

«European Network to Promote Women's Entrepreneurship»

(WES)

Activities Report 2006

December 2007

1. INTRODUCTION

- 1.1 Aims of the Report
- 1.2 WES' aims
- 1.3 WES' activities in 2006
- 1.4 Main findings

2. ACTIVITIES CARRIED OUT IN THE EU, EEA AND CANDIDATE COUNTRIES TO PROMOTE FEMALE ENTREPRENEURSHIP

- Austria
- Belgium
- Bulgaria
- Czech Republic
- Cyprus
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Latvia
- Lithuania
- The Netherlands
- Poland
- Portugal
- Romania
- Slovak Republic
- Slovenia
- Spain
- Sweden
- Turkey
- United Kingdom

ANNEX 1: List of WES members

1. INTRODUCTION

1.1 *Aims of the Report*

This is the third Report drafted by WES¹, the “European Network to Promote Women’s Entrepreneurship”. It is aimed at detailing the activities carried out in 2006 by the national and/or regional governments in the EU, EEA and candidate countries to promote women’s entrepreneurship. Twenty seven WES member countries have contributed to this report.

Following the priority areas indicated in the Competitiveness and Innovation Programme adopted by the Commission in 2006, most of the contributions are focused on the issues of “Access to finance” and “Networking”.

However, many of the WES members also reported on additional activities that were considered to be priorities in their countries.

A few countries apply a mainstreaming approach and integrate these measures into general support policies in favour of Small and Medium Enterprises (SMEs).

They don’t have the activities reported by gender which means that the information from these countries are very limited.

Furthermore, the WES network decided to include all of the statistics concerning women entrepreneurship that were available in each country also in this third report. The aim is to be able to follow the development of the numbers of entrepreneurs and the development of gender divided statistics and thereby make the contribution of women entrepreneurs to society more visible.

It is also aiming to increase awareness of the large proportion that women entrepreneurs represent in the area of entrepreneurship. However, we can also see from these figures that there is more to be done.

1.2 *WES’ aims*

The main aims of WES are to raise the visibility of existing women entrepreneurs and to create a climate that is favourable to increasing the number of women entrepreneurs and the size of existing women-led businesses.

¹ www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm

WES is a network which was initiated by Sweden and was set up and launched by Commissioner Liikanen in June 2000.

It is composed of government representatives responsible for the promotion of women entrepreneurship in their countries.

WES currently has 30 members from the European Union, EEA and candidate countries².

From its creation in 2000, WES has actively co-operated with the European Commission in the implementation of activities that concern the promotion of women's entrepreneurship, such as research, collection of information, exchange of good practices, etc. WES was therefore fully involved in the Best project "Promoting entrepreneurship amongst women"³ carried out by Enterprise and Industry Directorate General in 2002 and 2003. In particular, its members provided advice, support, information and contacts regarding the existing support measures for women entrepreneurs and helped in the identification of good practices.

1.3 WES' activities in 2006

The importance of the network is often highlighted by delegates mentioning WES as the only European platform to exchange national policy information on women entrepreneurs as well as a valuable contact for cross-border visits and cooperation.

In 2006 the WES network has contributed significantly to increase knowledge about women's entrepreneurship in the large number of Member States. Apart from the activities carried out at National and Regional level which are described in the next chapter, WES members participated in several European events, were involved in joint projects and followed up an important number of information requests and networking contacts from all over the world.

Contacts and questions about co-operation and information are frequent and the WES network is very useful for directing and informing about national good examples and projects.

The co-ordinator has informed about and represented WES in different events such as national and regional conferences about women entrepreneurship, networking and microfinance in e.g. Ireland, Italy and Spain.

² See list of members in annex 1

³ www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/bestproject-women.htm

The co-operation with “W.IN.NET” (European Network of Women Resource Centres) has also continued and joint events and meetings about women entrepreneurship and regional development were discussed.

Furthermore, WES network meetings give an opportunity for member countries to exchange information, receive the latest news from the European Commission and from the European Parliament, give information about news from the work of different researchers and last but not least enable participants to discuss and develop working methods and knowledge with colleagues.

1.4 Main findings 2006

From the WES report 2006 I have made some reflections and I can start with saying that women own approximately 20-25% of start-up enterprises in all countries.

That is an important amount of all entrepreneurs but still too few regarding that women are half of the population, so supporting women’s entrepreneurship is very important in order to reach the goals of the Lisbon strategy.

Conciliation of private and professional life as well as flexicurity is identified as the two basic social difficulties that women entrepreneurs face in Europe.

In order to benchmark, inspire and disseminate good examples I find this report from the members of WES very useful.

Some of the basic findings of the annual activity report are:

- There is a north-south dimension that seems to be based on the presence or absence of public/private social care e.g. childcare and elderly care. For example in Austria and Bulgaria childcare is lacking but this is also seen as a business opportunity to create new women entrepreneurs.
- The policies used to support women entrepreneurs in different countries depend on the situation of women in that particular country; in nations where women’s unemployment rate is high, entrepreneurship often seems to be seen as a way to empower women and encourage them to start their own businesses.
- Market analysis should look at entrepreneurs’ growth during the whole life circle of the business.
- Micro businesses should also be examined to identify potential and support growth.
- Support for first employee and business succession should be a priority.
- In some countries ethnic minority women entrepreneurs emerge as a new area of female entrepreneurship that needs to be addressed.

- Women business diversity should be examined: there is a link between start-ups or growth of business and micro, small or ethnic enterprises.
- Post start-up support for female business is necessary. It is therefore of the utmost importance to take the main part of the group of all entrepreneurs (SMEs) and to divide these according to sex and industry so that it is possible to decide on how to support different groups of entrepreneurs.

Here are some more reflections of tools and new programmes for supporting women entrepreneurship that inspired me when reading the reports from the members from different countries.

- A new programme of 'substitute entrepreneur': women who are trained to substitute another entrepreneur who is on sick or family leave. In Iceland and Finland there is a database of substitute women entrepreneurs according to areas of specialisation.
- Financing. Micro financing for women remains a problem in many countries. It is difficult to make banks show an interest due to the high administrative costs. With regard to the issue of access to finance, the micro-credit programmes aimed at women entrepreneurs in Finland, Spain can be taken as good examples to be replicated elsewhere.
- On-line consulting and coaching and self-diagnostic tests for potential women entrepreneurs.
- Substitute entrepreneurs' training and database.
- Internet platform for networking, mentoring and training.
- Virtual classrooms to receive vocational qualifications

In the report you can also read more about the findings mentioned above for supporting women entrepreneurs in different countries.

The main findings of this report will be used for planning the forthcoming work of WES and to inform and develop methods for even better support for women entrepreneurs in order to get more start-up's and support growth of already existing businesses owned by women.

Finally, I would like to thank the European Commission and DG Enterprise and Industry and all WES members who have been involved in the work on this report and I am looking forward to be able to follow some of the projects more closely.

Marianne Karlberg

WES co-ordinator

2. ACTIVITIES CARRIED OUT IN THE EU, EEA AND CANDIDATE COUNTRIES TO PROMOTE FEMALE ENTREPRENEURSHIP

AUSTRIA

A. Statistics

Since 1996 the percentage of female start-ups has increased by 10%. In 2006 24,311 people established an enterprise, of which **37.4%** were women in comparison to 27.3% (14,796) in 1996. In 2006 about 31.8% of all Austrian enterprises were managed by women. The average age of female entrepreneurs is 44.9 years.

A survey, initiated by “Women in Business” (AFEC) and the Federal Ministry for Health and Women, was published in **March 2006**. It shows the representation of women in leading roles in Austrian enterprises: 16% from enterprises with more than 50 employees are led by female managing directors and 3% by female members of the managing board. 83% of Austrian companies have at least one woman in a leading position. More than 30% of all companies have more than three female leaders.

B. Good Practices

The activities in place to promote female entrepreneurship in Austria, in both the public and the private sector, can be summarised as follows:

Self-employment is going to be one of the most valuable alternatives on the job market for women with caring obligations and perhaps the only one in some cases – especially for women with home-supervision duties in rural or border areas. The **EQUAL Project Alternative: Self Employment**⁴ aims to achieve the following goals:

- Development of new financing methods concerning micro loans on the basis of the results of trans-national and national co-operation;
- Collection of basic criteria for the success for women with child-care obligations;
- Creation of ‘fundamentals for enterprises by women’, for women with child care obligations;
- Technical and social qualification of the participants;
- Creation of a mentoring programme for newly self-employed women.

Special Training for Female-led Micro Businesses without Employees started successfully in 2006: Due to a unique combination of training and coaching, female-led micro enterprises which have existed for 3 years at the most, improved their business strategies within a special academy. The main content of the curriculum comprises making business plans, marketing, sales, cooperation/networking and work-life-balance. The project has been highly successful: so far around 50 alumni have participated.

⁴ <http://www.alternative-selbststaendigkeit.at>

In 2003, EUROCHAMBRES Women Network started implementing positive actions in favour of female entrepreneurs with the project “Women in Business and in Decision Making” followed by “CHASE – Chambers against Stereotypes in Employment” in 2004. The network initiated in 2007 its third project “**Women on Board of Local Development**”⁵ - in short “On Board” - in which the Austrian Federal Economic Chamber - Women in Business has assumed the role of the project leader of the working group “Women on Board of local development”. The other project partners are the Milan Chamber of Commerce and Industry, the Central Chamber of Commerce of Finland, The Slovenian Chamber of Commerce and Industry and the Chamber of Commerce and Industry Schwerin. The objective of the working group is the development of guidelines in order to increase the presence of women on Chamber boards, to promote female participation at other local and regional Chambers, as well as at national level and other EU Chambers. The findings of the project should in the long term, lead to an increase of the number of female Chamber board members and as a consequence result in a higher presence of women in Chamber boards and to a higher awareness of female business objectives.

“Women in Business” introduced the ‘**Betriebshilfe**’ (business continuation aid) throughout Austria where as a relief for small companies a **qualified replacement for the entrepreneur** is made available temporarily, if she becomes unfit for work in the event of an accident or during maternity leave, etc. With this service the entrepreneur’s living can be secured. About 500 assignments a year are required.

‘**Unternehmerin**’ is the quarterly **periodical** published by Women in Business which offers information on current topics and a lot of practical advice for female entrepreneurs.

Events such as the ‘**Ladies Lounge**’ are organised for female entrepreneurs, managing directors and wives working in their husbands’ enterprises four times a year. This event offers to the participants the possibility to discuss important issues with a high-grade personality from politics or economy and also provides the chance of networking and of exchanging ideas.

One of our future projects concerns the demand that home help becomes tax-deductible⁶.

“Women in Business” also demands **afternoon-care for school children** on a voluntary basis rather than all-day school. This would enable female entrepreneurs to spend their free afternoons with their children. It also asks for **support** for female entrepreneurs managing a ‘single-person company’ wanting **to employ the first staff member**. This should be realised with the help of an expert in combination with coaching.

⁵ http://portal.wko.at/wk/startseite_dst.wk?angid=1&dstid=8469

⁶ <http://www.betreuungspraemie.at>

BELGIUM

A. Statistics

On the federal level, the Institute for the Equality of Women and Men was created by the law of 16/12/2002 (published in the Belgian Monitor of 31/12/2002). The mission to guarantee and promote the equality of women and men and to fight against any form of discrimination and inequality based on gender in all aspects of life through the development and implementation of an adequate legal framework, appropriate structures, strategies, instruments and actions.

The Institute for the Equality of Women and Men have published in 2006 news statistics about "Woman and Men in Belgium" available on www.iefh.fgov.be (in French and Dutch).

More information about female entrepreneurship is available on www.amazone.be (thematic files: Diane – the focus on female enterprise).

B. Good Practices

Several studies on the issue have shown the importance of initiatives leading to **more female entrepreneurs**. Knowing that in Belgium, the percentage of unemployed women is higher than that of men (10% against 14,7%), one can measure to what extent the establishment of enterprises by women constitutes a leverage for the combat against unemployment. The fact that women mostly invest themselves in the SME (Small and Medium-size Enterprises) – a key sector of the Belgian economy – is moreover encouraging for the feminine professional activity. In Belgium, SME provide and occupy 56 % of the employment in the private sector. They provide a considerable potential of jobs, not only for women entrepreneurs but also for other women in the local communities where the new businesses pursue their activities. Companies headed by women do in fact tend to recruit women. Furthermore, they install more often flexible working hours, increasing in that way the prospects of employment for other women.

Besides the economic and financial obstacles, the measures provided for the establishment of enterprises don't take sufficiently into account **the specific needs of women**. Generally, women have a more limited access to information than their male colleagues. They are less numerous in affiliating themselves to professional organizations, to business networks or in joining private clubs, and this means they have less professional contacts. They are accustomed to rely only upon themselves and will have to learn that collaborating with other professionals in their sector is crucial for the success of their enterprise.

