

# Peer to Peer Program for Female Entrepreneurs in the Northern Periphery and Arctic

W-POWER project  
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W-Power

# Peer to peer program for woman entrepreneurs in the Northern Periphery and Arctic

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## W-POWER Project 2021



Northern Periphery and  
Arctic Programme  
2014–2020



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## Foreword

W-Power project empowering women entrepreneurs in sparsely populated communities aims for equal growth and increase in the contribution of women to regional economy in sparsely populated Northern and Arctic communities, as women leaving the North is one of the main challenges to beat in the region. All project partner regions suffer from similar challenges caused by peripherality, which relates a strong argument for transnational cooperation. The project made a difference for rural businesses by providing transnational learning and capacity building possibilities, but also creating new business concepts and support mechanisms.

## Project objectives

W-power project objectives include capacity building of women entrepreneurs, improvement of gender-related business advisory services, and encouragement for self-employment in sparsely populated communities. Development work of W-Power is based on actual needs, joint collaboration and close engagement with key stakeholders. Project partnership is versatile and covers most of the NPA regions as well as associate partners in Canada. Perspective of the project development work is far beyond the project lifetime, thus resulting long-lasting outputs. As a result, greater understanding of regional and transnational barriers which impact negatively on women entrepreneurs will be reached, as well as mechanisms to overcome the barriers.

Project implementation is divided to four work packages:

T1: Improvement of regional business environment

T2: Transnational learning

T3: Gender-sensitive coaching concept

T4: Innovation platform for new pre-start-ups.

W-Power supports the implementation of key EU and national policies related to empowerment of women entrepreneurship. Project also takes into account the Arctic Dimension and horizontal principles.

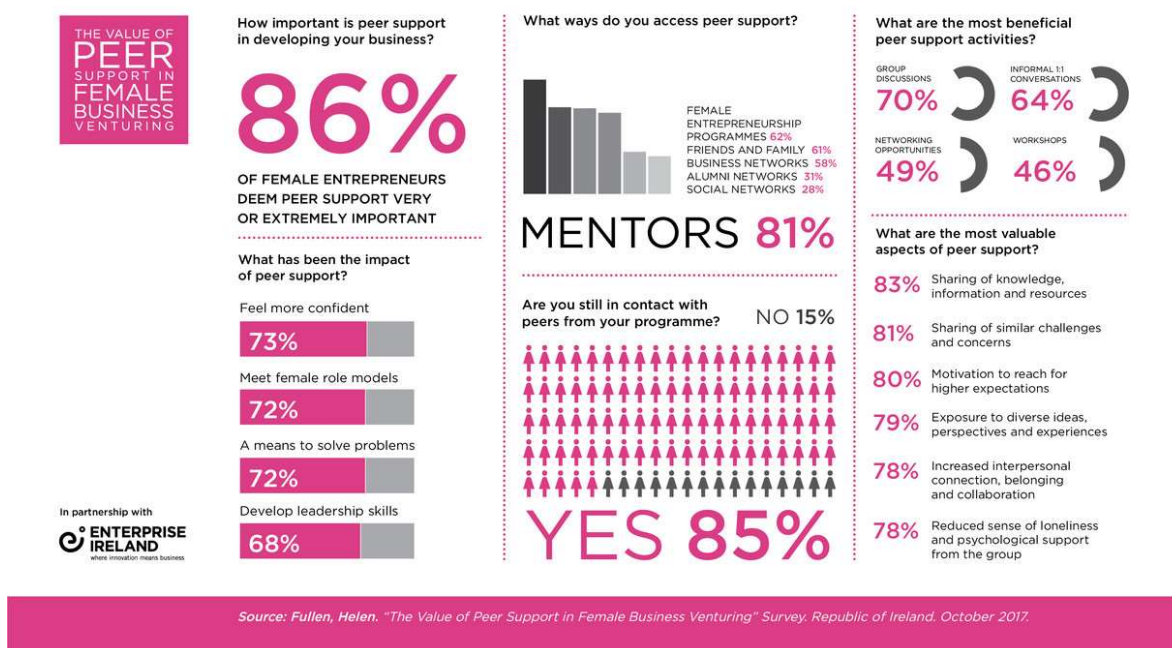


# 1 Background

## 1.1 Peer to peer program is based on genuine need

One of the W-Power project activities has been to provide a baseline pre-survey to map specific needs for upskilling and capacity building of women entrepreneurs when starting and running a business. The survey was delivered in all project regions and in total, 178 women entrepreneurs responded. (Holmbom, Hägglund 2019)

Besides of skills in digital marketing, social media and financing the group of respondents also expressed their need for network, mentors and good role models to share and discuss different business matters.



