

The European Network to Promote Women's Entrepreneurship (WES)

Annual Activity Report 2007



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«European Network to Promote Women's Entrepreneurship»

(WES)

Activity Report 2007

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1. INTRODUCTION

1.1 *Aims of the Report*

This is the fourth Report drafted by WES¹, the “European Network to Promote Women’s Entrepreneurship”. Its aim is to detail the activities carried out in 2007 by the national and/or regional governments in the EU, EEA and candidate countries to promote women’s entrepreneurship. Twenty 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, mainly mentoring, training and counselling schemes.

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 is very limited.

Moreover, the WES network decided to include in this report all of the statistics available in each country that concern female entrepreneurship. 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.

The report also aims to increase awareness of the large proportion that women entrepreneurs represent in the area of entrepreneurship. A lot of progress has been reported in many Members States in the area of female entrepreneurship. Nevertheless, this area should become one of the priorities regarding the promotion of entrepreneurship in Europe.

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.

WES is a network run by the European Commission DG Enterprise and Industry. It 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

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

² See list of members in annex 1

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 2007

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 2007 the WES network has contributed significantly to increasing knowledge about women’s entrepreneurship in a 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 WES network held a meeting in Brussels on 8 October 2007 where the state of play of national activities aiming to promote female entrepreneurship was discussed.

The network also identified priority areas that future work should focus on such as:

- Statistics and common indicators for women entrepreneurs
- Support for women entrepreneurs’ business growth activities
- Collaboration with women entrepreneurs’ associations
- Mentoring, coaching and consulting support
- Start-ups and succession business programmes for women
- Women entrepreneurs of ethnic minority
- Information, awareness and educational programmes for potential women entrepreneurs
- Financial support for women entrepreneurs from start-up to growth
- Access to procurement opportunities for women entrepreneurs
- Promotion of entrepreneurship as an option for women of all ages (first job for young women, second career for women above fifties)

The co-ordinator has informed about and represented WES in different events such as national and regional conferences on women entrepreneurship and networking. Moreover, WES members have provided input to the study on ‘women innovators and entrepreneurship’ that the Commission is currently undertaking.

WES network meetings give an opportunity for member countries to exchange information, receive the latest news from the European Commission and from the

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

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 2007

During the WES meeting on October 2007 the members noted that the WES network is the only arena for exchange of information and practices regarding the promotion of female entrepreneurship. They also saw the network as an important channel for implementing new ideas, disseminating information and statistics, and exchanging experiences and knowledge to and from the participating countries and the European Commission.

In this year's report I have chosen to give some examples of positive actions/tools that can be an inspiration to all of us.

In the previous reports from WES you can read about other good practices, overviews of similarities and differences etc.

In Italy the number of women entrepreneurs increased two times more than the national average. Women are choosing new types of businesses such as stock capital/limited companies that increased by more than 12 thousand units during 2007. The contribution of immigrant women entrepreneurs is also growing. In Italy there are more than 43 000 sole proprietor enterprises ran by women and the largest ethnic groups are the Chinese and the Moroccan.

In Iceland the Ministry of Business Affairs is working to change the attitudes towards women entrepreneurs. In order to encourage and change the business environment some good practices were established and a database with 100 very competent businesswomen was launched.

A private financial service company was established in 2007. The company is directed by women and is focusing to women and their potential.

The Ministry of Economy in Slovenia developed a program for specific groups in entrepreneurship mainly targeting women entrepreneurs. The program includes support to potential entrepreneurs and to existing businesses.

At the end of 2007 the agency prepared and started implementing a plan to assist women entrepreneurs which was inspired by and includes WES best practice examples.

In March 2007 Spain approved a new law - "Organic Law for effective Gender Equality" which aims at eliminating all types of discrimination especially in the area of economic activity. A program to raise awareness and encourage entrepreneurship among women was launched in 2007. The program provided information to more than 11 000 women, and received requests for advice from more than 13000 persons and 2000 entrepreneurs on how to start up a business.

