# An exploration of Icelandic marketing entrepreneurs

#### **Abstract**

Little research have focused on women entrepreneurship in Iceland and yet it is often heralded as a beacon of gender equality (Pettersson, 2012; Achtenhagen and Tilmar, 2013; Smith-Hunter, 2013). The World Economic Forum (2013) identified Iceland as the country with the world's smallest gender gap. This small gender gap is not reflected in the entrepreneurship figures which show that only 8 percent of Icelandic women are classed as entrepreneurs (GEM, 2009) compared to 15 percent of men. Furthermore, Danson and Burnett (2013) posited that entrepreneurship in island environments is an under-researched area. It is therefore pertinent to explore what is happening in terms of women's entrepreneurship in Iceland.

The paper builds upon similar studies already undertaken in the UK and Europe (see Foster et al., 2011 and Wheatley et al, 2011) that have investigated the careers of marketing professionals through their life-courses. Marketing is considered to be a feminised industry in Iceland yet there is little knowledge about the careers these women have in the profession or why they decide to become self-employed. The findings showed the most often women became self-employed because of a trigger event and it seemed in most cases to be the financial crises in 2008.

## Introduction

Iceland is an European island located in the north Atlantic Ocean with a population of 325,000, living mostly along the coast. Reykjavik is the capital, and approximately 64 percent of the population live within the Reykjavik region (Statistics Iceland, 2014). The

economy is based primarily on the use of renewable natural resources, the most important of which are the coastal fishing banks; hydroelectric and geothermal power and the grasslands that support the livestock industry.

Previous studies conducted in the UK identified that marketing is a profession dominated by women, especially roles that involve strong customer interface, for example, marketing research, public relations and customer care (Maclaran and Catterall, 2000). However, the majority of these women occupy lower status positions within the organisation (Lane and Crane, 2002; Broadbridge, 2008). While no specific information is available about gender and marketing roles in Iceland, statistics show that more women than men graduate from universities in business related studies (Statistic Iceland, 2012a). It is expected that these women will enter the workplace in roles related to their degree study but no information is available about their experience within that workplace or the career paths they may follow. Looking at entrepreneurship statistics, only 8 percent of Icelandic women were classified as entrepreneurs according to the GEM survey in 2009. Women entrepreneurs have been identified as unstudied group (Brush et al., 2009; Cohoon et al., 2010) and Marlow et al., 2009) call for papers on the challenges and experience of the entrepreneurial environments. This paper will address these issues and discuss the experiences of Icelandic women marketers and their move into self-employment. This paper will provide a unique insight into the experiences of these women. The research aims to explore the experiences of Icelandic marketing women and their f employment through the following objectives:

- To explore why these women decide to leave the corporate world to become selfemployed
- 2. To identify the challenges these women face when establishing a company

This paper will start with background information on Iceland, followed by a methodology and findings section. Finally there will be a discussion and conclusions.

## Literature review

#### Culture

Icelandic business culture is both professional and personal. As the country is small, people tend to know one another and make friends quickly. Eyjolfsdottir and Smith (1996) investigated Icelandic national culture and identified two main characteristics egalitarianism and what they called "reaction to adverse nature" (Eyjolfsdottir and Smith, 1996:64). Egalitarianism is expressed through equality, no or little class differences and flat organisational structure. "On this small egalitarian island with only a quarter of a million inhabitants, most people know each other more or less, which means that superiors are less likely to be autocratic" (Eyjolfsdottir and Smith, 1996:66). Reaction to adverse nature comprises unrealistic optimism, the "action-poet" psyche of the nation and the "fisherman mentality", explaining the independent nature of Icelanders. Fisherman mentality and the action poet refer historically to men rather than women so this cultural trade might not be visible within women owned businesses. 83 percent of Eyjolfsdottir and Smith's (1996) sample were men which again suggest these results will not portray Icelandic women business culture. Nevertheless, independence is an important entrepreneurial characteristics and as such significant for women's self-employment.