The persisting attitude that the career of the husband nearly always takes priority over that of the wife contributes to the fact that **women are not taken seriously in the world of enterprise**.

The 'Diane' project will essentially look at the establishment and the development of enterprises by women, and by doing so, wants to contribute to equal opportunities between women and men. Its main aim is to bring more balance to a sector which is still mainly occupied by men and to offer better living conditions to the women who have already established a business and to those who want to start one.

In 2006, Diane has worked on the female entrepreneurs in the media.

What is the image of female entrepreneurs in the media? And if necessary, how can it be improved? SEIN, the Institute for Behavioural Sciences of the UHasselt, was commissioned by Markant VZW to study the trends in the conceptualisation of female entrepreneurs on the basis of the analysis of press articles and TV programmes. This in-depth study fits into the framework of the EQUAL programme, *Empowering Female Entrepreneurs*.

Research method

Sixty-nine articles from women's magazines, economically oriented periodicals and the general press, as well as three TV programmes about entrepreneurship were studied with respect to the image they project of female entrepreneurs. For three economically oriented periodicals (*Trends, Bizz, Zelfstandig Ondernemen*) a number of articles and images were included in order to determine the male/female ratio.

Results: clear difference in premise and approach

The image shown by women's magazines of female entrepreneurs differs from that in the general and economically oriented press. First and foremost the articles have a different **premise**. The most frequent premise in general is "Entrepreneurship" (present in 65% of the studied articles), with a somewhat smaller presence in women's magazines. The latter emphasise family and household, and more often feature female entrepreneurs from the cultural and entertainment world (fashion is also included). The remaining press rather opts for a one-sided economic approach, with little attention to other aspects in the life of the female entrepreneur. *Gender*, to be broadly interpreted as a coordinating term for issues experienced by women in the corporate world in this study, is the third topic featured in the non-female oriented press after entrepreneurship and economy, albeit in only 21% of the studied articles.

A second difference between women's magazines and the remaining press is the way in which female entrepreneurs are allowed to **speak**. Of the 46 female entrepreneurs featured in the articles in women's magazines, 42 are allowed to speak (91%): they are interviewed, share their opinion, experiences and are often quoted literally. In the remaining press this is only true for 23 out of the 69 female entrepreneurs featured (33%).

On the field of "best practices", during the year 2006, two very important things on the fields on gender mainstreaming :

- others Ministries bring their place (on the federal level Sabine Laruelle as Ministry of Economy and in the 3 regions too);
- new projects with Belgian partners are supported by different programs : Diane/EFE in Equal, AFFA in ESF, WomEN2 in FP6, ELFE in Interreg, Fostering Gender Equality : meeting the entrepreneurship and microfinance challenge in the European strategy on equal opportunities, etc.

BULGARIA

A. Statistics

According to the National Statistics Institute figures, since 2003 the relative share of women entrepreneurs has been about one-third of the surveyed population of small and medium-sized companies. The **percentage of women entrepreneurs** in the total number of self-employed persons is **37.7 per cent**⁷.

According to data from the survey 'The Place of the Bulgarian Woman in United Europe', women entrepreneurs and managers in Bulgaria are about 60.000. The distribution of employed persons in companies managed by women entrepreneurs is:

- 82 per cent manage companies with up to 9 employees;
- 15.5 per cent manage small companies (10-49 employees);
- 2.5 per cent manage medium-sized companies with up to 249 employees.

A sustainable trend is observed in the profile of women-managed companies by number of employees. The distribution of women-managed enterprises by industry sectors is:

32 per cent in services; 16 per cent in the public sector; 17.43 per cent in trade; and 3.18 per cent in the health sector.

Bulgarian business women are highly educated, and even take the lead over women entrepreneurs in EU Member States – 62.97 % of Bulgarian women entrepreneurs have higher education and 35.14 % have secondary education.

The profile of the women entrepreneurs in Bulgaria shows that 72 % are married, with children. Employees do not have different attitudes to employers with different genders. About 85 % of the business ladies work more than 50 hours a week and only 8.4 % state that they are engaged in their business 8 hours a day.⁸

B. Good Practices

Ministry of Economy and Energy; Project for creating competitive start-up enterprises (Project 100). The project provides comprehensive and targeted assistance including access to finance for the start up and development of micro- and small enterprises in Bulgaria, in the sectors of production and services.

Women entrepreneurs' participation to the project in 2006 was as follows:

Applications submitted by women: 244 out of 593 applicants (41,1%)

Successfully trained women: 71 out of 196 trainees (36,2%)

Number of companies established by women: 16 out of 45 companies (35,6%)

The main projects implemented under the **Bulgarian Employment Agency**⁹ aiming particularly at women entrepreneurship are:

- Project "**Family centers for children** -Support (trainings, information and consulting services and assistance) for unemployed women to start their own business in the field of child care. In 2006, the amount of 62.691 BGN was granted

⁷ CITUB trade union experts publication ,2006.

⁸ www.mee.government.bg/entrepreneurship

⁹ <http://www.nsz.government.bg/>

for the employment of 25 unemployed women and for the participation to training of 15 other women. “Family centers” were founded in 2006 by 14 women and 13 others were trained on the standards of small children care in family environment.

- Project “**Entrepreneurship training**”

The main purpose of the project is the improvement of unemployed people qualifications through trainings in entrepreneurship which would give them an opportunity to improve their professional competence and to be more successful with starting their own business. Within the project, trainings are organised for the unemployed in order to gain a professional qualification as “Economist-manager” via the Bulgarian chamber of commerce and industry’s specialized programmes on “Entrepreneurship and management”. The training takes place at 6 cities in Bulgaria. In 2006, 66 out of 77 unemployed people that were trained within the project were women.

- **Special preferences for unemployed women in the Employment Promotion Act** – Direct financial subsidy for unemployment women with sustainable business plans to start their own business. In order to encourage entrepreneurship 1 072 890 BGN were spent in 2006. From the funds provided for starting your own business 928 people:

- were given a ‘single aid’ amount equal to the unemployment compensation for starting their own business – 187 out of 363 persons are women;
- started their own business as a micro enterprise – 38 out of 98 persons are women;
- started their own agricultural business – 180 out of 467 persons are women.

- **‘On Board’ project.** BCCI¹⁰ is working in the area of access to finance for female entrepreneurs. The main objectives of the Project are as follows: increased knowledge/awareness on the availability of access to finance measures for female entrepreneurs; and assistance to women who wish to become entrepreneurs by BCCI. The objectives will be fulfilled by publicising the results of the survey, by preparing an e-guide for financial measures for women entrepreneurs (programmes, instruments and organisations, granting financing to women entrepreneurs). A center for helping women entrepreneurs is also foreseen at the BCCI.

Project WENETT (Promotion of Women Entrepreneurs to participate in European Technology Transfer) aims to encourage cooperation and transnational technology partnerships through the establishment of *Regional Interdisciplinary Networks*, involving women in science, women in business and the key regional stakeholders in innovation in the participating regions.

During the project implementation examples of good practices how women in science and in business have succeeded in introducing innovation across national borders will be demonstrated through role models and case studies.

¹⁰ Bulgarian Chamber of Commerce and Industry (BCCI).

CZECH REPUBLIC

A. Statistics

According to the statistical data for the year 2006¹¹ in the Czech Republic **women represent 26.7% out of the total number of entrepreneurs**. Entrepreneurs represent 10% of employed women, and more than 20% of employed men are entrepreneurs. Out of the total number of trading authorisations issued for natural persons, 29.9% of them are owned by women.

The proportion of women amongst employers is lower than amongst self-employed persons. Twenty point five percent of women engaged in business are university graduates, which is 2.7% higher than in the case of the proportion of men with university education engaged in business. Seventeen point eight percent of men engaged in business are university graduates.

In the case of trading subjects, the highest proportion of women, 42.5%, is in the age category 45-59. The greatest proportion of male entrepreneurs, 44.2%, is in the age category 30-44.

B. Good Practices

The main activities of the AWEM CR¹² include the project **“Euro Woman Entrepreneur of the 21st Century”** in the programme **EQUAL**, focussing on the training of women in business, dealt with in cooperation with the other eleven national partners , and the project Enterprising Woman, co-financed from the European Social Fund.

The SBAWEM organised the international **conference “Women in Business and Management”**. In June 2006, SBAWEM¹³ participated in the international conference “Women Entrepreneurs without Frontiers”, which was held in Bavaria.

The main activities of MAWEM¹⁴ are the **workshops: “Woman and Internet”**, the aim of which is support leading to an improvement in user knowledge of computers, the **“Czech-Slovak Virtual Supermarket”**, the aim of which is the generation of mutually linked web pages of the associations of women entrepreneurs and managers in the Czech Republic and in Slovakia, and also **mentoring** and the **conference: “Creative Female Personality of the third Millennium”**.

In the project Assistance Centre of Initiative Equal Society, MAWEM helps women creating new businesses and supports them in the first three years of business.

CBAWEM¹⁵ is a partner of the **project OUTPLACEMENT** in the **programme EQUAL** and the project **“Third Career”**, which focuses on support for lifelong education and improving conditions on the labour market for the 50+ target group in the central Bohemia region.

Support for women in business

¹¹ www.czso.cz

¹² Association of Women Entrepreneurs and Managers of the Czech Republic (AWEM CR) (www.apmcr.cz),

¹³ the South Bohemia Association of Women Entrepreneurs and Managers (SBAWEM) (www.wib.cz)

¹⁴ The Moravian Association of Women Entrepreneurs and Managers (MAWEM) (www.mapm.cz),

¹⁵ The Central Bohemia Association of Women Managers and Entrepreneurs (CBAWEM) (www.stredoceske-podnikatelky.cz).

In 2006, women primarily used programmes in support of small and medium businesses which the government approved for the period 2005–2006 and were announced by the Ministry of Industry and Trade. These are the programmes **Guarantee**, **Market**, **Progress**, **Consultation**, **Design**, **Alliance**, Programme in **Support of Participation of SME in 6th Framework Programme of EU**, and **Operational Programme Industry and Business** (Start, Credit, Marketing and Development programmes) approved for the period 2004 – 2006,. There is support for consultation services, education, participation at foreign exhibitions and trade fairs, certification and access to capital in the form of loan guarantees, low-interest loans and grants. Details of the programmes can be found at: www.mpo.cz.

The **programme Guarantee** makes it possible to provide small and medium businesses with guarantees for bank loans, for capital entry and proposal for public tender. In this programme, female entrepreneurs were given 9 guarantees for bank loans.

In the **programme Market**, 11 grants were provided in support of female business for certification.

Support for advisory services and education in the **programme Consultation** is significant for the development of female business. Out of the total number of 2125 advisory services in the amount of EURO 1 million provided to trading natural persons and persons preparing for trading, women were provided 164 advantageous consultation services (7.7%) in the amount of EURO 0.03 million (3.3%).

The **programme Start** supports the implementation of projects for female and male entrepreneurs just starting up with interest free loans payable within six years. In this programme in 2006, 125 loans (42%) were provided to female entrepreneurs in the amount of EURO 1.8 million (35.4%).

The **programme Credit** provided loans for development projects with an interest rate of 3% and 4% with a repayment period of up to 6 years. In total female entrepreneurs were provided with 31 loans (8.8%) in an amount of EURO 1.6 million (5.4%).

In 2006 the Ministry of Industry and Trade continued the implementation of the programme "**Support for Business Activities and Promotion of Equality of Men and Women**" intended for non-profit-making non-governmental organisations.

Within the framework of this grant programme, projects were supported primarily for the provision of consultation and information services, educational activities, regional events with an exchange of experience, the holding of seminars and conferences-including those with international participation-, providing a common platform for active woman entrepreneurs and managers.

In 2006, the South Bohemia Association of Women Entrepreneurs and Managers, for example, participated in the programme with the project Inspiration 2006, as did the Central Bohemia Association of Women Managers and Entrepreneurs – "How to Do it and What Next", and the Moravian Association of Women Entrepreneurs and Managers – Enterprising Woman.

CYPRUS

Good Practices

With a view to fostering entrepreneurship among women, the Government introduced the “**Programme for the Enhancement of Women’s Entrepreneurship**” in March 2002. The aim of the programme is to develop, support and encourage entrepreneurship by women between the ages of 18 and 55, who wish to engage in the sectors of manufacturing and/or in specific activities in electronic commerce, services and tourism. This scheme concerns women who had not had any previous business experience in any sector, for a period of 12 months before the date of the submission of their proposal. Eligible candidates may participate in only one proposal and their participation must represent at least 75% of the total share/corporate capital. Successful candidates must register a limited company, whilst all shareholders must be employees of the company. Registered employees must attend a special training and development programme organised and subsidised by the Human Development Authority of Cyprus.