Sweden launched a new program "Promoting women's entrepreneurship 2007-2009" with a budget of approximately 32 Million Euros. The overall objective is to increase the start-up rate of women entrepreneurs and to support growth of women-owned companies. In November another programme "Ambassadors for Women's

Enterprise”, had started. The ambassadors come from business areas as varied as the small business sector and they are spread all over the country. The ambassadors’ aim is to perform four visits a year to schools, networks, NGO’s etc, in order to share their experiences as entrepreneurs.

Turkey has increased the support to women entrepreneurs partly as a solution to the high rate of unemployed women. Training programs, incubators and special projects funded by EU are set up. Two examples are the four business centres, which provide training, office space, business development services and networks and the “Women Entrepreneurship Centres” that are set up in 25 provinces to provide training and consulting.

In UK there are now more than one million self-employed women an increase of 17 % since 2000. The start-up rate is now 34%. Among the good practises it is worth mentioning the support undertaken by an independent organisation that aims to become a leading UK supplier diversity initiative, by connecting women-owned businesses with multinational corporations. The idea is to introduce a certification standard for women owned businesses so that they can have equal access to corporate and public sector procurement opportunities.

I hope that the main findings of this report will inspire you to read and search for more information about women entrepreneurship in the different countries presented in this report. I found the national reports very useful and interesting in order to benchmark, inspire and disseminate good examples.

The members of WES and their contact details can be found in the annex. Please feel free to contact us in order to exchange information.

This report will also be used for planning the forthcoming work of WES and to inform and develop methods for even better supporting women entrepreneurs.

Finally, I would like to thank the European Commission, DG Enterprise and Industry, especially Ms Anna Danti, policy officer responsible for the promotion of female entrepreneurship, and all WES members who have been involved in the work on this report. I am very honoured and thankful for having the opportunity to be the co-ordinator of WES and to follow the work to support women’s - entrepreneurship in Europe.

Marianne Karlberg
WES co-ordinator

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

AUSTRIA

A. Statistics

Since 1997 the percentage of female start-ups has increased by 13%. In 2007 25,206 people established an enterprise, of which **40.1%** were women in comparison to 27.1% (15,817) in 1997. In 2007 about 32.5 % of all Austrian enterprises were managed by women. The average age of female entrepreneurs is 45 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 boards. 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:

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 70 alumni have participated.

In 2003, EUROCHAMBRES Women Network⁴ started implementing positive actions in favour of female entrepreneurs with the project “Women in Business and in Decision Making” followed by “CHASE – Chamber against Stereotypes in Employment” in 2004. The network initiated in 2007 its third project “Women on Board of Local Development” – “On Board” for short – in which the Austrian Federal Economic Chamber, Woman in Business, has assumed the role of the project leader of the working group “**Women on Chamber Boards**”⁵. The other project partners were 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 objectives of the working group were in the short term to analyse the reasons for the under-representation of women on Chamber boards and to develop guidelines for increasing the presence of women on Chamber boards as well as to promote these guidelines among other local and regional Chambers in the participating country, at national level and in exchange with other Chambers in the EU. In the long run, the aim was to motivate female entrepreneurs to run for Chamber elections. The aim is to get

⁴ <http://www.eurochambreswomennetwork.eu>

⁵ http://portal.wko.at/wk/format_detail.wk?angid=1&stid=311766&dstid=8469&opennavid=0

more women on Chamber boards in order to reach a stronger visibility for the female business agenda.

A survey was conducted among female business representatives involved in Chamber bodies and female entrepreneurs in the partner countries and regions with the aim of identifying the obstacles that prevent women from running for Chamber elections and becoming members of Chamber boards. The results gave detailed information about motivating factors as well as specific barriers that influence women's non engagement in Chambers. While a lack of time, no involvement in relevant networks and the lack of information on the procedures were the most important barriers to the involvement of female entrepreneurs in Chamber boards, the organisation of informative events, networks of female business representatives, mentoring through skilled female business representatives and training measures scored highest in the possible measures for increasing the share of women on Chamber boards.