Picture 1. The value of Peer support in Female Business Venturing (Fullen 2017).

In fact, this survey confirmed wide-ranging research which had identified the importance of peer-to-peer networks as significant support structures for female entrepreneurs. This study was implemented in Ireland 2017 (Fullen & Miller) and it identified that the vast majority of respondents (86%) deemed peer support to be either very, or extremely, important to their business, and 83% said the sharing of knowledge, information and resources was the most valuable aspect of that support (Picture 1) The study also indicated that peer support helped quell their feelings of loneliness and motivated them to strive for more ambitious targets. It was also noticed that women were very keen to develop their skills. The P2P Networking Programme was enabled building of a transnational community of like-minded entrepreneurs. W-Power peer to peer – program as a part of the transnational learning program was drafted to respond to these needs.

## 1.2 What is peer to peer mentoring?

As a bottomless databank provides both Google and Google Scholar various definitions for peer-to-peer concept. In its broadest sense, peer to peer relationship can be seen as **“twinning”** which refers to a partnership that links two entities with shared characteristics to achieve a common goal (Picture 2). **Twinning** is a development model that uses institution-to-institution partnerships and **peer** relationships to benefit both sides.

**A simple definition for peer mentoring** is to provide education, recreation and support opportunities to individuals. The **peer mentor** may challenge the mentee with new ideas, and encourage the mentee to move beyond the things that are most comfortable.

Peer support or peer mentoring is used in a wide range of organizations to develop individual skills and in a peer-to-peer relationship people in the same situation support each other based on their own skills and experiences and it is to benefit both sides: A good **peer relationship** is often based on pairs sensibility, confidence, social skills and reliability.

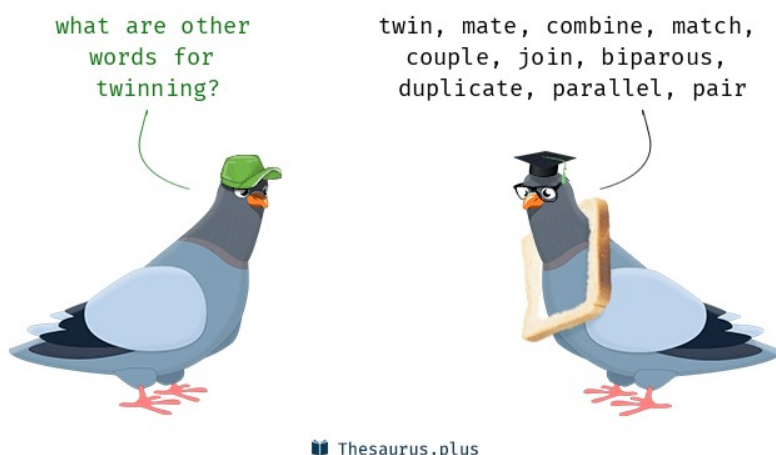




### 1.3 Goal for the W-Power Peer to peer program

The central idea behind the peer mentoring program (Peer-to-Peer), developed in the W-project, is that female entrepreneurs learn from each other about entrepreneurship and different ways of interacting as entrepreneurs. The added value is networking with an international entrepreneur colleague, enabling comparisons of practices across cultures and operating environments. It offers also a possibility for cooperation in business and product development.

The program was also seen as a way to strengthen female entrepreneurs' self-confidence and improve language skills as well as entrepreneurial skills such as management and technical skills.