The basic aim of this programme, besides strengthening of the entrepreneurial activities of women, is the creation of new modern viable enterprises, the development of innovative projects, new technologies and new products, as well as the support of services, which enhance quality and the development of tourism.

The Government grant can be as high as 50% of the approved budget, up to a maximum of 60,000 Euros for the manufacturing sector and 42,500 Euros for the other sectors. The programme operates on a yearly basis and in 2006 operated for the fifth consecutive year.

During 2007, the 40 proposals put forward in 2006 were evaluated, 22 of them were approved and 690,000 Euros will be allocated to them as government grants. From this year, the Programmes for the Enhancement of Youth Entrepreneurship and Female Entrepreneurship will be co-funded by the Structural Funds for the period 2007-2013.

From 2004, the applicants approved in the Programme, are entitled to attend a training and development programme-seminar organised by the Human Development Authority of Cyprus. There have been two series of programmes-seminars completed until now with great success.

The total functions regarding the programme during the period 2002-2006 are shown on the table below.

**Programme for the Enhancement of
Women's Entrepreneurship 2002 – 2006**

<i>A/A</i>		<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>Total</i>
1.	Number of applications submitted	26	31	32	50	55	139
2.	Number of applications approved in the Programme	9	9	16	26	22	60
3.	Amount of grant to be given	EUR 202,427	EUR 271,885	EUR 556,757	EUR 757,510	EUR 689,831	EUR 2,478,410
4.	Number of new labour force created	12	8	38	61	57	176
5.	Number of 'entrepreneurships' completed until 31/07/2007	5	5	7	1	-	18
6.	Amount of grant given until 31/07/2007	EUR 158,683	EUR 85,952	EUR 147,181	EUR 19,319	-	EUR 411,135

DENMARK

Denmark has public and private activities and programs supporting entrepreneurs and SMEs. There are no separate programs or projects for women entrepreneurs. However there are **many private networks for women entrepreneurs.**

ESTONIA

A. Statistics

In Estonia approximately **35% of all entrepreneurs are women**. In the future the percentage of women entrepreneurs is likely to increase as there are as many women as men within the potential entrepreneurs. At the moment there is lack of gender-based data collection on entrepreneurs. The conception of the segregation between the men and women entrepreneurs can be drawn from the following table.

	2004	2005	2006
Employed persons ¹⁶			
Men and women	595 500	607 400	646 300
Men	299 100	300 500	322 900
Women	296 400	306 900	323 300
Employees			
Men and women	538 000	558 200	594 700
Men	260 300	266 900	286 600
Women	277 700	291 300	308 000
Self employed entrepreneurs			
Men and women	68 360		
Men	41 613		
Women	26 747		

Table: Employed persons, employees, self employed entrepreneurs in 2004-2006

Estonia does not have specific schemes to promote entrepreneurship amongst women. There are many general support-schemes for entrepreneurs. For example there is a start-up programme where start-up assistance and a loan together with the access to enterprise-related information and knowledge are provided for start-up enterprises.

In 2007 a special corner on women entrepreneurship was launched on a web site www.aktiva.ee. Aktiva is the main state run informational and communicational medium on internet for a starting entrepreneur and small and medium-sized enterprises.

B. Good Practices

Some projects which promote women entrepreneurship and have received grants from Estonian Labour Market Board:

¹⁶ **Employed** — a person who during the reference period

- worked and was paid as a wage earner, entrepreneur or a free-lancer;
- worked without direct payment in a family enterprise or on his / her own farm;
- was temporarily absent from work.

“Reducing unemployment and promoting entrepreneurship among women and young mothers in Valgamaa” – the project provides women with vocational advisory services, compilation of individual action plan, professional training, knowledge of how to start a business. During the project women are supervised. There were 60 women taking part of the project, of which 75% are employed now.

“From women to women” – the project aims to the return of women with large family or who have been unemployed for long time back to the labour market and it supports women to start a business. The project provides women with knowledge on how to start a business, with different handicraft skills and ideas of the business opportunities in the area. To obtain ideas and experiences women visit different local enterprises. A new starting entrepreneur can receive start-up assistance and also additional training when needed.

There are many associations of women entrepreneurs and associations of women that promote entrepreneurship among women. One of the examples is the **“FEM Project”**. The premier partner of this project in Estonia was the non-profit organization ETNA. The aim of project in Estonia was to start a functioning and sustainable support system for the women entrepreneurs in rural areas.

FINLAND

A. Statistics

There were **73 000 women entrepreneurs** in Finland at the end of 2006. The total amount of entrepreneurs was 229.500 which represented 9,4 % of all persons in employment. Women entrepreneurs accounted for **over 30 %** of the total amount of all entrepreneurs, the highest this level has ever been. Women's entrepreneurial activity – entrepreneurs share of employees – is 6,3 % (men's 12,3 %).

Typical woman entrepreneur in Finland

- Self-employed (70%)
- In the service industry but not in knowledge intensive (63% services, 22% trade, 10% manufacturing, 5% agriculture and forestry)
- 19 % under 35 year old (woman entrepreneurs are younger than men)
- Highly educated, 10 % have university education
- Limited growth orientated
- Good solvency, equity ratio over 30%
- Profitability and productivity higher than average
- Low tax debts, good liquidity and credit ratings

B. Good Practices

Since 1997, a **special micro-credit programme aimed at women entrepreneurs** has been running in Finland. 'Loan' has established its position as a recognized financial instrument facilitating access to finance both for self-employed and micro-enterprises employing maximum 5 people and owned and managed by women. Loans are targeted at enterprises having women as the majority of its owners (over 50%). The loan amount can be between 3.000 – 35.000 €. It enables the start-up of an enterprise, development of operations and investment in situations where the available collateral is weak or does not exist at all. Annually about 1200-1500 women loans, € 22 - 25 million, are granted by Finnvera's 16 regional offices.

Loans granted 1999 – 2006¹⁷

Year	1999	2000	2001	2002	2003	2004	2005	2006
Loans granted in €	16.006.950 EUR	16.538.590 EUR	16.454.000 EUR	17.321.000 EUR	18.173.000 EUR	22.075.000 EUR	25.699.815 EUR	23.217.000 EUR
Number of loans	1324	1225	1121	1148	1212	1381	1538	1423
New jobs	1563	1293	1162	1124	1198	1417	1621	1449

The government set up in spring 2004 a working group to examine the preconditions for strengthening women entrepreneurship in Finland. Among the proposed measures was: setting up a venture capital fund focusing on service sector. On October 2005 a **national venture capital fund** 'Aloitusrahoitus Vera Oy' started its operations. This fund is owned by Finnvera Plc. It will target its operations to **new technology (NTNE's) start-ups and innovative enterprises in service sector**.

¹⁷ www.finnvera.fi

The programme “**Ladies Business School**”, which runs from 1987 provides training programmes for female executives and **Managing Director courses** especially for women entrepreneurs and would-be women entrepreneurs.

Substitutes for the Self-Employed¹⁸ is an Equal funded project co-financed by the Employment and Economic Development Centre. The goals of the project are: to sustain entrepreneurs’ well-being at work, promote entrepreneurship, increase employment by developing new employment models that meet the needs of working life. It also aims to make young women more interested in self-employment by helping them finding a balance between work and family. For the purposes of this project, an Internet-based register is created to facilitate communication during 2006.

NaisWay¹⁸ - **female energy to transport and logistics** is a three year, Equal funded project. Encouraging future transportation entrepreneurs and supporting women who have already taken that step. The most successful training programme so far in NaisWay has been the specialist vocational qualification for female entrepreneurs in the transport and logistics sector. Seventeen women took the degree in 2006. They had their own e-learning platform which functioned as a virtual classroom. The women and their trainer met each other in person at the monthly face-to-face training sessions.

Reaktioketju is an Equal funded project in North Savo Region that offers would-be women entrepreneurs and women entrepreneurs a possibility to develop their professional and business skills, to build up networks for their own sectors and to internationalise their activities. The aim is to achieve a positive chain of reactions that leads to new women owned enterprises, also in the fields that are traditionally non-feminine, update professional skills and know-how of women entrepreneurs and find new business concepts and networks. The project helps women to find solutions to combine their family- and working life and to focus on psychological and physical well-being. The project provides action models how to promote female entrepreneurship and how to activate existing women entrepreneurs to take part to the development of the region. www.reaktioketju.fi

The Women’s Enterprise Agency in Helsinki¹⁹ has created a **mentoring model** which has been disseminated widely within Finland and also abroad. New ways of mentoring have been created. Group mentoring model has been tailored and piloted to support the entrepreneurial training courses for start-up entrepreneurs, students as well as immigrant women. From these experiences new concepts will be produced to be disseminated in Educational Institutions and TE-centres throughout Finland and also abroad.

Female Entrepreneurship Portal has been opened in March 2006 in Enterprise Finland (www.yrityssuomi.fi/naisyrittajyys). In the portal are collected nearly 200 different services (e.g. training-, advising-, marketing- and financing services) from approximately 100 public business promotion agencies

¹⁸www.jakk.jalasjarvi.fi/etusivu.asp?REC=541

¹⁹www.nyek.fi

FRANCE

A. Statistics

Insee²⁰ reports that **36% of new sole proprietorship enterprises were started by women in 2006** (up 0.7% from 2005). Women in general prefer sole proprietorships (65% of women versus 52% of men) to corporations. According to a study by Insee²¹, **the percentage of businesses started or taken over by women is estimated at 30%**. This shows that although the proportion of women entrepreneurs is rising steadily, it remains well below the proportion of women in the active population (46%) and in the population at large (51%). Women represent a larger share of business takeovers (36% of takeovers) than of start-ups (26% of start-ups). 50% of women start or take over commerce-related businesses (particularly in retail and hotel-catering) while 41% start or acquire *service activities* (mainly personal services, health/education, and services to businesses). More women than men return to the workforce via a business start-up or takeover. Only 28% of women resort to bank loans. (source:APCE²²).

B. Good Practices

The French ministries in charge of Gender Equality and SMEs have developed the following **measures to encourage entrepreneurial initiatives by women**:

1. Intensifying collaboration with assistance networks.

A partnership policy between the ministries and the key parties involved in enterprise creation has led to **framework agreements** that set targets and define the means for attaining them, as well as government's financial support. Framework agreements are signed with institutional partners or associations and cover all factors liable to encourage business start-ups or takeovers by women. These agreements aim to support women who have ideas, develop the entrepreneurial spirit of women, promote women's entrepreneurship or test new financing tools. Under the framework agreement signed by the state and the Caisse des Dépôts et Consignations (*Deposits and Loans Fund*) to promote business start-ups, takeovers and development by women, the signatories undertake to pursue the following joint actions: acquire a better understanding of the reasons for the current stagnation of the number of women who start their own businesses; increase the availability of existing financing tools; set a progress target in liaison with enterprise-creation assistance networks to be backed by the Caisse des Dépôts et Consignations; develop micro-credits to encourage women's integration into the business world; deploy initiatives at the local level; and give positive recognition to women entrepreneurs. Framework agreements are also signed between the state and 'France Active' and 'France Initiative', aim at: promoting women's start-up projects to financial institutions; facilitating assistance to women involved in an entrepreneurial project; and developing an entrepreneurial spirit among women. The agreement with the APCM (*Standing Assembly of Trade Chambers*) calls for broadening the access to craft trades; using apprenticeships to facilitate the integration of young people into

²⁰ Institut National de la Statistique et des Etudes Economiques (National Institute for Statistics and Economic Studies) – Insee Première n° 1120, January 2007.

²¹ study conducted using results obtained from the SINE²¹ system

²² Agence pour la création d'entreprises. (*Agency for Enterprise Creation*). Survey taken July 2005 based on a panel of SINE data from 2002 (Source : Insee).

the workforce; supporting enterprise creation by women, immigrants and people from immigrant communities; and preventing the discriminations to which these people may fall victim. Regarding **financial support**, there are numerous **non governmental assistance networks** that focus on the issue of women's entrepreneurship and the government actively supports the initiatives undertaken by these networks through the **payment of subsidies**. Several **networks of women entrepreneurs** also receive state support. Some examples of such networks are:

- "**Action'elles**": provides assistance to women entrepreneurs prior to the start-up of their business and the start-up phase, mentoring to steer them successfully through the first few years, and assistance in growing their business;

- "**Dirigeantes**": unites female entrepreneurs seeking to develop synergies amongst themselves and in their environment to make their actions more effective.

- **ACTIF** (*national federation of spouses of self-employed workers in France*): this network serves as an interface with the authorities, banks and the like to defend and improve the situation of spouses of entrepreneurs and accordingly, of businesses run by couples. The Federation has published a CD-Rom entitled "*Succeed as a couple*".