The project group developed general guidelines in order to increase the share of female business representatives. Apart from the survey and the guidelines the project brought an enormous exchange of knowledge and best practices.

"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.

"Woman 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.

⁶ <http://www.betreuungspraemie.at>

BELGIUM

No new activities reported. Please consult the 'WES report 2006'

BULGARIA

A. Statistics

There is a unique feature of Bulgarian women. They consider their professional experience as a way of social realization, economic independence and self-esteem. Surveys show that although half of Bulgarian men assume the occupation of housewife as sufficiently valuable, $\frac{3}{4}$ of women would prefer to work and to be economically active even if they were totally materially satisfied.

There are 220 000 SMEs in Bulgaria which represent 99.1% of all companies in the country. SMEs are the fastest growing sector in the Bulgarian economy. According to recent data there are more than **60 000 women entrepreneurs and managers** in Bulgaria, most of them of small and medium-sized enterprises. In total, of the number of newly established companies over a quarter are owned by women. In addition, a number of firms whose owners are male are run by their female partners.

Main characteristics of Bulgarian women entrepreneurs:

- Women-entrepreneurs are young and well educated: Over 80% are below 50 years of age, of which 35 % are below 40. The majority of women in business had a university degree (about 55 %), and one-third graduated from secondary vocational schools.
- The major incentive for entering the private sector for 59% of women-entrepreneurs is the lack of an alternative for professional achievement.
- Motivational factors like independence and personal realization are identified by respectively 44% and 36% of the female entrepreneurs.

The share of women-owned companies that are provided with credits is 17%, which is close to the male-owned companies. There are no gender-based barriers to credit applications observed.

In terms of financial results, companies owned by women and men do not differ. Their growth, however, is quite different. Only about 18% of the companies run by women registered growth, while that for companies run by men is 33%.

About one-third of businesswomen plan to increase their volume of production, against half of the men. Similar to men, women determine the main factors for successful strategy development as low prices, quality of production and the introduction of new technologies. 31% of women consider new technologies as a key priority compared to 42% for men. On the other hand, women dispose of equipment more rapidly than men.

In 57% of the women companies, the equipment had been purchased during the last five years, while about 45% of the men disposed of equipment purchased 5 to 14 years ago. However, the share of women, who had a computer and e-mail is substantially lower (respectively 50% and 32%, against 60% and 42% for men).

Women in business are more inclined to use external services (over 60% of the companies) compared to men (45%). Most often they use legal advice, accounting and financial advice and consultancy, followed by computer and information services.

B. Good Practices

1..Promoting success and innovation among women entrepreneurs at domestic and international level.

To encourage women entrepreneurs, and to increase the awareness of the society, the first independent women's weekly journal, "Nie Zhenite" (We Women), initiated the organization of **business women award ceremony** "The Business Woman of the Year"

held annually since 1991. The Bulgarian SME Promotion agency is partner in the organization of this business women competition.

For years the competition has been under the patronage of the First Lady of Bulgaria, who personally bestows the award to the first lady in business. The ceremony has established itself as a prestigious social event and enjoys wide media coverage. The panel of judges selecting and nominating the winners and runners-ups comprises eminent public figures and celebrities.

All the runners up and especially the winners in the Business Woman of the Year National Competition show the same competitiveness not only in Bulgaria, but also when exporting their production.

2. New Projects in process of implementation in 2008:

Project “**Family Centres for Children**”

General project objective: - To encourage the employment of unemployed women in family centres for children and ensure the compatibility between the professional and personal life of women.