### 1.4 W-Power Peer to peer process – how was it developed?

W-Power peer-to-peer program was based on the previously implemented [Erasmus program](#) for young entrepreneurs. In short, the process consists of five different phases, at which the entrepreneurs initially submitted an application for a Peer to Peer – program (Picture 2).



On the basis of these applications, the project organization was looking for entrepreneurs who were as compatible as possible within the applicant group. Once the pairs had been formed and presented to each other, they were tasked to draw up a learning plan based on their ambitions and needs. Simultaneously, an agreement was drawn up between entrepreneurs and the local project partners on compensation of the costs and on the obligations of the various parties involved.

## The peer-to-peer process



Picture 2: The different steps in the peer-to-peer program.

The exchange program was implemented according to an individual schedule, and visits to the pair included various tasks, from monitoring work to networking and exploring cooperation opportunities. The aim was to share reports, videos and diaries from the exchange program as a good example of cooperation with other female entrepreneurs.



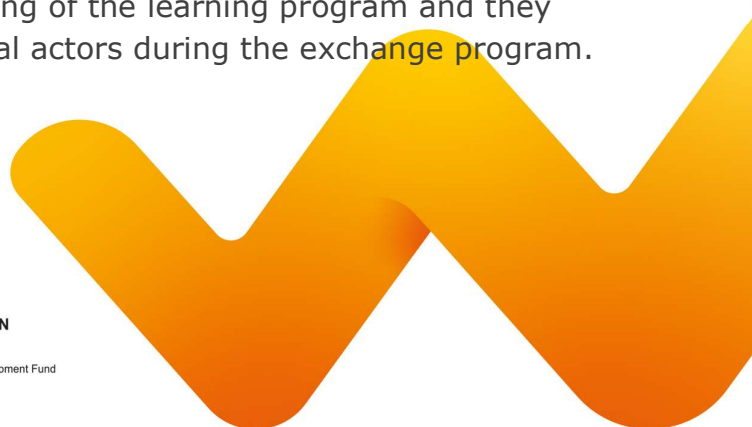
## 2 Preparation of the Peer-to-Peer program

Preparations of the Peer-to-peer program started six months before its launch in September 2019. During these months, the general conditions for the program were defined; the application period concluded, the application forms and marketing material designed and promotion steps in different regions scheduled. One of the tasks was also to define the roles and obligations of the entrepreneur participating in the program.

The marketing material highlighted the benefits offered by the program to the entrepreneur, such as the opportunity to get to know and deal with a like-minded entrepreneur (Picture 3). It was hoped that the exchange program would provide an opportunity for joint professional development and exchange of knowledge and experience. The exchanges were also thought to encourage female entrepreneurs to develop new products and services, either for each other or together. It was also assumed that the visits would be an excellent way for women entrepreneurs to expand their international network by studying their hostess's networks during the visit.

The program also provided an opportunity for women to familiarize themselves with other cultures and ways of doing things, and at the same time strength their language skills. All this was thought to improve women's self-confidence and increase their skills as entrepreneurs and leaders. The program was also believed to promote the visibility and awareness of women's companies.

In addition, a common contractual basis was drawn up for the program between entrepreneurs and regional project partners. The agreement specified the timetable for the exchange program, the amount of compensation of travel and accommodation expenses, the costs incurred by the participant and their obligations to report. A template was drawn up for the participants to facilitate the planning of the learning program and they were also promised the support of local actors during the exchange program.



During the preparation phase, time was also spent defining the meaning of the exchange program. W-Power Peer to Peer program refers to cooperation between equal female entrepreneurs and learning together.



Picture 3: Marketing leaflet of "W-Power Peer to Peer – program".

In the next paragraphs, we look at the different steps in the process in more detail.

## 2.1 Application

A month-long application for the Peer-to-Peer program was opened in September 2019. (From 10th of September to 15th of October 2019) and it was implemented via an electronic application form (Webropol).

Additional to the formal contact information, in the application the entrepreneur was asked to explain her business idea, current needs and challenges, and describe her expectations and goals for the exchange program. The application form also aimed to find out the entrepreneur's motivation for her participation. She was also asked about her key strengths, which she would be willing to share with her partner.