2. Facilitating access to bank loans

The **FGIF** (*Guarantee Fund for Creation, Takeover, or Development of Enterprises Initiated by Women*) backs medium-term bank loans used to finance working capital requirements or investments. Any female business started or taken over *that has less than five years of existence* is eligible. *Secured loans* are granted in an amount ranging from €5,000 to €38,112 for *terms of two to seven years*. The coverage by the FGIF is *limited to a ceiling of 70%*. The FGIF works with the '**France Active**' and '**France Initiative**' networks in order to meet locally the needs of women entrepreneurs. These two major networks that provide assistance for enterprise creation have their own financing tools, such as loans on trust, and are mandated by the state to disburse aid funds such as the PCE (*business creation loan*), the ACCRE²³, and the "chéquier conseil" (vouchers to subsidize the cost of consulting services). Some 1500 jobs have been created or made more secure over the past three years. The FGIF plans a further devolution of the fund locally along with a more extensive partnership with banks and a better alignment of the current system with the actual needs of beneficiaries.

3. Legislative measures

The law of 2 August 2005 in favour of SMEs provides for the **reinforcement of the status of the assisting spouse (women account for 93%)**, which constitutes a unique form of entrepreneurship. Choosing the status of assisting spouse enables one to accrue personal old-age pension benefits and creates eligibility for lifelong learning benefits. Moreover, the assisting spouse now has the right to take over the family business after the head of the business stops running it, and to maintain the enterprise provided that she obtains accreditation of prior experiential learning when there are no professional qualifications. The *Agriculture Act of 5 January 2006 extends the status of "assisting spouse of the farmer or head of an agricultural enterprise"* to people bound by a civil-solidarity pact and domestic partners.

²³ The ACCRE entitles beneficiaries (former job-seekers or recipients of certain minimum-income benefits in connection with an enterprise creation or takeover) to exemption from payroll and family allowance taxes (health, maternity, old age, disability and death insurance) due to their entrepreneurial activity with payment of the corresponding social allowances, for 12 months (which can be extended to 24 months for businesses classified as micro-enterprises). There were 71,500 beneficiaries in 2005, accounting for over one-fourth of all start-ups. **In 2005, women represented 32.4% of the beneficiaries.**

GERMANY

A. Statistics

In 2005 women accounted for **30% of Germany's self-employed**. The proportion of women who are self-employed is 7%, which is just half that of men. Nevertheless, the number of self-employed women has risen continually and more than the number of men since 2001 (27.9%)²⁴.

Around two-thirds (64.9%) of self-employed women are aged between 34 and 54. The number of younger women starting up businesses is 15% of all women starting up businesses. This means that women choose self-employment only after a few years of working experience or after a career break due to motherhood or family reasons. Entrepreneurs generally have a higher level of education. 70% of women who set up a business do so solo with no employees or manage a business with other self-employed people. The number of women setting up their own businesses in the liberal professions has been marked by a continual increase. Women are particularly active in health-related services and artistic professions. The professions of notaries, lawyers and tax advisers have seen a disproportionately high increase. Women have a risk-conscious approach to setting up their own businesses, are more reliable in repaying loans, and aim for slow but steady growth.

B. Good Practices

The subject of “women entrepreneurs” is part of the Government’s initiative for a new culture of self-employment. In this context, the “**power for women entrepreneurs**” initiative of the Federal Ministry of Education and Research was developed. The objective is to motivate and support women - through various measures - to found their own businesses.

The core of this initiative is the setting up of the **national agency for women entrepreneurs**²⁵ (bga), which receives funding from three Federal Ministries²⁶ and is co-financed with funds from the European Social Fund. The bga advises women in all sectors and stages of setting up and building up their own businesses and with regard to business transfers or successions. It brings together initiatives, experts and women entrepreneurs and promotes the cross-disciplinary transfer of know-how. Through workshops and series of events, the bga has created a broad basis for the transfer of know-how between the multipliers assisting business start-ups. bga identifies gaps in research and compiles the most important data on women-specific start-ups. For women entrepreneurs there is still a lot of potential to be exploited in

²⁴ Bga factsheets 7-9/2006, www.gruenderinnenagentur.de

²⁵ Cf. National report of vocational training 2006, Chapter 3.3.4, p 245f, further information: www.gruenderinnenagentur.de

²⁶ Federal Ministry of Education and Research in conjunction with the Federal Ministry of Family, Senior Citizens, Women and Youth, and the Federal Ministry of Economics and Technology

the growing **IT sector**, as well as in **technology and knowledge-based start-ups**.²⁷

Around 71.000 medium-sized enterprises seek a successor each year but only 10-15% of those companies go to a woman. To promote women in business succession the bga has launched a national initiative with the motto '**Female succession**'. A study commissioned by the Federal Ministry of Family, Senior Citizens, Women and Youth examining the succession process within family companies in the configuration "transfer from father to daughter" showed that women are given less consideration in succession, even if they have better qualifications. However, if daughters are given a chance, they are just as successful business leaders as sons – even in male-dominated sectors²⁸.

The introduction of the "**power for women entrepreneurs**" programme by the Federal Ministry of Education and Research opened up a broad spectrum of topics. The focal points of the selected projects include:

- technology-oriented start-ups by women
- development of measures to increase the proportion of women in spin-offs from universities and research centres
- support of women with degrees in humanities or social sciences for knowledge-based services
- examinations of how women get start-up-specific knowledge and experience and how this affects their chances of success or what connections exist between (familial) socialisation and start-ups.
- examinations of special target groups and development of corresponding recommendations for action/types of support available (female migrants, start-ups in rural areas, business succession)
- development of objective instruments for predicting success, and
- development of approaches for optimising the institutional support and advisory channels for women starting their own businesses²⁹

Another federal initiative "**WomenExist**" is aimed at **young women** who, after vocational training, are aiming at a management level position in a company or who see a start-up as an opportunity for their professional development. Multi-media learning facilities are being developed for these target groups and their advisory services. The learning system will focus on developing key skills: supporting the personality characteristics and social skills needed for assuming management responsibility and for planning and implementing a business start up.

Women are particularly susceptible to the changes in the **rural area**, insofar as they open up non-agriculture-based sources of income. The model training on "**New media for rural women**" has led to numerous start-ups in subsidiary and supplementary activities. This has shown that the active use of new media is an important strategy for the development of new business and income opportunities in rural areas.

²⁷ For more information: Bundesweite Gründerinnenagentur (Hrsg.), 2. Expertinnen/Experten Workshop der bga: Technologieorientierte und wissensbasierte Unternehmensgründungen durch Frauen – Netzwerke, Spin-offs, Teamgründungen, März 2006

²⁸ Haubl, Rolf: Familiendynamik in Familienunternehmen: Warum sollten Töchter nicht erste Wahl sein? Universität Frankfurt 2006

²⁹ For more information: www.pt-dlr.de/pt_cg under the menu point *Laufende Vorhaben/Existenzgründerinnen*

GREECE

Good Practices

The **General Secretariat for Gender Equality**³⁰ is the governmental agency competent to plan, implement and monitor the implementation of policies on equality between women and men in all sectors. One of its main priorities is combating the equality deficit in the labor market and labor relations in the private and public sectors. To enhance women's employment, the implementation of the project "**Integrated Interventions in favor of Women**" of a total budget of 59 million euros has been already launched, with a significant impact to all rural areas of the country. The project provides consultation, training and employment to 9018 women.

The **female entrepreneurship** is further supported through a **subsidy** to those women interested in establishing their own enterprise. The amount is 9.000 EUR and special provision has been foreseen for mothers with children in pre-school age/infants and women who take care of persons with disabilities, since their domicile can be considered as the company headquarters and the cost of day nurseries is also covered by the project. This subsidy concerns 2.074 women.

1. Operation Programme of Education and Initial Vocational Training (EPEAEK)

Cooperation between the General Secretariat for Equality and the Ministry of Education and Religious Affairs. Elaboration of a study recording national and international bibliography which promotes gender equality in relation to the specialization fields offered by schools and institutes of vocational education and training. The preparation of a bibliography catalogue on equality issues in education related to the studies offered by the schools and institutes of initial vocational education and training.

On line networking between the libraries of TEE/EPAL and IEK of the country and the Library on Gender and Equality that has been developed by the General Secretariat for Gender Equality with the intention of making school libraries function as a place giving out knowledge and information on issues concerning the promotion of gender equality.

The above mentioned activities constitute an inextricable complex of activities reinforcing Vocational/Technical Education and Training and aim, in general, at the elimination of stereotypes and at the promotion of women's entrepreneurship.

2. Educational procedure

- Study visits / informative lectures to primary and secondary, and TEE/EPAL and IEK pupils in the whole country, as well as to their teachers.
- Dispatching printed material of the General Secretariat for Equality
- Career and professional guidance and orientation
- Assistance – Support to students of TEI (Technical Professional Institutes) and AEI (Universities and Polytechnic Schools) to compile essays on women's entrepreneurship

³⁰ www.isotita.gr

This educational approach concerning boys and girls adolescents aims at the elimination of the stereotypes of the gender roles, bridging the gap between men and women, and cultivating the attitude of attributing equal value to activities and characteristics/features of women and men.

More specifically, as far as employment matters are concerned, it aims at sensitizing adolescents in:

- eliminating the «men's» and «women's» professional segregation;
- improving women's working status; and
- encouraging women's participation in employment and business activities.

3. The programme of Development Cooperation and Aid of the Ministry of Foreign Affairs, OECD and DAC (International Development Cooperation Department)

Annual Report of the Greek bilateral and multilateral State Developmental Cooperation and Aid for year 2006. The actual programme is : «Education – Social Exclusion – Prostitution – Migration» Hellenic Aid (DAC), which includes issues on Women's Entrepreneurship and the establishment of cooperatives.

4. The Research Center for Gender Equality³¹ (KETHI) is supervised and funded by the General Secretariat for Gender Equality of the Ministry of the Interior, Public Administration and Decentralization. KETHI participates in the following projects aiming at the development of women's entrepreneurship:

- a. Social Amfiktionia, Budget 73000€
- b. Intervention for Reconciliation, Budget 48000€
- c. Organization of Entrepreneurship Laboratories for Women, Budget 20567€, 198 women participated in this project taken place in Athens
- d. Women in Business Support Growth and Competitiveness - INTERREG III, Budget 126000€ for women (unemployed, employed, entrepreneurs) from Italy, Cyprus and Greece.

5. The Hellenic Organization of Small and Medium Sized Enterprises and Handicraft S.A.³² is a non-profit public organization operating under the auspices of the Ministry of Development. It has focused its activities on the following objectives:

- a. enhancing competitiveness of the SMEs
- b. promoting entrepreneurship and facilitating start-ups
- c. facilitating ICT uptake
- d. contributing to the efforts for simplifying and improving the administrative and regulatory environment
- e. education and training for entrepreneurship.
- f.

The most recent action of the organization is the implementation of the project **“Development of Female Employment and Entrepreneurship” in 11 Regions of the country** with a total budget of 11.190.000€ (deadline for applications is 1-10-2007).

³¹ www.kethi.gr

³² www.eommex.gr

ICELAND

A. Statistics

For the year 2006, the population of Iceland is a little over 300.000. About 63% live in the greater Reykjavik area. In the year 2004 there were 2517 **start up businesses**, of which **20% were owned and run by women**. Most were small firms in the service sectors which had few employees. 77.5% of Icelandic women aged 15 to 64 years are active in the labour market. The unemployment rate is 2,4%. <http://sedlabanki.is>

B. Good Practices

A committee founded by the **Minister of Industry and Commerce** had the main task of enhancing women's opportunities to direct Icelandic companies and to encourage the business environment to change its attitude towards women as board members.

With this purpose the committee and 'The Ministry of Industry and Commerce' explored the possibilities of creating a field where participants from various associations and institutions could work together on implementing good ideas on:

- how to increase discussion and knowledge amongst women,
- how to strengthen women's networks;
- making sure that the men on company boards are aware of women's abilities;
- how to encourage companies to put women on their agenda; and
- urging men in top positions to take an interest in the matter.

One of the first steps taken was a very **successful conference called "Let's activate women's power"** (Virkjum kraft kvenna) held in January 2007. Over 400 men and women participated in the Conference and had a fruitful discussion on the subject. <http://www.idnadarraduneyti.is/>

The Ministry of Social Affairs gives **special grants to women** through **The Women's Fund** (Kvennasjóður). The aims are to reduce unemployment among women, to help women to gain access to finance for starting a business, to increase economic diversity and to fight against the depopulation of rural areas.