Specific targets:

- To create conditions for successful labor realization and professional development of women with children
- To ensure employment of unemployed women in child care
- To create a pilot model of family centres for children

The project provides support (training, information and consulting services and assistance) for unemployed women to start their own business in the field of child care. The project is financed under the State budget resources of the Republic of Bulgaria and implemented by the Bulgarian Employment Agency (<http://www.nsz.government.bg/>).

The project consists of two components:

Component 1 – “**Encouragement of Entrepreneurship of Unemployed Women**” – Up to now the activities under this component were implemented in all 264 municipalities in Bulgaria and unemployed women from different regions received support and trainings in order to start their own business through the project.

Component 2 -“**Family Centres for Children**” - This component’s activities were implemented in 13 municipalities in Bulgaria. 25 unemployed women were employed and 15 others for training participation. Within the project in 2006 “family centres” were opened by 14 women and 13 other women were trained over the standards of small children care in family environment.

In 2008 five unemployed women will receive their training and permanent job.

3. National programme “Maternity Support”

The project’s main objective: To encourage entrepreneurship by supporting women employment and their professional development by **ensuring care for their small children by unemployed persons**.

Specific targets:

- To create conditions for easy transition and return to work of women after maternity leave and to ensure compatibility between professional and personal life of women;
- To create new jobs and employment for unemployed persons, in care for small children;
- To provide high quality services for child care and encourage positive demographic trends.

The National programme Maternity Support will last till the end of 2011.

CZECH REPUBLIC

A. Statistics

Women's access to business in the Czech Republic is characterised by their interest in trading authorisation and own entrepreneurial activity. Out of the entire number of issued trading authorisations for natural persons, 30% belong to women. According to the statistical data given at www.czso.cz, **women represent 26%** of the total number of entrepreneurial subjects in the Czech Republic. **Amongst employed women**, female entrepreneurs represent **9.7%** of the total number, and 20.5% of employed men are entrepreneurs. Out of trading women, 19.9% are university graduates, which is 0.9% higher than in the case of the proportion of trading men with university education. 19.0% of trading men are university graduates. The highest proportion of women amongst employers is in the 45-59 age group, the proportion of women here is 46%. For trading women and men, the age group most heavily represented is 30-44.

B. Good Practices

In 2007 the following programmes for small and medium enterprises were approved by the Ministry of Industry and Trade: Market, Development, Certification and Design. Support for female entrepreneurs was also provided by the Operational programme of Business and Innovation, (OPPI 2007-2013) mainly via the programme Progress, start and Guarantee.

Advisory services and access to capital were supported in the form of loan guarantees, loans at reduced interest rates and grants. The full wording of the programmes is given on the internet page of the Ministry of Industry and Trade: www.mpo.cz.

National programmes

In the programme **MARKET** female entrepreneurs were provided with a guarantee for a bank loan of EUR 1377 (0.08%), two loans of EUR 57,700, and one grant for certification from the year 2006 of EUR 2,500.

In the **CERTIFICATION** programme, 11 grants were provided of a total amount of EUR 57,700 (2.1%).

In the **DESIGN** programme support was provided (1.1%) for one female entrepreneur amounting to EUR 3,900 (1%).

In the **DEVELOPMENT** programme, 6 (86%) grants were provided amounting to a total of EUR 22,000 (88%).

Programmes in the framework of OPPI in 2007

The programme **START** enabled the implementation of entrepreneurial intentions of persons going into business for the first time or after a long break. In the programme START, entrepreneurs were provided with 5 guarantees (25%) with a total of EUR 38,500 (18.2%), and 17 loans (43.6%) of a total of EUR 284,600 (29.8%).

The programme **PROGRES** allowed the implementation of development entrepreneurial projects of small and medium entrepreneurs with a short history. Within the programme PROGRES, female entrepreneurs were provided with 2 loans of a total amount of EUR 692,300 (2.3%).