Even though the program was free of charge for the entrepreneur it obligated her for example a report in English and there for the participation required sufficient skills in the English language. The technical equipment needed for communication, their management and functional communications connections were also considered necessary to establish cooperation. The entrepreneur was encouraged to plan carefully and take advantage of her visit with her peer partner. Later she was also expected to host for the return visit of her partner.

The target for the Peer-to-peer program was set at 12 international pairs to benchmark the peer business in another NPA region. The budget included 10 entrepreneurs in Finland, 5 in Scotland, 4 in Sweden, 3 in Ireland and 3 in Iceland. The interest generated by the program took the organizers completely by surprise, as up to 42 applications were received. When resources were provided, it was decided to accept all entrepreneurs who submitted their applications into the program.

## 2.2 Matching

After the application period was closed, the organizers were tasked with reconciling entrepreneurs with similar goals and ambitions. A summary of the applicants, their businesses, wishes and objectives were drawn up in a table, and on this basis suitable pairs began to be formed. Matching proved to be challenging, as entrepreneurs from many different branches and goals for applying for the program varied. During the matching process, it also turned out that not all applicants were entrepreneurs but e.g NGO leaders. These persons were excluded from the program. The participation of a Canadian partner and their entrepreneurs who joined the W-Power project during the



Summer 2019 made it easier to form pairs. After all, 15 pairs were formed, but only 11 of them has been in touch regularly. Representatives of the entire project area participated to matching process.

### 2.3 Contracting and peer-to peer process

The local project actors started to introduce the female entrepreneurs to each other in December 2019. At the same time, agreements between entrepreneurs and project organizers were also drawn up. Women received a learning plan template to simplify cooperation. In the agreement, the compensation of travel and accommodation expenses, the timetable for the exchange program, the entrepreneur's deductible and the reporting obligation were agreed between the entrepreneur and the local project partner. The entrepreneur had the opportunity to claim a maximum of €1,500 in compensation for travel expenses, but she was left with other travel-related costs, such as travel documents, insurance, vaccines and compensation for lost working time. Entrepreneurs were able to decide the timetable and length of the trips themselves, but the report was asked to be returned by the end of 2020. The costs of the excursion had to be paid by 31 December 2020 at the latest. Also, *De minimis* form was to be filled.

Furthermore, entrepreneurs agreed to produce a report and to produce a video and logbook that could be used to inform and promote W-Power project. The other agreement between project coordinators and entrepreneurs concerned secrecy. The aim of this agreement was to provide a sustainable basis for constructive and confidential cooperation.

In addition to the agreements, entrepreneurs drew up a joint learning plan in which they were asked to record their objectives for the exchange program as realistically as possible. They were encouraged to find ways of learning from each other and working together. The learning plan could record the development of very practical skills, such as marketing, profitability, self-management or joint product development. The aim was also to encourage women to find ways to meet various challenges related to entrepreneurship.



The learning plan also included a program drawn up by the peers themselves to visit each other. Mutual visits provided entrepreneurs with the opportunity to learn concretely from each other by following their partner's work during the visit.

## 2.4 Evaluation and reporting

When concluding the agreement, the entrepreneurs undertook, in addition to a written report, to work together on a video diary or blog of their meeting. Through these documents the experiences of international cooperation could be shared for the other interested parties. Guidance was created to help design the video, providing tips on video content, technical implementation and editing.

Separate reporting and evaluation forms were also prepared as part of the reporting. In the reporting form, the entrepreneur was asked to consider and assess the implementation of the program in comparison with the objectives set. They were also asked to describe the interactions during their visits and the joint work between the visits. The evaluation form asked for feedback on, for example, the implementation of the application process, the support received from the project organization, the reporting and the benefits experienced from the program for entrepreneurship.

## 2.5 Plan vs. reality

The pairs' cooperation started promisingly at the beginning of 2020. With the assistance of local project coordinators, agreements and learning programs were signed. The first exchange weeks were planned to take place already in March 2020.