<http://www.vinnumalastofnun.is/>

The **"Impra Service Centre for Entrepreneurs and SMEs"** operates within the 'Technological Institute of Iceland'. Impra places particular emphasis on providing **advice to women developing specific business ideas with the intention of establishing their own businesses**. Impra offers a 15 week seminar for women twice a year. The seminar, called "Headway" (Brautargengi) is held around the country and deals with the establishment and running of businesses. This seminar aims to encourage women to enter the Icelandic business area and to promote equality between businesses run by men and those run by women. Nearly 600 women have participated in the seminars. <http://www.impra.is/>

"The Icelandic Association of Women Entrepreneur5" (Félag kvenna íatvinnurekstri FKA) is a non profit professional organisation for Iceland based female business owners. At present, there are around 600 members. <http://www.fka.is/>

“Vivid agriculture” (Lifandi landbúnaður) is a grass roots movement within the farming community dedicated to promoting gender equality within agriculture. It aims to empower farming women to participate in public affairs, especially in areas that relate to policy making in agriculture. “Vivid agriculture” has developed seminars for women and organized a promotion to introduce farm life and agricultural products to people living in urban areas.

http://www.bondi.is/landbunadur/wgbi.nsf/key2/lifandi_landbunadur_forsida

The Bifröst University has for a few years, successfully offered 11 week business courses for women in business called **“Women Power”** (Máttur kvenna).

A Women Power part II is now offered, with a 11 week course on further education in this field. Both business courses are Distance education (Online Education).
http://www.bifrost.is/default.asp?Sid_Id=23663&tId=99&Tre_Rod=&qsr

The Research Centre for Gender Studies at the University of Iceland is an independent research institute. Its main purpose is to promote research in the field of women and gender studies and to disseminate information on this field.
<http://www.rikk.hi.is/>

The **Gender Equality Identification** (Jafnréttiskennitalan) is a research site on labour law and gender equality matters located at the Bifrost University, which among other things issues reports on equality within 100 of Iceland’s largest companies. Latest conclusions were revealed in May this year, showing that 8% of Board members are women and among the top executives of companies 14% are women.

The Icelandic **Women Database** <http://www.kvennaslóðir.is> provides **information on women specialists in numerous fields** with the purpose of making women’s expertise more visible and accessible and thereby facilitates searches for experts by the media, the private sector, public authorities and individuals.

One of the projects the **Ministry of Industry and Commerce** took on in 2006 was to spend approximately 1 million kronur on **an study as to whether decision has been based on aims of integration regarding grants of loans and investments on behalf of the Ministry and its specific institutions.**

The Research Centre for Gender Studies at the University of Iceland took care of studying the position of women in relation to the support system of the Confederation of Icelandic Employers regarding grants of loans and shares at the New Business Venture Fund and Impira Service Centre for Entrepreneurs and SMEs.

The check involves the period 1999 – 2005 and the study will take place May – September 2007.

ITALY

A. Statistics

Since 2004 **Unioncamere provides annual statistics on women's entrepreneurship** on the base of the data collected by the *Observatory on Women Entrepreneurship* (up to 31 December 2006). The analysis, focus on the structure of enterprises run by women, gives evidence of the problems and main motivating factors lying behind them.

According to the data in 2006 **the total number of female-owned companies** (1.234.919) has increased (15.807 more than in 2005), **representing 24%** of the total number of companies in Italy (5.158.278) and growing faster than the totality of enterprises. Moreover, the data show that women entrepreneurship is gaining good positions in sectors like buildings, financial services, business services, where enterprises are traditionally run by men, while the commerce sector in Italy is still the sector with the highest relative majority of female-owned companies (31,6%); in agriculture the percentage is 22,1 and in the manufactory activities is 10,3.

Another significant aspect concerns the nationality of women: the data about women managers' nationality in Italian female-owned companies show that **3,3% are non-EU citizens** (41.973 on the total of 1.234.919), of these, 9.828 are Chinese. In terms of legal status 875.330 are individual companies (70,9% of the total).

As far as the localization of enterprises, the analysis show that Southern Italy is the geographical area which has the highest incidence of female-owned companies (26,5% of the total: in 2005 it was by 25,8%) followed by Central Italy (25,1% of the total; in 2005 was 19,6%) and by North-western Italy (22,0% of the total; in 2005 it was 24,7%). The geographical distribution of enterprises is clearly influenced by economic and social conditions of women in certain areas of the country as the rate of unemployment is particularly high in the southern, less developed regions. In fact, according to the analysis of Unioncamere in 2006 the rate of employment among women in Italy is only 46,3%, while in the European Union the average stands is around 56%. This makes Italy one of the countries with the lowest female employment rate in the EU. One of the reasons which might explain the low rate of women's participation in the labour market is the low level of part-time employment. Yet, thanks to recent policies supporting the employment of women in Italy, the employment rate of women has increased by around five percentage points over the last 10 years. **Law 215 of 1992, for instance, was specifically concerned for the promotion of women's entrepreneurial activities**, and after six calls has produced significant results.

B. Good Practices

Activity of the Ministry for Economic Development concerning the Promotion of Women entrepreneurship (Law 215/92)

At the beginning of 2006 the activity of the Ministry has been focused on the evaluation of applications submitted on the occasion of the 6th call for proposal addressed to female entrepreneurship under Law 215/92. The total number of submitted projects has been 7.400 on the whole national territory, while 3.850 were the projects evaluated by the Ministry. After the evaluation, on the base of available funds, regional short lists of eligible investment programs have been approved and

over 86 million euros have been granted at national level, thus financing 1.126 initiatives.

On the side of **Regional Programs** (Law 215), the Ministry has evaluated and approved 18 regional programs. The Programs were focused on four main lines of activity:

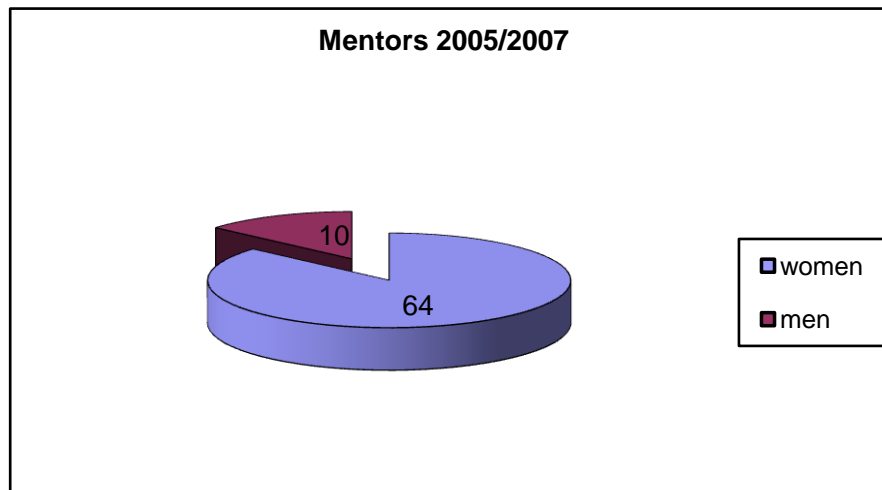
- the Promotion of entrepreneurial Training for women;
- the development of Assistance and Consultancy services for small businesses run by women;
- the monitoring of funded initiatives.
-

In particular the third activity is jointly implemented by the Ministry and the Regions in order to provide the first National Report on more than 11.000 enterprises which, from 2002 to 2004 had received financial support in order to develop their business under the 4th and the 5th call of Law 215. The monitoring activity is currently on-going and will last until the end of 2007 while statistics will be ready by June 2008.

LATVIA

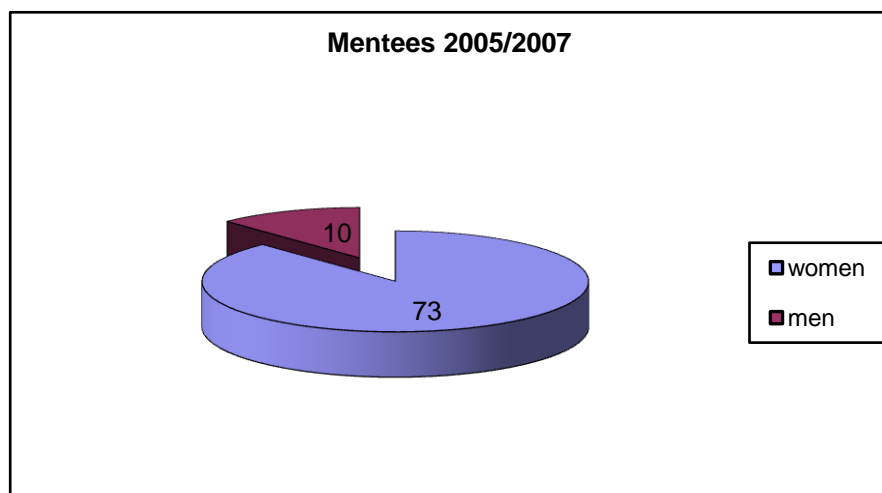
A. Statistics

Mentors and mentees in Mentoring programs during 2005/2007:



- Mentors - 74 (64 women, 10 men)

- Mentees - 83 (73 women, 10 men)



Mentees that have established a company:

- Have company: 29
- Don't have company : 27
- Has sold shares of enterprise : 1
- 16 new companies have been established during Mentoring programs 2005/2007

B. Good Practices

The Association Lidere in co-operation with Women's Enterprise Agency (Finland) and with the support of Ministry of Economics of Latvia started the **first Mentoring program for entrepreneurs** in Latvia at the beginning of 2005. There were 12 pairs made for the first mentoring program in February 2005 (6 in Jelgava, 4 in Riga and 2 in Rezekne). In the framework of the program **experienced business women (mentors)** shared their experience and support to newly started entrepreneurs. 6 from 12 young entrepreneurs already had their business (about one year old), others had a business idea.

What the mentees wanted out of the programme was: to find encouragement; to receive new experience, ideas and advice; to broaden contact network, and to develop entrepreneurial skills.

The aim of the program was to: support newly started entrepreneurs and those who would like to start their business in the cities and regions of Latvia; support development of new enterprises and work places; and give access to information and consultations.

The objectives of the program were:

1. Identify 12 pairs of mentors and mentees;
2. Carry out Start-up, Midterm and Closing seminars;
3. Carry out competence developing seminars;
4. Carry out mentoring program in the framework of one year;
5. Provide with the support mentoring pairs during the program;
6. Evaluate the process and the results of the mentoring program;
7. Adopt program for the next mentoring program in Latvia.

The Program results are :

1. Development of new enterprises;
2. Development of current enterprises, development of quality of the business processes;
3. Enchaining entrepreneurs to new businesses;
4. Development of new workplaces;
5. Preventing closing of businesses;
6. Development of independent mentoring system in Latvia.

The **2nd mentoring program** started on 24 March 2006. There are 11 pairs – 19 mentees and 13 mentors. Under the programme there are 3 companies that should be developed and 8 new companies that should be established. Comparing with the first program there are 37% young businessmen and 63% young businesswomen as mentees. The results of the competition "The Mentor of the Year 2006" were presented on 2nd February 2007. The aim of the competition was to recognise mentors - experienced businessperson who share their knowledge and experience with young entrepreneurs -or a person who would like to start his/her business.

The 3rd Mentoring Programme for entrepreneurs started on August 2007. It is supposed to design 12 mentoring pairs.

On April 2006 **a mentoring program for women entrepreneurs at the technical industries** was started in the framework of the EQUAL program of EC by the association "Lidere". Within the project: "Diminishment of Profession Segregation Causes" 16 mentoring pairs were established and the program closed in March 2007.

The society "Līdere" in collaboration with a market and social researches centre "Latvijas Fakti" in 2005 executed a research on '**evaluation of mentoring**'³³, schemes.

³³ http://www.lidere.lv/dl/mentor_resear_2005.pdf

THE NETHERLANDS

A. Statistics

About **31%** of all entrepreneurs in the Netherlands are women. Although their enterprises tend to stay small, their enterprises are steady and do not go bankrupt as often as male-owned enterprises. The policy of The Netherlands' Ministry of Economic Affairs is mainly aimed at entrepreneurship in general and only slightly at 'target groups' such as women entrepreneurs. For these groups, role models, networking and coaching are seen as important.

On January 30, 2007 'The Monitor New (= ethnic) Entrepreneurship' has been published. It has also information on Women Entrepreneurs with another ethnic background. The numbers of 2004 are the most actual numbers.

Percentage Women Entrepreneurs in The Netherlands from different countries of origin in %:

<i>Country of Origin</i>	<i>1999</i>	<i>2002</i>	<i>2004</i>
Turkey	19	17	17
Marocco	14	12	14
Surinam	31	31	32
The Netherlands Antilles/ Aruba	33	33	35
China/Hong Kong	40	40	43

This means that e.g. in 2004 from all Turkish entrepreneurs in The Netherlands, 17% are women.

B. Good Practices

In November 2006 the Netherlands Ministry of Economic Affairs organised a **trade mission of women entrepreneurs** to Madrid and Barcelona. The aim was doing business and networking with other women entrepreneurs. The trade mission of women entrepreneurs was very successful. The policy is to get more women entrepreneurs to participate in regular trade missions.