Through advantageous guarantees and advantageous guarantees with financial contribution to the guaranteed loan, the programme **GUARANTEE** in particular made the implementation of entrepreneurial projects easier for small and medium entrepreneurs focussing on investment and increasing their competitiveness. In the GUARANTEE programme 12 guarantees were provided (3.0%) to female entrepreneurs with a total drawing of EUR 340,400 (1.7%).

Activities of associations of female entrepreneurs

Female entrepreneurs are federated in four associations. These are: the Association of Women Entrepreneurs and Managers of the Czech Republic (APM ČR) (www.apmcr.cz); Moravian Association of Women Entrepreneurs and Managers (MAPM) (www.mapm.cz); South Bohemia Association of Women Entrepreneurs and Managers (JAMP) (www.wib.cz); and Central Bohemia Association of Women Entrepreneurs and Managers (STAMP) (www.stredoceske-podnikatelky.cz). The associations develop mutual relations, network and inform each other of their projects and activities.

The Ministry of Industry and Trade continued in 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 in 2007.

In 2007, 9 projects of a total amount of EUR 58,000 were supported

Project **How to Go On**: practical training covering accounting and fiscal matters, the image of female entrepreneurs, communication skills (grant EUR 6,200). Project **What More to Know** – improving knowledge of participants of the course How to Go On (grant EUR 2,700).

Project **Inspiration**: educational seminars, support for international cooperation, establishment of advisory centre, issuing bulletin and calendar (grant EUR 7,700).

Project **Improving Social Competencies** of Women as a Precondition for Successful Business: seminars for entrepreneurs on business ethics, self management, handling stress situations etc. (grant EUR 6,300).

Project **Competitiveness** of Female Entrepreneurs and Managers II: educational seminars for female entrepreneurs (grant EUR 7,400).

Project **Professional and Personal Growth** of Female Entrepreneurs and Managers: seminars and workshops focussing on the development of management skills (grant EUR 7,700)

Project held by **APM BPW conference**: support for women in business in the Czech Republic, experience with support for women in business in the Czech Republic and Germany, life of women in business world (grant EUR 7000).

Project **Know and Prepare for Business**: support for implementation of advisory services and educational activities (grant EUR 7,700)

Project **Compendium for Starting** Female Entrepreneurs: seminars for starting female entrepreneurs (grant EUR 5,600).

CYPRUS

A. Statistics

The Cyprus Employers and Industrialists Federation (OEB) carried out a survey among its member organisations to examine the position of women in the modern business environment in Cyprus. Overall, 344 questionnaires were filled in by employers, 1083 by female employees and 187 by unemployed women. The aim of the **survey was to identify the role played by women in business activity, women's participation rate in the various employment levels, etc.**

The main findings of the survey are summarised as follows:

In the companies in the sample, 60% of employees were male and 40% female. Women occupied just 14.4% of higher management posts, but the majority of secretarial posts.

In the following sectors: agriculture, semi-public organisations, manufacturing and construction, the majority of posts were occupied by men. The opposite occurred in **trade and services**, where the number of **women slightly exceeded that of men** (52% and 51%, respectively). **Women's representation on the management boards** of the companies in the sample was very low - **around 16%**, while few were involved in making important decisions.

Employers had an overwhelmingly positive image of the women they employed (93%), with only 4% having a negative image. With regard to legislation on equal treatment of men and women, 94.5% of employers declared themselves to be slightly or fully informed, with barely 5.5% declaring themselves completely unaware of it. Most employers believed that women were treated equally to men in their businesses, while 16% considered that women were treated more favourably than men.

As for the **reasons restricting greater involvement of women in business activity**, **44%** of employers believed that this was **due primarily to women's family obligations**, while **18%** considered that the **lack of flexible forms of work** was the main reason. The same reasons were put forward by female employees (40% and 20%, respectively), as well as by the unemployed women in the sample (41% and 18%, respectively).

