle to their company’s growth and development. However, the picture at county level is more diversified. Figure 31 shows that a greater share of women’s companies in Södermanland and Västerbotten than in other counties experience access to loans and lines of credit as a major obstacle to growth. The share is about three times as large in these counties as in Skåne and Blekinge.

The figure also points to differences between companies run by women and by men. In Södermanland and Dalarna considerably more companies run by women than by men experience access to loans and lines of credit as a major problem. In Södermanland about one in six companies run by women experience access to loans and lines of credit as a major problem for their company’s development and growth compared with one in ten companies run by men.

Share of loans granted varies between counties

The left-side bars in figure 32 show the share of companies run by women and by men in each county that have applied for loans and lines of credit in the past three years and share whose applications have been refused.
loans and lines of credit in the past three years. The figure points to great differences between counties and between women’s and men’s companies in counties. In Värmland and Södermanland a larger share of women’s than of men’s companies have applied for loans and lines of credit. In the other 19 counties it is the other way round. In Norrbotten and Jämtland more than 40 per cent of companies run by women have applied for loans and lines of credit compared with 25 per cent in Stockholm.

The right-side bars in figure 32 show the share of companies run by women and by men whose applications for loans and lines of credit have been refused. There are also major differences between counties here. 32 per cent of women’s companies that have applied for loans in Södermanland have had their applications refused, compared with 11 per cent of men’s companies. In Gotland and Östergötland twice as many companies run by women as companies run by men have had their applications refused.

Annex 1. The companies surveyed

The companies are representative of all the companies in the country meeting certain criteria (see below). They represent around 320 000 companies with 0–49 employees. Scaling up, 72 612 of these companies are run by women.

The survey includes companies with net sales of at least SEK 200 000 per year in all industries except agriculture, forestry and fishing, real estate activities and financial and insurance activities. The legal forms of companies included are limited companies, trading and limited partnerships and sole traders. See also facts on page 5 concerning the survey *The situation of and conditions for enterprises 2011*. 
Appendix 2. Industrial classification

Sectors included in various industries according to SNI 2007 (Swedish Standard Industrial Classification):

- Construction (F) SNI 41–43
- Electricity, gas, water supply & sewerage (DE) SNI 35–39
- Wholesale and retail trade (G) SNI 45–47
- Accommodation and food service activities (I) SNI 55–56
- Information & communication (J) SNI 58–63
- Professional, scientific and technical activities (M) SNI 69–75
- Arts, entertainment, recreation & Other service activities (RS) SNI 90–96
  - Creative, arts, and entertainment (R) SNI 90 010–91 040
  - Sports, recreation and gambling (R) SNI 92 000–93 290
  - Activities of membership organisations (S) SNI 94 111–94 990
  - Repair of personal and household goods (S) SNI 95 110–95 290
  - Other service activities (S) SNI 96 011–96 090
- Manufacturing (BC) SNI 5–33
- Transportation and storage (H) SNI 49–53
- Education (P) SNI 85
- Administrative and support service activities (N) SNI 77–82
- Human health and social work activities (Q) SNI 86–88
  - Medical practice activities (Q) SNI 86 211–86 222
  - Dental practice activities (Q) SNI 86230 – 86904
  - Other human health activities (Q) SNI 86 901–86 903 och 86 905–86 909
  - Residential care activities (Q) SNI 87 100–87 902
  - Social work activities without accommodation (Q) SNI 88 101–88 102 och 88 991–88 995.13

Literature

- Growth Analysis 2010, Reg. no 2010/255, Newly-started enterprises in Sweden 2010
- Swedish Agency for Economic and Regional Growth 2010, Info no 0124. It runs into billions ... Facts and key ratios about women’s companies (Många miljarder blir det ... Fakta och nyckeltal om kvinnors företag)
- Swedish Agency for Economic and Regional Growth 2011, Info no 0296. Why foster women’s entrepreneurship? (Varför ska man främja kvinnors företagande?).
- Swedish Agency for Economic and Regional Growth 2011, Info no 0359. Opportunities for and obstacles to growth for Swedish SMEs. The situation and conditions of enterprises 2011.
What is the situation of small enterprises in Sweden today?

In which industries and regions do women and men run companies?

Do they want to grow their companies?

What obstacles do they experience to growth?

There are many similarities between women’s and men’s enterprise, but there are also differences. This brochure presents facts and statistics about women’s and men’s companies, focusing particularly on women’s companies.

The statistical summary provides a broad overview of the situation of and conditions for women’s and men’s companies in Sweden. The statistics are also presented at county level.

More results about women’s enterprise that could not be included in this brochure are available under Facts and statistics on the Agency’s website, www.tillvaxtverket.se.