#### Education

In Iceland there is 1.5 women for every man enrolled in tertiary education (World Economic Forum, 2013). When looking at figures of how many were doing a university degree in 2012, just over 7000 men were studying for a degree but almost 12000 women were at university (Statistic Iceland, 2012a). When looking at business and marketing studies the figures were similar: 666 men vs. 706 women studied Business and Administration and 145 men and 233 women studied Marketing and Export studies in 2012 (Statistic Iceland, 2012b). It is therefore clear that many women with business and marketing education will enter the labour market each year but no figures are available how many women work in marketing related jobs.

#### Labour market

Iceland as are other Nordic countries is known for flexible working and family friendly policies providing legislative support for women throughout their careers (Arenius and Kovalainen, 2006). Participation of women in the labour market is high in Iceland even though fewer women participate than men. 78.5 percent of women participate in the labour market, compared to 84.2 percent of men (Statistic Iceland, 2013). The salary gap is the lowest in the world even though it is not non-existing (World Economic Forum, 2013). Maternity leave in Iceland is 3 months for the woman on 80 percent salary, 3 months for the man on 80 percent salary and then there are 3 months that either one of them can take. Parents' trade unions often pay the remaining 20 percent but only for 6 months. Parents are not allowed to work whilst they get this allowance (Fæðingarorlofssjóður, 2014).

This Nordic model is normally portrayed positively when addressing the gender gap (World Economic Forum, 2013). In the Nordic countries women participation in the labour market is high whilst salary and gender gap is the lowest in the world. Iceland has been rated the

country with the least gender gap by the World economic forum for the past five years (World Economic Forum, 2013). This suggests that Icelandic entrepreneurship figures should be similar for men and women. The Nordic social welfare model has though been criticised for favouring employment rather than self-employment (Neergaard and Thrane, 2011) but no Icelandic study has looked at this issue.

#### **Business Environment**

It would appear that Icelandic women are less likely to establish a company than Icelandic men. A report for the FKA - Association of Business Women in Iceland in 2009 showed that of organisations registered by the trade directory 14.951 were founded by men, 8.316 founded by both men and women but only 3.125 organisations were founded by women. Icelandic women are in addition less likely to be on board of directors than men, in 71 percent of companies there are only men on the boards and only in 15 percent of companies the board consist of both men and women (CreditInfo Ísland, 2009). In addition it seems to be difficult for Icelandic women to reach senior positions in organisations as in 2009 only 18.5 percent of CEO's in Iceland were women but 81.5percent were men. The glass ceiling has often been discussed as one of the reasons why women leave corporate roles (Patterson and Mavin, 2009). However, no information is available on why Icelandic women leave their corporate marketing roles and go into self employment.

# $Self\ employment-Entrepreneur\ figures$

Self employment figures from Eurostats (2014) show that that 16.2 percent of Icelandic men are self-employed and 8.2 percent of Icelandic women. Similar figures were published from the GEM survey (2009) that showed that 15 percent of men and 8 percent of women were classified as entrepreneurs. These results presented in Table 1 show that even though Iceland

has the smallest gender gap in the world it seems that Icelandic women are not entering selfemployment at a similar rate as Icelandic men.

## **INSERT TABLE 1 HERE**

Therefore, even with the small gender gap it is evident that fewer Icelandic women than men choose self employment. Marketing as a profession in Iceland seem to be dominated by women but figures show that they are not able to progress to higher positions. While some Icelandic women choose to leave corporate employment there is not any information available about the reason they choose to leave. In addition not much is known on women self employment and entrepreneurship in Iceland. As stated before women entrepreneurship is under researched topic (Brush et al, 2009; Cohoon et al, 2010) and this is compounded when you consider that entrepreneurs in island communities are understudied group too (Danson and Burnett, 2013). This study will address these issues and discuss the experiences and challenges of self employed women in Iceland.

## Methodology

Nine case businesses were used for this study. These were selected on the basis of these females being self-employed. All the women were registered on the FKA - Association of Business Women website (<a href="www.fka.is">www.fka.is</a>). This association includes both women in self employment and women working in business. The women chosen were offering a range of marketing services. Identification of suitable case businesses was through convenience sampling (Bryman and Bell, 2011). Table 2 provides an overview of each of the case companies.