Furthermore, employed and unemployed women considered that the **working environment in Cyprus was very congenial towards women**. Most travelled to work by private car, while a very small proportion took the bus. Finally, one activity in particular which women would not accept to do was outdoor work.

B. Good Practices

Programme to promote women's entrepreneurship

The purpose of the Programme is to develop, support and encourage entrepreneurship among women between the ages of 18 and 55, who wish to **engage in business activity in the sectors of manufacturing, electronic commerce, services and tourism**, making use of their skills, training and talents.

One of the Programme's aims is to extend the entrepreneurial base by supporting the entrepreneurial activity of women, and more specifically:

- to help women between the ages of 18 and 55 start up entrepreneurial activities.

- to create new modern, viable enterprises in specific sectors manufacturing, commerce, services, with particular emphasis on regional development and the local economy.

- to support the development of entrepreneurship among women by making use of new technologies and innovations, and the opportunities provided by information technology for the development, production and trade "new" products and services.

A total of 55 proposals, submitted for the year 2006, were examined during 2007; fifteen of these were either withdrawn or did not meet the basic, formal requirements of the Programme and were not forwarded to the competent Committee. **22 activities** were finally included in the Programme, with a **total budget of €683 614** (£400 102).

Payments totalling €201 482 were made throughout 2007 relating to the financing of nine business plans under the Programme for 2004 and 2005. Total payments made from the introduction of the Programme up to now (2002-2006) amount to €572 993 (£335 358).

From 2004, the applicants included in the support Programme must attend training sessions organised and subsidized by the Human Resource Development Authority of Cyprus.

From 2007, the Plan will be incorporated into the Operational Programme 2007 – 2013 "Sustainable Development and Competitiveness" and will be co-financed by the European Union's Structural Funds and Cyprus. Substantial improvements have been made to the Plan with regard to the eligible activities, the amount of funding and the method of allocation. €5 million will be made available for the period 2007 - 2013.

DENMARK

A. Statistics

Improvements in framework conditions do not materialise in better performances immediately. It is, furthermore, difficult to distinguish the effect of better conditions from a favourable economic trend. Favourable economic trends are known to have a positive impact on entrepreneurial spirit and therefore on the number of new enterprises in Denmark. But the sum of the two effects can be seen in the statistics as a growing number of both male and female entrepreneurs.

Development in the number of entrepreneurs, index 2001=100

	2001	2002	2003	2004
Male	100	94	110	121
Female	100	94	106	114
All	100	94	109	119

The statistics on new enterprises and entrepreneurs has a time lag of between 3-4 years. The newest figure covers 2004.

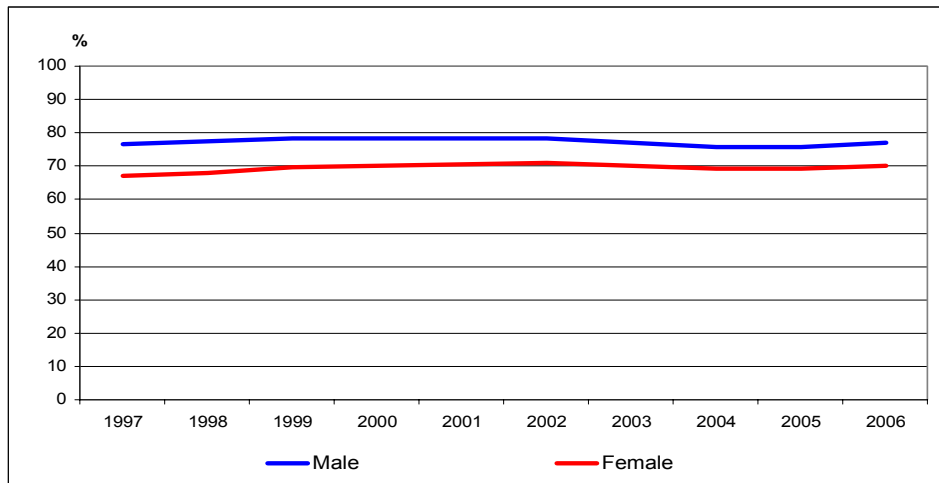
In Denmark around **25% of the entrepreneurs are women**. This share fell slightly between 2001 and 2004 because the number of male entrepreneurs grew more than the number of female entrepreneurs. The data covers all new enterprises including companies, sole proprietorship and partnerships.