The Ministry of Economic Affairs has often contact with the **Federation of Women Entrepreneurs**³⁴ and with the **Black Women Business Owners (ZZVN)**(www.zzvn.nl). These organisations are good for networking and for finding role models. The Ministry of Economic Affairs is an operational partner in Equal project of the ZZVN in the Labour Participation of Women of another Ethnic Background with entrepreneurship as an option.

In October 2007 a report on micro-finance has been published. This will make **microfinance** possible for loans of maximum € 25.000. It will be in combination with coaching. The national government and some banks will finance the guarantee-fund for microfinance. It is expected that especially women entrepreneurs will benefit from the microfinance.

³⁴ <http://www.federatiezakenvrouwen.nl>

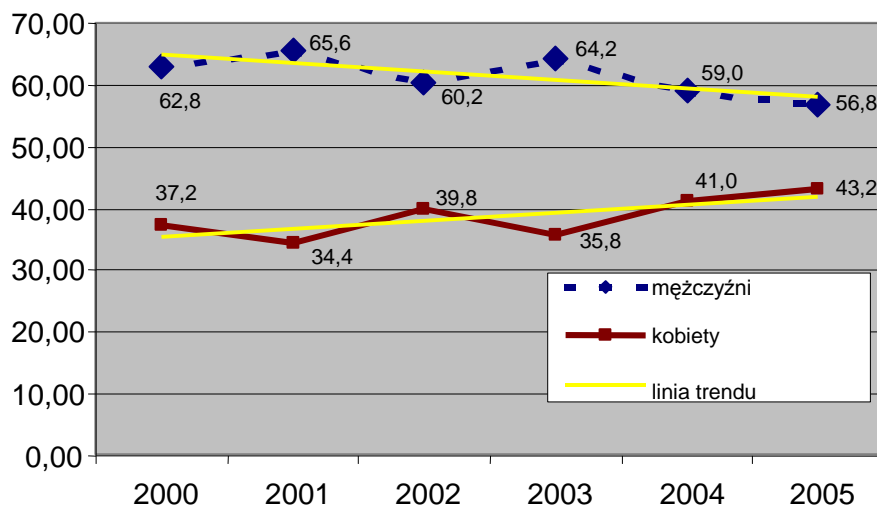
In 2007 a financial compensation during **pregnancy-leave** (16 weeks) has been made possible. The amount of the allowance depends on the year-income of the women entrepreneur in the year before pregnancy. The maximum will be the legal minimum wage. The allowance will be paid by the national government. It needs a change of laws to be implemented and it is expected to start at the end of 2008.

POLAND

A. Statistics

56.8% of the sole proprietorships created in 2005 (and still active in 2006) were founded by men, and 43.2% by women. Since 2000, there has been a growing trend in the percentage of sole proprietorships being founded by women (and still active one year after start-up).

Graph: Percentage of sole proprietorships founded by women/men and still active one year after start-up³⁵



Key:

Blue line: Men

Red line: Women

Yellow line: Trend line

B. Good Practices

A project entitled **Women on the Labour Market in the Zachodniopomorski Region** was conducted between 1 October 2005 and 30 November 2006 by the *Polska Fundacja Przedsiębiorczości* (Polish Business Foundation) in partnership with Telewizja Polska S.A. in Szczecin. Its external partners in the fields of recruitment and promotion were local authorities, district employment offices and business development centres. The project was co-financed by the European Social Fund and from the national budget.

The main purpose of the project was to integrate unemployed women into the labour market and to give them the possibility of either obtaining paid employment or starting their own business. As part of the project, a series of **12 three-day training courses** was held, called *"Starting my own business or getting a job"* and a 12-part television series was made, called *"The Businesswoman"*. The training series comprised three thematic segments: a) psychological and audiovisual; b) the "ABC" of economic activity; and c) workshops on how to draw up a business plan and search for work. In order to make it easier for the participants to get to the training course, they were offered free transport to and from the course location. During the

³⁵ Based on Central Statistical Office data for 2000-2005.

course, carers (persons with appropriate qualifications, in many cases unemployed women) were made available to participants who had dependents in their care (especially children up to the age of seven). For the first month after the end of the training course, the participants could contact the course leaders for assistance with, for example, the preparation of job applications, a business plan or an application for a grant from their employment office. The project resulted in training being given to 306 women, 72 of whom found work within 3-10 months of completing the course and 48 of whom started up their own business.

An integral part of the project was a series of television programmes profiling women who had been successful in their professional life, either as employees or as the owners of their own businesses, and who in many cases had had to reconcile their careers with family life.

Two projects are being conducted between 1 November 2006 and 31 March 2008 by the Ministry of Employment and Social Policy (co-financed by the European Social Fund):

A project entitled "**It's great being a businesswoman**" aims to promote entrepreneurship among women and female participation in social and professional life. As part of this project, it is planned to make **extensive use of the mass media and interactive technologies**, i.e.:

- 35-minute film segments (documentaries on women who have taken up an economic activity and achieved professional fulfilment, and educational films about issues associated with entrepreneurship);
- Television and radio advertisements, press articles promoting the idea of female entrepreneurship, and billboards;
- an interactive Internet portal for women, containing a broad range of information on entrepreneurship and tips on how to go about economic activity and deal with formalities;
- a "freephone" infoline for people seeking advice on how to set up and manage a business;
- at the end of the project, a compendium on entrepreneurship will be published (in paper and multimedia form), based on the information gathered via the Internet portal.

A project called "**STEREOTYPE: equal opportunities for women and men in rural environments**" is aimed at overcoming the stereotypes which tend to limit women's active participation in the labour market. This project comprises the following components:

- 1) workshops and seminars promoting sexual equality and the concept of entrepreneurship,
- 2) information meetings bringing together social partners, aimed at overcoming the prejudices faced by women who are keen to become community leaders,
- 3) a concluding (summarising) conference, and
- 4) multimedia promotional and educational publishing.

The project is **targeted at women in rural areas**, taking account of their particularly difficult situation and living conditions. 640 people have taken part in the project.

PORTUGAL

A. Statistics

In 2006³⁶, women accounted for 46.1% of the employed population in Portugal and the female employment rate was 62.3%, lower than the employment rate of men which was 73.8%.

Of the employed population in 2006, 75.3% are employees and 22.9% are self-employed workers, of which 57.8% are men and 42.2% are women. Of the combined employed population, 13,2% are self-employed men and **9,7% are self-employed women**. Of all self-employed workers, 76% have employees.

According to the 2006 survey of the Observatory for Enterprises Creation³⁷, based upon an enquiry on 1,084 enterprises³⁸ and 1,748 entrepreneurs, women account for 34,4% of the entrepreneurs surveyed. Of these, 29% have a university education, which is 10% higher than the figure for male entrepreneurs. The level of academic qualification increases as the age of the entrepreneurs decreases: 37.9% of the female entrepreneurs into the age category of 26-35 years are educated to degree-level.

Overall, 58.5% of all female and 49.2% of all male entrepreneurs are 35 years old or younger.

In what concerns previous professional experience, of all the entrepreneurs surveyed, **only 18.2% of the women had previous experience as entrepreneur** compared to 40.5% of the men, 36,8% used to be employee, 20.8% were unemployed and 6.8% were housewife.

This enquiry also highlights the fact that the majority of the new enterprises created are formed by 2 partners (48.8%). 85.4% of the enterprises have 1 or 2 partners and the enterprises with 5 or more partners accounted only for 1.4%.

B. Good Practices

In Portugal **there are mainstream government programmes** in favour of enterprises and entrepreneurship, mainly co-financed by the European Social Fund.

General state support for SMEs is provided by governmental programmes through technical and financial assistance. This includes the granting of loans with favourable conditions, partial or full payment of interest, subsidies for job creation and technical support to consolidate the business idea/plan. State support to SMEs is also provided through the network of Business Information Centres from IAPMEI - Institute for the Support to SMEs and Innovation³⁹, business incubators as well as Support to Enterprises Creation Centres from IEFP – Institute for Employment and Vocational Training⁴⁰.

36 Observatory for Employment and Vocational Training, “Aspectos Estruturais do Mercado de Trabalho”, 2007. (www.oefp.pt)

37 IAPMEI - Institute for the Support to SMEs and Innovation, Observatory for Enterprises Creation, 2006 Enquiry results, May 2007. (www.iapmei.pt)

38 From a total of 14,464 new enterprises registered at the National Network of Centre for Enterprises Creation in 2006.

39 www.iapmei.pt

40 www.iefp.pt

Examples of these mainstreaming programmes are:

Programme “Manage”⁴¹ – Support (diagnosis, training, consulting services and assistance) to increase the capacity of management and competitiveness of the SMEs up to 50 employees. 29% of the users of this programme are women entrepreneurs.

Programme “BIM – Bolsa de Ideias e de Meios”⁴² – Support (consulting services) the entrepreneurs during the phases of build up the business idea/plan and the start up. It aims also to facilitate the access to financing, business incubators services or other specific programmes. From the 200 projects supported 25% were from women.

Programmes “Local Employment Initiative”, “Creation of Self-Employment” and “Family Care Local Employment Initiative”⁴³ – Support the entrepreneurs creating a new start up through training in management, recruitment of workers, consulting services and financial assistance. In 2006, 3,080 women started their own business under these programmes.

Although there are no specific governmental programmes for women entrepreneurs in Portugal, some specific government measures for the development of women’s business are being carried out.

One of the main initiatives is the measure “**Support of Female Entrepreneurship**” from POEFDS - Operational Programme for Employment, Training and Social Development⁴⁴ (co-financed by the European Social Fund). This measure aims to promote the level of participation of women in the labour market, to support the creation of networks to promote female entrepreneurship, to support the creation and consolidation of small and micro enterprises, to improve access to self-employment through training and to promote the participation of women in high-technology and financial areas. This measure includes financial support for at least 166 hours of training in management, for consultancy/mentoring of 100 hours per woman to consolidate the business idea, for enterprise start-up and for enterprise information networks. Priority is given to projects that include at least the training and the consultancy/mentoring.

In 2006, in different projects ran under this measure, 885 women received training in management, 508 women received consultancy/mentoring to consolidate their business idea and 311 business started up. 296 women were involved in enterprise information networks.

⁴¹ www.iapmei.pt/iapmei-bimindex.php

⁴² www.iapmei.pt/iapmei-bimindex.php

⁴³ www.iefp.pt

⁴⁴ POEFDS - Operational Programme for Employment, Training and Social Development, Measure 4.4 -Equal Opportunities for Men and Women, Action 4.4.2.3 - Support of Female Entrepreneurship. (www.poefds.pt)

ROMANIA

Good Practices

The National Agency for Small and Medium Sized Enterprises from Romania has continued its national programme for developing entrepreneurial culture among women manager from the SMEs sector.

In 2006 we continued our awareness campaign for the women entrepreneurship concept called “**Women entrepreneur days**” and we extended the number of cities from seven to nine, as follows: Cluj Napoca, Sibiu, Craiova, Arad, Suceava, Targu Mures, Bacau, Pitesti and Tulcea.

These seminars covered interesting issues such as programme description with previous results and future activities, dissemination of 2004 WES report, presentation of Romanian business women associations, presentation of financing sources for the SMEs sector, dissemination of our programme’s graduates 2005 impressions and opinions, and a very important activity in premiere: **small exhibitions for women entrepreneurs with business contacts points**. Another aspect that must be mentioned is that men entrepreneurs also attended these seminars, in a small percentage, so we also promoted equal opportunities within our programme. Mass media was also invited and there were numerous interviews and articles on TV and newspapers at regional level.

The number of participants was more than 750 and they suggested increasing the number of cities for organizing seminars and courses.

We also posted some photos on our website from these events⁴⁵:

As a consequence of our promotion and awareness in the first phase, we took into consideration the participants’ recommendations and we increased the number of counties for 2006 session of free entrepreneurial courses from five to seven, as follows: Braila (Braila), Vaslui (Vaslui), Bistrita- Nasaud (Bistrita), Harghita (Miercurea Ciuc), Hunedoara (Deva), Mehedinti (Drobeta Turnu Severin) and Prahova (Busteni).

The courses lasted for five days and covered business modules both theoretical and interactive as:

- Legislation
- Business plan elaboration
- Business psychology
- Communication and logistical tools
- Business assurance
- Business financing
- Basic accountancy and cash flow
- Risk management, financial and human resources management
- E-commerce
- Marketing
- Business transfer
- Franchising
- Public procurement

⁴⁵ www.mimmc.ro/programe/antreprenori_femei2006/.

•Implementing quality standards

Each location hosted 25 participants. The eligible beneficiaries were Romanian women, above 18 years old and elementary education graduates. Priority has been given to country women, to ethnic minority women and to social disadvantaged women. There was an exam and each graduate received a certificate and a course manual. The number of graduates was 180. These courses were very much appreciated and as a result 20 graduates started their own business, other 10 signed partnerships and more than 50 women were promoted on their jobs to decision-making and managerial positions.