#### **INSERT TABLE 2 HERE**

A priori themes were taken from the literature and explored in each interview. These themes were those used in in a UK study conducted by Brindley and Foster (2010). The themes explored are: purpose and nature of the business, reasons for starting their own business and reasons for staying in marketing. Respondents were encouraged to tell the stories with each interview lasting around 60 minutes. The interviews took place in the Reykjavik capital area and Akureyri which is the biggest city in the north of the country in August 2013. All interviews were conducted in Icelandic and then translated into English by the researcher. The interviews were analysed using Template Analysis (<a href="www.hud.ac.uk">www.hud.ac.uk</a>) which helped the researcher to make sense of the broad themes and elicit specific themes. The findings are presented around the themes identified.

Whilst a qualitative methodology was chosen in order to explore the experiences of self employment it is recognised that the generalisability of the findings is limited as the study draws from a small sample in Iceland and only from one sector. However, the results will provide the first account of the realities of self-employed women in marketing in Iceland.

# **Findings**

Analysis of the findings is grouped around the identified three key themes. Comments from the interviews have been selected to illustrate examples drawn from these Icelandic women. Interviewees are called W1, W2 for clarification. Table 2 provides their full profile.

# Purpose and nature of the business

Three of the women were working as marketing consultants, two owed an advertising agency, two were working as events planners and two were creating seminars and mentoring

companies related to their business and marketing. The majority of these women were working by themselves. W4 had previously had 7 people working for her: "Just before the financial crisis I decide to close the office down. I am still working and I have people working for me but they are no longer working in my office. I was becoming a large agency and it didn't fit with what I wanted." Now she pays a computer programmer to help her with the web designs she has to do but she has no employees. W6 does a similar thing: "I work alone, I have a man to do the accounts and man to help with the technology ... I pull them in when I need them" Similarly, W7 had just hired her first employee but had during an event 10 or up to even 100 people working for her. W9 owns a company with another woman "but during these seminars we take on contractors to do various jobs". Thus, three women had established their company with another woman and one had hired her first employee.

# Establishing a company

When asked why they started their own business, the majority of women reported that they had been prompted by a trigger event. W4 and W7 had been made redundant as a result of the economic crises, W2 was unable to find a job after finishing her degree, and W1 and W5 established the company after finishing their maternity leave. W3 said: "I had a baby an went to a take a maternity leave in December 2009, had plans to go and sit executives meetings during the next summer and gradually come back to work. During the summer I realise that I am pregnant again and my husband I both had demanding jobs so I decided to resign as I could not see how we could take of her kids, with two of them being small." W6 and W8 decided to establish their own company as they were not happy in their previous employment. W6 took a job as a project manager for a company she thought was exiting but when that did not live up to her hopes she decided to create her dream job. When she was asked if she could not have found her dream job she answered: "We are in Iceland, which is a

small market, and to find the right job with the right projects and to have the right product and right service attitude and the right boss and the flexibility I need –No." This was echoed by W8. She had been a marketing manager in her previous position for six years but after the financial crises the dynamic changed at her workplace and pressure increased. Her boss became more involved and: "I don't like having someone breathe down my neck." She thought about trying to get a job as a CEO for a small company and move away from marketing but then decided to open a marketing consultation and design company with another woman. Finally W9 sold her previous company that she almost ran for 20 years and then started by establishing a social media site to help women promoting themselves, later going into developing seminars on personal branding.