Entrepreneurs divided by gender, 2001-2004

	2001	2002	2003	2004
Male	74,6	74,7	75,4	75,9
Female	25,4	25,3	24,6	24,1
All	100	100	100	100

Danish women have a **very high employment rate** as can be seen in the graph. This is, among other reasons, due to a **highly developed day care system** and a **general cultural acceptance of having children taken care of by others**. Being self-employed is therefore an opportunity Danish woman can choose. And especially at times with very low unemployment rate, the **decision is a free choice – rather than a necessity**.

Employment rate for male and female 1997-2006



B. Good Practices

Since taking office in 2001, the Danish Government has given a lot of attention to promoting entrepreneurship. It has implemented more than **50 different initiatives through five action plans**. The initiatives are focused on improving entrepreneurial conditions in Denmark in general.

The Danish entrepreneurial policy does not target specific groups. This means Denmark does not have any public schemes for promoting or supporting women entrepreneurs on a national level.

However, at the local level quite a number of **projects directed at women were supported by the European Social Fond** in the last program period (2000-2006). The experiences gathered from these projects are collected and will be used for the purpose of future initiatives and programmes. In the current program period (2007-2011) there is also a **priority on projects with a strong focus on equal opportunities**.

ESTONIA

No new activities reported. Please consult the 'WES report 2006'

FINLAND

A. Statistics

There were **74 000 women entrepreneurs** in Finland in the year 2007. The total number of entrepreneurs was 250 000. Women entrepreneurs accounted for over **30 %** of the total number. According to the GEM2007 study the share of women starting their business was highest in the Nordic countries (for every 10 enterprises established by men, 7 companies were started by women). A typical woman entrepreneur in Finland is self-employed (70%), she is in the **service industry** but not in the knowledge intensive sector (63% services, 22% trade, 10% manufacturing, 5% agriculture and forestry). She is highly educated, 10 % have university education. She is younger than her male colleagues; 19% are under 35 year old. The women owned enterprises have good solvency, equity ratio is over 30% and the profitability and productivity is higher than average.

B. Good Practices

Since 1997 access to finance both for self-employed and micro-enterprises employing a maximum of 5 people and owned and managed by women has been available. Loans are granted by Finnvera Plc, a public limited company, fully owned by the State. Loans are targeted at enterprises having women as the majority of its owners (over 50%). The loan amount can be between €3000 - 35 000. One enterprise can receive maximum of €35 000. Public Venture Capital financing / Veraventure Ltd., a national venture capital fund Aloitusrahassto Vera Oy, is owned by Finnvera Plc. It will target its operations to new technology (NTNE's) start-ups and innovative enterprises in the service sector:

www.finnvera.fi

The programme "**Ladies Business School**", which has been running since 1987, provides training programmes for female executives and key people of SMEs. These programmes are financed by the Employment and Economic Development centres (TE-centres) and the ESF. Several **Managing Director courses** have been provided especially for women entrepreneurs and would-be female entrepreneurs by the TE-centres.