The third phase of our programme consisted in elaborating and publishing the following **brochures**⁴⁶:

1. Ten successful businesses in Romania that are managed by women.
2. SME's ABC: How do I start up and develop my own business?
3. A successful business plan.
4. What is entrepreneurship? Is employees' training an expense or an investment?
5. Franchising, Leasing and E-commerce

Our programme ended with its fourth phase: on 15th November 2006 we organised in Bucharest an **international conference** on: **“Women entrepreneurship”**. Participants were governmental and non-governmental entities involved in promoting and supporting business environment and equal opportunities, 2005 and 2006 course graduates and also international bodies (associations, networks, governmental agencies a.s.o.) that promote women entrepreneurship.

We also published and disseminated our surveys about women entrepreneurship in Romania, printed into Romanian and English. These surveys contain very useful and important figures and statistics about women entrepreneurs and can be downloaded for free in an electronic format accessing the following site:

www.mimmc.ro/programe/sondaj_antreprenoriat_feminin/.

The conference had a huge impact in our country and it was attended by over 120 participants. Good practices in promoting women entrepreneurship were discussed and our programme received very positive feedback.

More information as well as details, articles and photos of this event can be seen at:

www.mimmc.ro/programe/fotogal2006/ .

Our programme contributed to consolidate women entrepreneurship in Romania that is why NASMEC will continue it in 2007. Furthermore we shall promote, as we did before, all useful information about programmes, conferences, seminars and other events that support women entrepreneurship at national and international level.

⁴⁶ www.mimmc.ro/programe/antreprenoriat_feminin_brosuri/.

SLOVAK REPUBLIC

A. Statistics

The Slovak Republic has become one of the strongest economic performers in Central Europe. Following major economic reforms, it is now enjoying remarkable economic growth. Spurred by major new automobile plants, GDP growth soared to 8.3 % in 2006 and is expected to remain around this rate year, before easing back to about 5.3 % in 2008. This growth has contributed to employment expansion, bringing down the number of people out of work. (Statistical Office of the Slovak Republic)

B. Good Practices

The European EQUAL Community Initiative, operating within the framework of European Employment Strategy forms one of Community's initiatives focusing on elimination and alleviation of all forms of discrimination and inequality in the labour market. Moreover, it provides the opportunity for development, verification and application of new integrated approaches, the results of which are to be incorporated into employment and inclusion policy formation of the Slovak Republic.

Its main objective is to create conditions and provide the opportunity for seeking, testing and applying new innovative approaches in resolving problems occurring while combating all forms of discrimination and inequalities in the labour market. As part of this Initiative, all Member States have agreed on common thematic fields, on which they wish to cooperate, and to learn from one another.

TRATOKI – INTERREG IIC East Individual Project; Main goal: TRATOKI explores options to improve access to finance for SME. Theme of cooperation: SME development and Entrepreneurship. Duration until December 2006.

TRATOKI (Transregional Toolkit for Micro Enterprises) was a project designed to help SMEs by creating instruments to support enterprises, setting up mentoring programmes and advising on access to finance, offering guidance with businessplans to business start-ups and micro-enterprises, and facilitating cross border cooperation in particular between old and new EU Member States.

On 7 August 2007 a new scheme of State Aid for the Support of Regional Development no. 1621/2007-1000 entered into force. Granting of State Aid as of January 1st, 2007 follows legal regulations of the Slovak Republic and legal standards of the European Union for Regional Aid strategy for 2007-2013. The aim is to bridge the period up to adoption of new legal regulation applied to granting State Aid to enterprises in the form of investment incentives.

Tourism is not among the sectors which in the past contributed to the non-performing loans in banks; on the other hand, it has added value, something which is not typical of the current export structure. Since tourism enterprises are often forced to pay their debts in advance and in cash, they have added neither to the enormous growth in company indebtedness, nor to the high volume of risky loans.

There is support for the introduction of **quality systems at tourism facilities**, through professional associations, specialised certification of enterprises, state and self-government institutions, etc., in order to improve the quality of all products and services.

Cooperation between institutions in the area of nature and landscape conservation - for example, the Slovak Caves Administration (SSJ), the State Nature Protection of the Slovak Republic (ŠOP SR), etc. – and municipalities situated in protected areas; contribute to the production of promotional materials on nature, to the establishment of educational trails, education guides, etc. A **communication Strategy Manual** has been developed in order to be used for communication between conservationists and entrepreneurs in the field of tourism. (term: 2005 – 2013)

SLOVENIA

A. Statistics

The fact that there are less female than male entrepreneurs in Slovenia clearly demonstrates that women entrepreneurs are still a minority target group.

The main conclusion of the gender based research⁴⁷ is that the percentage of women entrepreneurs is still below that of the male entrepreneur. Women entrepreneurs in Slovenia do not have to cope with stereotypes regarding their career as an entrepreneur and there are no legal obstacles for women entrepreneurship; still women are less likely to choose a path of entrepreneurship than men.

Predomination of men entrepreneurs in Slovenia is obvious in all age groups; the biggest difference in gender being in the group of **start-ups - 3,7:1 men to women**, while throughout the whole early entrepreneurial activity the numbers are closer to 3:1. There is a negative trend in comparison with the year 2005, when the proportion was 2:1. While the **earliest entrepreneurial activity** among men is between ages 25 to 34, the same activity takes place **among women in ages 35 to 44**. The biggest difference between men and women is in the age group from 18 – 24 years: 13,8:1 men to women. With age the difference is reduced to a ratio 3,9:1 and it is less favorable in age group from 35 to 44 years, when it is “just” 1,7: 1 (men to women).

It is concluded that the less frequent participation of women in the area of entrepreneurship is due to the fact that women are over-occupied as it is, there is absence of family support, lack of quality services for child care (especially in the afternoon) and also a lack of support mechanisms which would take into consideration the actual needs of women entrepreneurs. Promotion of women entrepreneurship should be complemented with several actions for real equal inclusion of men and women into entrepreneurship.

B. Good practices

The Public Agency for Entrepreneurship and Foreign Investments is a government institution which plays an important role for greater impact on women entrepreneurs that is a special target group since 1999.

The **Program for Promotion of Entrepreneurship for Women** involved 1.600 women with a purpose not just to inform but also to: stimulate and work with women who think about entrepreneurship as a choice in their career path, taking into consideration their specific needs and possibilities for improving their economic situation and position in society. In the program they receive information about: business registration, start-up problems, support of the close social environment, finding resources, creating business plan ideas, searching about specific information, stereotyping, making business opportunities, etc. In this year 222 business ideas were generated as a result of the program (with possibility to register in national business plan competition), 44 business plans were made, 14 new start-ups began to be active, some of the participating women were employed in different companies and 5 new business co-operations among women entrepreneurs were established. Due to regional meetings, **networking** in clubs for women entrepreneurs began all

⁴⁷ Gender – based statistics research by the Global Entrepreneurship Monitor (GEM) for 2006. The Institute for Entrepreneurship and Management has been monitoring the results for SMEs since 2002.

over Slovenia. 3 women initiatives were created and role models were involved in simulation.

The activities of the program were the following:

1. **Training and motivation workshops** for potential women entrepreneurs, women entrepreneurs and employed women in companies and women entrepreneurship promoters.

Over 100 women participated at 7 motivation workshops in Ljubljana on several themes: management, motivation, team work, trade marks, marketing paths, management, EU sources. The result was 1 employment and ongoing meetings in the club of women managers in 2007;

Also 46 women entrepreneurs, who established companies in 2005 and others who showed an interest to participate in specialized trainings, had an opportunity to show their products and services. The topics were the following: taxes, accounting, law, employment and searching for business opportunities. The result was a network of women entrepreneurs.

A two days training was also organized for 17 people with a visit at a Graz incubator for women entrepreneurs (Austria). The topics discussed were the following: new opportunities, incubating ideas, management at work, project leadership, networking, e-networking, good practices, mentoring and developing the methodology of networking.

2. **Encouragement of women employment with new start-ups.**

On the basis of a selection of unemployed women from all over Slovenia, the 60 most suitable for entrepreneurship were selected for training; 44 of them concluded 80-hours entrepreneurship training activities. All of them developed business ideas with business plans;

3. **Information sessions.**

The agency provided information and counseling by telephone and by e-mail to 658 women. Three round tables were organized that were attended by over 100 women. The purpose was to provide information on the following areas: women and support environment for business, women and modern work and employment possibilities, work at home and business manners.

4. **Organization of local entrepreneurial meetings.**

Several workshops were carried out on regional /local level all over Slovenia. The purpose was to motivate women about entrepreneurship by presenting role models.

There are also some important **Equal projects** running in Slovenia, like:

- Equal sipa - system of organized help in households; the project deals with the traditional role between men and women where women take the nursing roles and they have less time for other roles.

- Family-kind entrepreneurship – www.equal-mladematerre.si works on the relation towards parents in the working place.

SPAIN

A. Statistics

According to figures obtained with the Economically Active Population Survey during the last trimester of 2006, **women represent over 31% of the entrepreneurial fabric**. At a steady rate, it has a 1% increase compared to the figures detailed in 2005 WES report.

B. Good Practices

1. Entrepreneurial Support for Women” Programme (PAEM)⁴⁸ Its main objective is to sensitise women and their social environment to self-employment and business activity. The programme is developed through a **network of Technical Support Offices** that have been set up in the 55 participating Chambers of Commerce and provide the following services: business information, consultancy and orientation regarding business matters, set up of a strategy to sensitise and encourage business ventures, and support the creation and consolidation of European and transnational networks. The companies that were created in this framework are micro-enterprises that basically focus their activity in the services-producing sector, especially in retail commerce. Since 2001, this programme also **provides an ‘on-line’ consultancy service** at www.e-empresarias.net. One of the objectives of *empresarias.net* is to access to certain women sectors that due to their circumstances do not usually turn to face-to-face offices, such as the case of rural women, students, successful businesswomen, and users from different countries of origin.

2. Programme for Training, Creation and Business Management, and for Business Set up and Consolidation.⁴⁹

In 2006 two training programmes were organised that are directed to businesswomen interested in consolidating their enterprises, in improving profitability, or in evaluating other expansion alternatives. The programmes were also targeted to enterprising women with a solid entrepreneurial project.

3. Internet Portal for Businesswomen⁵⁰: www.soyempresaria.com

It aims to create a meeting and exchange point for enterprising and/or women entrepreneurs, as well as for Entrepreneurial Organizations and Institutions that represent them. Besides strictly entrepreneurial services, such as **Permanent Entrepreneurial Stands**, where products and services are exhibited and commercialised, other training spaces have been developed and expanded. Such is, the **Virtual Classroom**, where general content courses are offered and adapted accordingly to their real needs and demands. It also has an **on-line consultancy service** for any management and entrepreneurial development matter. The Virtual Classroom developed training areas related to logistics, communication, marketing, finance, computer technology applied to business management, self-employment.

It is important to highlight the **Live Television Programme: 'Our Experiences'**, which permits exchanging entrepreneurial experiences and concerns. Besides this, there are other communication services, such as the **Forum** or **Current Situation**

⁴⁸ By the Spanish Institute for Women

⁴⁹ Spanish Institute for Women’s programme

⁵⁰ Spanish Institute for Women’s programme

Bulletin, the **TV news**, and the **Video Archive and Library**. During 2006, new contents were included. There is a **Job Opportunity** section where users of the Virtual Site can post their offers and demands, and “**Son Ellas**”, a new monthly programme that attempts, since January, to create business management referents. The following programmes were broadcasted throughout 2006: “**Our Experiences**” Programme. A meeting point were consolidated entrepreneurial women talk about their experiences and advise enterprising women who are starting off their projects. “**Son Ellas**” Programme (*It is Them*). It has the same format as “Our Experiences”, and the protagonists are women in directing posts in different business areas. **Round Table on Ecological and Appellation of Origin Products**, held in the Ministry of Agriculture, Fisheries and Food on January 26th of 2006. **Monographic Fair of Food**, held in the ‘Beatrice Potter’ Fairgrounds of the Virtual

4. Tutoring Programme for Enterprises⁵¹

This Spanish Institute for Women’s programme has provided **personalized technical assessment in training areas and business management** to women beneficiaries during 2006. The objective was to foment entrepreneurial consolidation and competitiveness by eliminating financial risk, especially during the initial phase of the activity. Women entrepreneurs receive tutorials at their homes within a timetable compatible with their activity. The content is adapted to their specific needs and by the end of the action each businesswoman receives a Business Improvement Plan.