Then the global Covid-19 pandemic broke out, changing all plans in one moment. Already scheduled journeys had to be cancelled or postponed to a later date. At first, the pandemic was thought to ease by the autumn 2020, but now we know that this did not happen. The final decision on the



cancellation of exchange journeys was made in March 2021, because the pandemic was still causing different restrictions on movement and travel throughout the project area. This has, of course, been a great disappointment to women entrepreneurs who had expected to meet their peer partner in her own environment.

The participants described the possibility to travel as a unique occasion for single female entrepreneur as she may not have the resources to break away from her company for financial or temporal reasons. Also, it was mentioned that caring for a family also restricts women's travelling and long-term investment in the entrepreneurship.

Some of the participants had their interest extinguished when visits could not be arranged. For many, the pandemic caused a crisis situation that required a great deal of effort to enable the business to continue in general. Due to the pandemic, some women also applied to become employees to ensure their incomes. There was no time or resources to participate in the Peer-to-peer program anymore. It even happened that the business of one of the entrepreneurs was destroyed in a fire.

Despite the pandemic, some peer-to-peer pairs have continued to engage actively. After the initial, the use of various video calling programs, such as Microsoft Teams, Zoom or Messenger, has become more common and easier to use. The situation caused by the pandemic has lowered the threshold for learning and also using various programs and applications that entrepreneurs have been able to incorporate into their sales and marketing or to maintain a relationship with their stakeholders. The increase in these skills is counted on the few positives of the pandemic!

All mentoring couples participating in the program have also been offered the opportunity to participate in other organized online meetings, and some of them have planned to meet each other independently and at their own cost as travel later becomes easier.





More detailed information on the activities of pairs and other peer-to-peer pairing activities initiated by the program are explained in the following section.

### 3 Pilot implementation and experiences

As pandemic prevented pairs from travelling to each other, the exchange program had to be implemented online. As joint visits were thought to be the most important action in the exchange program was their cancellation a great disappointment to both pairs and program partners. Despite this, 23 women and 11 pairs seized the opportunity to implement the program as best they could under these unusual conditions.

Instead of pair-specific reports, peer couples' experiences of the program were collected at a joint online feedback meeting in June 2021, attended by 10 women. In addition, one pair sent feedback in writing.

Half of the women who participated in the feedback discussion had been in contact with their partner more than four times during the program's implementation time. In addition to the conversations, the pairs said they had visited each other's facilities and work environment virtually. In discussions between women, marketing and sales topics had become the most important, but issues related to self-management and time use had also been on the agenda (Figure 1).

The women felt that the collaboration gave them ideas for product development, and they had also learned new skills from each other, for example, in using social media as a service platform. The discussion with the peer couple had also offered them new ideas (Figure 2), and they felt that they had also gained new visions for their entrepreneurship (Picture 4).





Figure 1: Responses to the question "Please rank the kind of issues you addressed when you met."

Women said that they were grateful for the opportunity they had received to get to know a professional in their own field from another country, and the meetings had brought joy and positivity to the everyday life of a sole entrepreneur. The women said they found a friend in the peer with whom they planned to continue communicating even after the exchange program ended. Several couples felt their peer partner was "perfect match" to her.



Picture 4. Responses to the question "What has been the most useful thing you have got from P2P program?"

Women noted that the structure and objectives of the peer program were sufficiently clear and that the formalities and paperwork involved in the program had been manageable (Figure 2). Local project partners had received sufficient help and support in filling contracts and learning plans.