Two women said they would not necessary being self-employed for rest of their working life. In fact W3 had no plans to continue with her company when her children grew older. "This has just developed; I got an exciting project and then the next one. I wasn't looking for a project but just happened to be offered an exciting one. ... If my plans were to continue I would have needed to work harder at it and if I needed to have my livelihood of this I would have had to work harder to get more projects. ... I have realised I don't like to work alone. That is what is so difficult being the only employer, maybe it is because I was brought up in such a large organisation." W1 said: "I can't see myself or her (co-founder) doing this for the next 20 years. We need to see how this evolves. Establish a company and working independently is a very good experience and good for your CV. I will continue to run this business in the near further but then I will see what I want to become when I grow up." W2 said she wanted to do work part time to: "have something steady but I can build up my own as well"

Three women emphasised how difficult it was for them to decide to become self-employed. Two women were somewhere in-between self-employment and employment. They had worked independently on some projects but were working for a company part time. W5 stated: "I signed on to LinkedIn and started getting requests from other companies for this service. I am considering these requests and would I decide to accept them break free from the company I now work for and go fully independent." W5 felt she was at a crossroad: "This is big challenge and it is like a rollercoaster ride, you go up and you go down, no I can't do it, yes I can do it, this is not going to be a problem. The challenge is how to move forward and I think the biggest barrier is actually now, getting started and promoting yourself." W7 had taken 21/2 years to take the step. She had some large and good projects herself but her previous employer had also called her in to do work, so last year she worked for four or five months. When they asked her if she wanted to come back to work for them fulltime she wasn't ready. W7:" I wasn't ready to leave as I had spent so much time on it [her company], and to go back to office work and to traditional setup When you get to a certain age as well. I am not like some thirty years old [...] If I am going to do this, I will have to do this now or I never will." In the past W7 had collaborated with another event management company. She explains that it might have been because of herself not being confident enough about her work. "I always found I am not good enough I don't know what it is... like I needed somebody else with me. Still I have had nothing but praise for all the projects that I have done."

## Reality vs Expectations

Overall the reality of the running the business was described positively. Having a diverse client base and projects were identified by W1 and W8. W4 and W5 when they spoke about the enjoyment associated with running their company. "The work is so enjoyable" (W4); "It

has been a nice surprise how much fun it is and how fulfilling it can be" (W5). W8 was surprised how well it had gone and W7 said that working for herself was much more satisfying than working for others, especially when everything was going well.

Some negative points were mentioned, most often was that everything takes much longer than anticipated (W6 and W8). W7 stated that the worst thing was the lack of security and that she is selling ideas rather than something you can put your hands on. W4 experienced problems with staff and that's part of the reason she decided to go back to working alone. W8 was though surprised to discover how relaxed she was about not knowing how much she would earn this month or next. Finally as W9 had worked in this business for so long, she found it hard to identify anything. From this it seems that once the women have taken the step towards self-employed they are positively surprised how well they manage it and how much they enjoy it.

## **Discussion and conclusions**

By drawing on the experiences of nine Icelandic self-employed women working in marketing, the paper has reported on the reasons why their own business and the challenges and realities of running their business. It has therefore attempted to address the gap in the knowledge which exists in relation to the challenges Icelandic entrepreneurial women face (Marlow et al, 2009).

The financial crises in 2008 has affected these women's career choice as after the crises the employment market stood still for years and people were made redundant. The majority of women had been affected in one way or another by the crisis: "It was quite difficult to get a job in 2010 and I did check several places without applying for a job and companies were not

hiring" (W1); "When I finished the education I had difficulty getting a job" (W2); "Then came the economic crises and I was made redundant" (W7). The figures from Eurostats (2014) support this finding (see Table 1). 8.4 percent of women were self-employed in 2004 but it had gone down to 6.5 percent in 2009 but year later it was back up to 8.3 percent. In addition it seems that a high proportion of those made redundant in the economic crises were women. From 2008 - to the end of 2011 2000 people were made redundant from the banking sector and 80 percent of those that were women (Visir, 2011). Some of the Icelandic women had no intention to be self-employed for the rest of their career. They saw it as good experience to put on their CV or a way to stay connected with the business world while raising young children. This need to stay connected reflects too the fact that all the women were registered on the FKA - Association of Business Women website which holds many networking activities for women. These women were using their own self-network to gain projects but it has to be noted that Iceland is a small country and therefore it is probably easier for women to get some projects from their networks whilst they are away from the labour market e.g. on maternity leave. W3 elaborated on this: "When I resigned I knew I wasn't going to be at home forever, so I have been putting effort to connect with my network from previous workplace and people I have been in school with."