5. Financial Support for Enterprising Women

In order to foment women’s self-employment labour integration and to support the start up of companies and the consolidation of business initiatives, the Spanish Institute for Women awarded **grants for self-employment, “Female Enterprising”⁵²**. One of the requirements is to carry out an activity related to one of the sectors considered by the Order (family-work life balance, services for people with disabilities, new technologies, environment, industry and construction). Priority is given to the following collectives in order to favour labour integration of women in risk of social exclusion: women with disability, 45 year old unemployed women or older and long-term unemployed, immigrants, heads of single-parent families and victims of violence. **The micro-credits programme⁵³** provides specific assessment and financing for the start up phase, promotion and financial support to entrepreneurial projects carried out by women by awarding them **micro-credits without guarantee requirement**. It is targeted to enterprising or entrepreneur women who have started up their activity in the past year or less, or exceptionally in the past two years. Micro-credits are granted as long as it is not refinancing. **The SME consolidation and Competitiveness Plan⁵⁴** is managed by DGPYME and provides aid to make small firms more competitive and improve their job and wealth creation capacity. It seeks primarily to encourage the take-up of new information and communication technologies and provides special coverage to support projects for female business owners. **The ICO micro-loan facility⁵⁵** generates funds for the issuing of small loans to micro-companies or individuals lacking the background and repayment guarantees to apply through the standard financing channels. It is thus targeted at specific groups such as women, those aged over 45, the disabled, immigrants, etc.

⁵¹ Spanish Institute for Women’s Programme also

⁵² Spanish Institute for Women’s Programme also

⁵³ By the Spanish Institute for Women and the General Directorate for SME Policy

⁵⁴ <http://www.ipyme.org>

⁵⁵ <http://www.ico.es>

SWEDEN

A. Statistics

More women among new entrepreneurs

Most small-business entrepreneurs are men. 79 percent of **Swedish small-business entrepreneurs** are men and **21 percent women**. If, on the other hand, we look at the share of new entrepreneurs who are women, we find a less uneven distribution. A little **more than 30 percent of new entrepreneurs are women** and a little more than 60 percent men, while about six percent of new firms are run by women and men together. The fact that the share of women running new companies is considerably higher than the share of women running companies in general can be interpreted as indicating a gradual decrease in the uneven sex distribution among entrepreneurs.

Both women and men mostly run service companies

The majority of Swedish companies operate in the service sector. This dominance applies both to companies run by women and companies run by men. **64 percent of women** and 63 percent of men who run companies do so in **the service sector**.

Trading companies are the next largest sector and manufacturing companies the smallest. This is true in the case of both women and men, even if their shares differ in size to some extent. A somewhat larger share of women than men run trading companies, while a somewhat lower share of women than men run manufacturing companies. Sole trader is the most common type of company. Men more often than women tend to run limited liability companies, 56 percent compared to 38 percent. The choice of company type is governed by several different circumstances, for example capital requirements and company size. This usually has to do with the business sector in which the company operates. Besides limited liability company, two other types of companies are sole trader and trading, or limited, partnership. Approximately one out of ten small enterprises is operated as a trading, or limited, partnership. By far the most common ways of engaging in business are to be a sole trader or to run a limited liability company. Sole traders are dominant among businesses run by one person, while the share of limited liability companies increases the larger enterprises we study. This applies to both women and men.

Both women and men entrepreneurs usually focus on the local market

Statistics show that both companies run by women and companies run by men are primarily oriented towards the local market. This market orientation is somewhat greater among companies run by women, 67 percent, than among companies run by men, 56 percent. A main reason for differences in company market orientation between the sexes is that women and men often run companies in different business sectors. A large group, which comprises 20 percent of women entrepreneurs and 28 percent of men entrepreneurs, are mainly interested in the national market. When we look at the international market, 14 percent of women entrepreneurs and 16 percent of men entrepreneurs indicate that there is no clear sex difference here. The age structure of small-business entrepreneurs and how it differs between women and men is that the former tends to be younger than the latter. The **largest share of women entrepreneurs, 32 percent, is to be found in the age category 41–50**, while the largest share of men entrepreneurs, 37 percent, is to be found in the age category 51–60. We also find that one out of four women entrepreneurs, but only one

out of five men entrepreneurs, is 40 or younger.

(Statistics from Nutek's survey "Women's and men's enterprise in Sweden-a statistical description" November 2006).

B. Good practices

In Sweden we work with promoting women's entrepreneurship on the national, regional and local level.

Nutek is the Swedish Agency for Economic and Regional Growth, a governmental body which among many other national programs also runs the **two programs** on '**Promoting women's entrepreneurship**' and '**Resource centres for women**'.

The programs co-finance projects targeted to women who are interested in starting a company and running a company.

Nutek also works at developing knowledge for and about women as entrepreneurs. Nutek is spreading the knowledge by financing projects that uses the information material where the expert knowledge is published and integrated.

During 2006 the program Promoting women's entrepreneurship had a budget of 6,5 million SEK . Close to 40 projects received grants and a couple of conferences for business advisors have been organised. The aim of the conferences was to keep the advisors updated regarding new research and knowledge.

Nutek has published during the year 2006 a book on **Women's and men's enterprise in Sweden, A statistical description, Classification and perception** *An explorative Investigation of Gender Effects of the Swedish SIC Code as a Classification Tool of Industry*. Nutek R 2005:17 and **Home party –a good business?** *About women's conditions in the home party sector*. (only in Swedish).

During 2005 Nutek has published a book on both business owner and employee and a booklet on '**Why shall women start a business**'? During 2006 Nutek organised a tour to ten different towns where the authors presented their work in seminars that were very much appreciated.

In December 2006 the Swedish government assigned Nutek to suggest a **new three year program 2007-2009 Promoting women's entrepreneurship**. The government has decided a budget of 100 million SEK per year.

Nutek budget during 2006 for basic organisation to Resource centres for women was 15 million SEK and grants for 50 % of the cost of projects were 36 million SEK. Up to 80% of the projects in 2006 focused on promoting business and entrepreneurship among women.

TURKEY

Good Practices

The participation of women in entrepreneurship training and consulting programmes organized by KOSGEB (*Small and Medium Sized Industry Organization-Entrepreneurship Development Centre*) ⁽¹⁾ was relatively high (30%) compared with the number of women who choose to become entrepreneurs after completing these programs.

To encourage women to set up their businesses the **project “Supporting Women Entrepreneurship”** has been presented and approved within the framework of the EU-Turkey Financial Assistance Programme in 2006. This project addresses the low participation of women in Turkey’s economic life. Its objective is to promote women entrepreneurship in two parts: **1- the provision of management training and consultancy** to women who wish to start up their own businesses, and **2- support for the establishment of business incubators.**

The 1st part is carried out by *TESK (Turkish Confederation of Craftsmen and Tradesmen)* ⁽²⁾: 4500 women will be trained and 1500 women will receive consultancy on entrepreneurship related issues by 2009 at 25 training centres nation-wide.

The 2nd part is carried out by KOSGEB: support by a minimum of 80 businesses at four incubators, -located in Pendik/İSTANBUL, Hacibektaş/NEVŞEHİR, ÇORUM and KÜTAHYA- for women entrepreneurs who want to either start-up or develop their businesses. Incubating services - such as office space, common use of equipment, consulting, networking – will be provided by 2009.

KAGİDER (Women Entrepreneurs Association) ⁽³⁾, is a non-profit NGO that has 142 members from various sectors, including textile, communications, human resources, tourism, chemicals, mining and health. The main activities carried out by this organisation in 2006 were the following:

- **Women Entrepreneurs Development Program: (Women Entrepreneurship Centre, Water Drop, Bridge For Women)** aims to support women candidates to start-up small enterprises including entrepreneurship trainings, mentoring support, incubation support and internship opportunities.
- **Women’s Fund:** 159.935 Euro were received from donators. Six projects are supported in 2006 with a max. amount of 30.000 Euro per project.
- **Women’s Way to Europe: an international conference** was organized on 25-26 May 2006 in Istanbul with the aim to accelerate the negotiation process and improve the socio-economic position of women in Turkey
- **WE-MENTOR Project** has been developed to give opportunities for women entrepreneurs to get involved in European research projects under the 7th Framework Programme.

KSGM (Turkish Republic Prime Ministry General Directorate on the Status of Women) ⁽⁴⁾ has continued its activities in 2006 as mentioned below:

- The Commission on the Status of Women has decided to develop a ‘women’s policy of Turkey’ given priority to women employment, promotion of women entrepreneurship and access to credit and micro-credit at the meetings held in June and October 2006.

- A letter with information on micro-credit was sent to 81 provinces nation -wide in order to inform poor women how they could benefit from micro-credit.

The TOBB (*Union of Chambers and Commodity Exchanges of Turkey*) ⁽⁵⁾ is the agency responsible for co-ordinating the EU-supported *ABIGEM (EU Business Development Centres) Project* ⁽⁶⁾.

The 2006 activities of the 3 ABIGEMs include:

- 50 women entrepreneurs participated in the meeting “**Meet in İzmir – Network**” organized by UNCTAD/WTO in November 2006.
- “**SMEs Support and Strategic Development for Women Entrepreneurs**” project was formed in cooperation with ITC (International Trade Centre) aiming at improving women’s economic status.
- **Training seminars** to inform women about entrepreneurship were organized in the Southeastern region of Turkey.

With the support of 19 ÇATOMs (*Multi-purpose Community Centres*), 153 women found jobs and **13 women launched 8 enterprises of their own in 2006.**

GAP-GIDEM (GAP-Entrepreneur Support Centre)⁽⁷⁾ is an EU-funded SME development project, executed by UNDP (United Nations Development Program) in cooperation with GAP Regional Development Administration. GIDEM services are delivered through their local offices located in the four provincial capitals of the GAP Region: Adıyaman, Diyarbakır, Mardin and Şanlıurfa.

The “**Promotion of female entrepreneurship in GAP region**” project has been carried out by GAP-GIDEM. Its purpose is to increase business and employment created by women entrepreneurs. A **training program on small business management and marketing** was organized in February 2006 in Mardin.

A workshop on National Women’s Entrepreneurship Centre was organized on 9 February 2006 in İstanbul.

(1) www.girisimciliknetwork.gen.tr

(2) www.tesk.org.tr

(3) www.kagider.org

(4) www.kssgm.gov.tr

(5) www.tobb.org.tr

(6) www.abigem.org

(7) www.gap.gov.tr

UNITED KINGDOM

A. Statistics

Women make up 51% of the UK population and 46% of those active in the labour market, but they are the largest under represented group in terms of participation in enterprise and offer a wealth of untapped talent and economic opportunity.

Despite some progress in recent years, the gap between male and female entrepreneurship in the UK remains stubbornly wide – men are still almost twice as likely to start businesses as women, and the gap is wider still for young women. If the UK matched US levels of female entrepreneurship there would be 700,000 more businesses in the UK.

Around **750 thousand enterprises in the UK are majority-led by women**. This figure represents **17%** of the 4.5 million UK enterprises. Women-owned businesses currently contribute about £60 billion to Gross Value Added. About one million women are self-employed (which corresponds to 27% of all the self-employed in the UK) and this number has increased by around 9% over the last four years. There are encouraging signs that many more of the UK's new entrepreneurs are women: **36% of the newly self-employed are women compared to just 27% of those currently self-employed**.

B. Good Practices

The **Task Force on Women's Enterprise** was established in November 2006 to accelerate the UK further towards US levels of female entrepreneurship. It is Co-Chaired by Pam Alexander (CEO SEEDA) and Glenda Stone (CEO Aurora), with members drawn from the private, public and voluntary sectors.

The Task Force's remit is to:

- (a) advise Government, Regional Development Agencies, and the private sector on how the economic contribution of women's enterprise can be increased in the UK;
- (b) identify issues and barriers to more women starting and growing their business and how they might be addressed; and
- (c) provide advocacy – Task Force members will lobby and raise the profile of the women's enterprise agenda.

A **national network of 1,000 female entrepreneur ambassadors** has been established. The Ambassadors are being recruited and mobilised by Regional Development Agencies and Enterprise Insight to work alongside the Task Force. The ambassadors will be used to inspire and support women in setting up their own businesses. The programme will focus on targeting women in disadvantaged communities and in areas where self-employment rates are lower than average.

The UK Government funded National Council for Graduate Entrepreneurship are running a programme for women who have graduated from a UK university within the past 10 years who are thinking of setting up their own business. It includes **a year of**

online mentoring and support as well as a 3-day intensive business readiness course.

Regional Development Agencies are assessing and implementing the lessons from pilot projects testing different approaches to supporting the start-up and growth of female-owned businesses.

How will success be measured?

Success on the development of women's enterprise will be measured through an increase in:

- (a) the gross value added contribution to the UK Economy by women owned businesses;
- (b) the number of women owned businesses in the UK; and
- (c) the average turnover of women owned businesses;
- (d) total entrepreneurial activity.

ANNEX 1

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