## Technical issues...

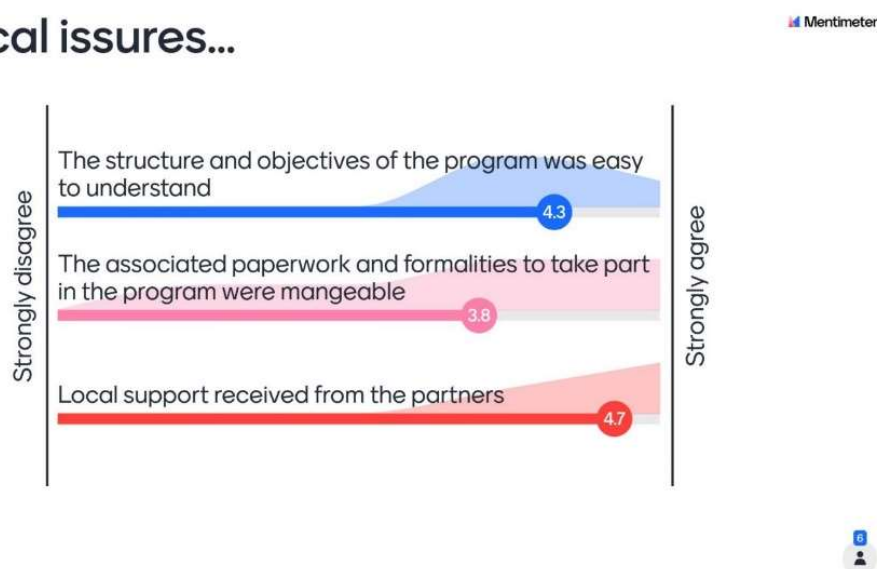


Figure 2. Responses to the statements of the programme implementation.

In their feedback, the women suggested that in addition to joint, free-form meetings, the organizers could have drawn up a unified program frame for both joint and pairs meetings. This would have given these meetings clearer content and objectives.

This was the aim of the peer-to-peer learning plans created at the beginning of the exchange program, but as the situation changed, more guidance on the digital implementation of the program could have been offered.

The experiences offered by the peer-to-peer couple program is shared in English by Julia Alleman from Finnish Lapland, Kate MacDonald from Scotland and Katarina Spik Skum from Swedish Norrbotten [in a podcast](#) which can be found on the W-Power project's homepage. These three entrepreneurs found a common tone right away. After few meetings they came to the idea of

online craft workshop led first by Julia. It sure gave new ideas to develop it further so they could offer the workshop to the customers. Pandemic didn't dispirited these innovative ladies and they invented digital ways to reach out customers.

There will also be found [a video recording](#) of the experiences of Anu Ruusila from Finland and Megan Burns from Shetland.

The experiences of Eva Gunnere from Jokkmokk can be listened to in Swedish on the [W-Power project's YouTube channel](#).

## 4 Application of Peer-to-Peer mentoring in Canada

Women in Business New Brunswick (WBNB) got on board with the W-Power Peer to Peer mentoring program as soon as it was launched. As WBNB is not part of the EU, they had to be a little more creative as their participation couldn't generate cost to the project. WBNB had opted to have the peer match exclusively online (this was pre-COVID) and initially matched six Canadian women business owners with women from Finland, Sweden, Iceland and Scotland. Due to covid, one participant decided not to go through with the program, and so was the project finished with five matches.

In order to add value to the program and make it even more interesting for the participants, international coffee breaks were created, with the goal of putting these ten women business owners (five matches with Canadians) in contact in an informal setting to exchange on various entrepreneurship-related topics. The W-Power Peer-to-Peer project inspired WBNB organization to learn from the current format and adapt the program to their needs.

**Following their participation in the W-Power project two other Peer-to-Peer programs has been launched with two other European countries.**

The first partnership was agreed with three partners in France, Grand Poitiers, le département de la Vienne and Grand Châtelleraut and it involved 10



sectoral groups and 25 participants, 12 of whom were Canadians and 13 French Women Business Owners.

The other partnership was concluded with a German Partner, Verband Deutscher Unternehmerinnen and it involved 10 sectoral groups and 24 participants, 11 of whom came from Canada and 13 from Germany. WBNB is planning to launch more of these peer-to-peer programs in the upcoming years.

## **5 Application of Peer-to-Peer mentoring in Scotland: Slack Peer Learning**

Unfortunately, Covid-19 meant that the peer learning exchanges which were due to take place as part of W-Power works package 2 were unable to go ahead in person. Online contact between the women who had been matched with peers was encouraged as much as possible, but did not sadly provide the same type and level of support experience.

However, although this opportunity for peer support was lost, there were other opportunities for peer support in Argyll, Scotland which the women involved in the W-Power online community of business learning and support took part in enthusiastically.