The notion of "the action poet" or independence was evident from three of these women interviewed. These women had in all cases decided themselves that they wanted to become self-employed. Two of those had worked in the corporate world but did not find their dream job and one had owned a company for a long time before she sold it and established the company she has now. These women had a different view on self-employment from the rest, were very well connected and had in some cases worked on helping other self-employed women taken the first step towards establishing their own company. W9 described herself: "I

am fiercely independent and strongly believe we all have to be leaders of our own life to be happy". These same words "fiercely independent" were used to describe the "action poet". The action poet is original, has the ability to change or influence the environment and curiosity for what is new (Eyjolfsdottir and Smith, 1996).

The notion of "the action poet" was not noticeable among the other women. They seemed to have less confidence in their business and their ability to run it. These women expressed how difficult it was to establish a company; they did not necessary see it be their career forever or found they were not tough enough to succeed. Some found it difficult to promote their business. W7 stated: "You are selling yourself; you cannot hide behind a company name". The interesting thing is that in all the cases they reported that their business was going well. Women and confidence issues are well documented in the literature (Brindley, 2005) so this is not an Icelandic issue. Courses helping women with promoting and selling their idea are readily available in Iceland. Innovation Centre Iceland offers a course called Prosperity which helps women working on their business idea and to make it into reality (Innovation Centre Iceland, 2014) and FKA - Association of Business Women has regular meetings where they get successful women to talk to their members as well as caving into topics like self-esteem and stress (FKA, 2014). The majority of women interviewed had been to some of the FKA meetings and two had even worked on organising some of them. One woman had done the Prosperity course.

These Icelandic stories show that even though these women can been considered selfemployed their each have a unique story. Overall the reality of running their company was positive and they seemed to be surprised how well it was going. It appears though that more emotional support is needed for women with already established companies. It might though be difficult to encourage them to attend. W7 said that while FKA Association of Business Women had been a place to get support when she was starting off she does not attend regularly now.

While it is not possible to generalise these findings they are the first indicator of why Icelandic women in marketing choose to go into self-employment and their experiences. Extending the size of the sample would be advantageous and as well to look at the experiences of these women in couple of years' time when the effects of the financial crises are less influential as many of the women seem to be on crossroads trying to get their business of the ground.

Marketing women in Iceland appear to exhibit some of the same characteristics identified by Foster and Brindley (2010). However the cultural context in terms of fisherman mentality and action poet warrants further exploration especially how this coalesces with the effects of the Nordic welfare model on self-employment. Finally, the financial crisis had such an impact on Iceland and these women in particular that this too requires further exploration.

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# **Tables**

Table 1: Percentage of self-employed people, aged 15-74 in Iceland

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Women	8.4	7.2	7.4	7.4	7.2	6.5	8.3	8.3	8.4	8.2
Men	17.5	20	20.4	18.7	16.9	16.5	16.2	16.1	15.6	16.2

Source: Eurostats, 2014

Table 2: An overview of the case studies

	W1	W2	W3	W4	W5	W6	W7	W8	W9
Age of business	3 years	just established	1 year	25 years	2 years	2 years	3 years	1 year	4 years
Service	Advertising agency	Consultation		Advertising Agency	Events planning	Online courses and Mentoring	Event s planning	Consultation	Seminars and Mentoring
Age of owner	35	41	39	51	38	37	49	37	52
Marital status	Married	Married	Married	Married	Married	-	Married	Single	Married
Children's ages	9,5	16,10,5	12,3,2	23,21	14, 11,5,2	9,5	28,26,12	5	27,22
Highest qualification	Multimedia design and	Marketing and International Business	BA in Marketing and Management		College degree	МВА	Dipionia in	MBA in marketing	College degree, done courses in marketing and branding. Qualified
Hours worked per week		50+	from 40-50 to nothing	50 hours	20-30	50-60	Feels like I am always working	30-40	60-65
No. of employees	1	0	0	0	0	0	1	1	1