As the name suggests, the online community, hosted on the Slack platform, had a strong emphasis on supporting the women as well as the business. This was achieved not just through the delivery of online learning content, but arose also as a result of the informal support the women in the community provided to one another. In many cases the women involved, as small sole trader enterprises, literally are their business, and the type of informal, relational support offered by the network was very important to them.

Throughout the national Covid-19 lockdowns in 2020 the network continued to provide a forum for the women to connect informally through weekly 'typed coffee chat' and once or sometimes twice-weekly group zoom calls. This



provided moral support as well as the opportunity to share ideas and hints and tips on overcoming business challenges.

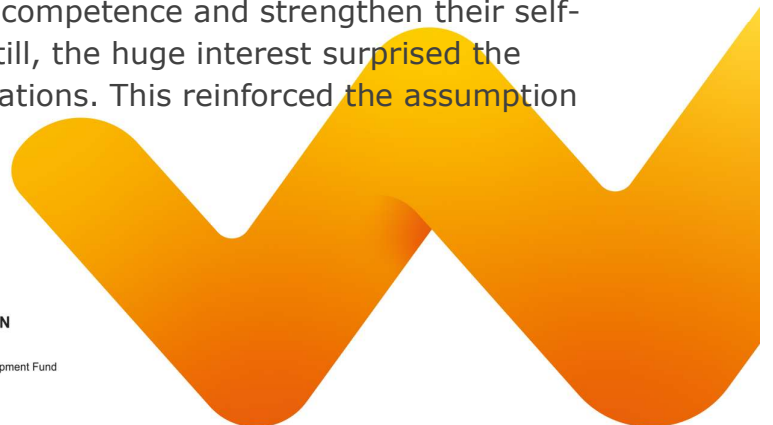
These sessions were complemented by two, and sometimes three, webinars and other online events per month providing upskilling content and the opportunity to ask questions and grow learning. Individual members were also able to connect privately by direct message with one another within the workspace to ask questions and provide support. The network has achieved a high level of engagement, particularly at the height of the Covid-19 pandemic.

In summary therefore, whilst the inability to complete the original peer learning exchanges due to Covid-19 was a significant loss, the opportunities to engage through the Slack platform in Argyll which were widely taken up during the pandemic, have meant that arguably **even more women have benefited from peer support through W-Power than might otherwise have been the case.**

## 6 Summary and conclusions

The peer-to-peer program drawn up during the W-Power project was seen as one of the most important actions in the project's transnational exchange program. The central idea behind the peer mentoring program (Peer-to-Peer), developed in the W-project, was that equal female entrepreneurs boost and learn from each other about entrepreneurship. The added value was networking with an international entrepreneur colleague, enabling comparisons of practices across cultures and operating environments.

High expectations were placed on the program, as based on background research and its own survey. It was assumed that the peer work would suit the target group. It was also seen as an excellent way to support women entrepreneurship, as peer-to-peer activities were thought to offer women new skills as entrepreneurs, improve their competence and strengthen their self-confidence in a way that they liked. Still, the huge interest surprised the project partners with over forty applications. This reinforced the assumption





that there was a genuine interest and need for the peer-to-peer action among female entrepreneurs.

Despite of the great number of applications it turned out to be a challenge to bring together suitable pairs. After a challenging matching process and the special circumstances that followed caused by pandemic 11 peers were actively in contact with each other during the program period.

Although that the much-expected visits to the peer had to be cancelled, entrepreneurs felt that the peer-to-peer program had been beneficial to them and their businesses. They have creatively taken advantage of the potential of digital communication and made virtual visits to each other and organized joint workshops. Especially to be mentioned the pairs of Canadian entrepreneurs who were not offered the opportunity to make reciprocal visits to their partners even in the first place before covid.

The W-Power Peer-to-Peer program has encouraged the partners to develop Peer-to-Peer partner programs suitable for entrepreneurs in their regions. Some examples which can be mentioned are the Peer-to-Peer program of our Canadian partner, Women in Business New Brunswick (WBNB) with French and German female entrepreneurs, as well as the Slack, an online community for Scottish female entrepreneurs.

The best thanks to the organizers are probably that the women have felt that their peer was "a perfect match" and they plan to keep in touch even after the project ends up.



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