Substitutes for the Self-Employed is a ESF funded project co-financed by the TE-centres and coordinated by The Central Association of Women Entrepreneurs in Finland. The goals of the project are to sustain entrepreneurs' well-being at work, promote entrepreneurship, increase employment by developing new employment models and to make young women more interested in self-employment by helping them to find a balance between work and family life. For the purposes of the project, an Internet-based register has been created to facilitate communication: www.sipa.fi

FEM is a Baltic Sea Region Interreg III B project, part-financed by the EU Regional Development Fund. The aim of FEM is to strengthen the structures that support women's entrepreneurship through co-operation and the exchange of knowledge and best practices in the participating countries. The participating countries are Finland, Sweden, Norway, Estonia, Latvia, Lithuania and Poland.

www.intermin.fi/intermin/hankkeet/fem/home.nsf

NaisWay - female energy to transport and logistics is a Equal funded project, coordinated by JAKK, one of Finland's leading adult education centres. NaisWay is smoothing the path for women's careers in the traditionally male-dominated professions of transport and logistics. It has taken a new, different tack to increase the attractiveness

of transportation careers. It supports entrepreneurship and career advancement through training and mentoring and by boosting women's self-confidence. During the third project, in 2007, almost 200 female transportation entrepreneurs have taken part in NaisWay's lectures such as profitability calculation and cost accounting etc. In 2007 NaisWay received the European Regional Champions Award "European Year of Opportunities for All Champion" www.jakk.jalasjarvi.fi/etusivu.asp?REC=541

Reaktioketju is a Equal funded project in the 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, to internationalise their activities and to find solutions to combine the family and working life, and to focus on psychological and physical well-being. The project provides action models for how to promote female entrepreneurship and how to activate existing women entrepreneurs to take part to the development of the region: www.reaktioketju.fi

Napakka is an entrepreneurial project, which is implemented by The Association of Women Entrepreneurs of Tampere and financed by the TE-centre and ESF. The aim of Napakka is to inspire women to entrepreneurship and to develop their professional and business skills. Napakka has provided entrepreneurial training courses, seminars, mentoring and other networking events. The project has also created a female entrepreneurship portal www.napakat.fi which will be opened in April 2008.

Female Entrepreneurship Portal (www.yrityssuomi.fi/naisyrittajyys). The portal includes nearly 200 different services (e.g. training, advice-, marketing and financing services) from approx. 100 public business promotion agencies which are aimed at women entrepreneurs and would-be women entrepreneurs.

Employment and Economic Development Centres (TE-centres)/Counsellors for women entrepreneurs. In the 15 TE-centres the following activities have been undertaken: provision of assistance for would-be women entrepreneurs in enterprise specific matters, support for women in starting up and expanding business activity, promotion of the development of new operating methods that enhance women's entrepreneurship, activating the networking of women entrepreneurs: www.te-keskus.fi

The Women's Enterprise Agency in Helsinki is part of the Jobs & Society group and financed by the Ministry of Employment and The Economy. It advises women who are starting or have recently started their businesses by offering individual advice, information and thematic sessions, training, mentoring and networking events, as well as participation in international projects. Both the advisers and trainers are entrepreneurs. The Agency has created its own mentoring model and a new group mentoring model has been tailored to and piloted for start-up entrepreneurs, students and immigrant women. www.nyek.fi

The Women's advisory organisation for development of rural areas is a nationwide organisation which provides advice to households and consumers and promotes landscape management and small enterprises in rural areas. It is one of the largest women's organisations in Finland, employing more than 80 professionals in various fields of expertise. The advisory work occurs at the 16 national Regional Centres, which operate in connection with the Rural Advisory Centres: www.maajakotitalousnaiset.fi

The Central Association of Women Entrepreneurs in Finland is a nationwide organisation looking after the interests of women entrepreneurs in operational, business and social issues. The association was founded in 1947. It has more than hundred local organisations across the country and is independent of any political parties. The Association focuses on special issues concerning women entrepreneurs, for instance family-related and socio-political problems: www.yrittajanaiset.fi

FRANCE

A. Statistics

Whilst women account for more than half the population and are represented on an almost equal footing with men in the employed population, they make up only **28% of entrepreneurs (stock)**.

Among new entrepreneurs (*flux*), they accounted for **29% of business start-ups**⁷ in 2006 (27% in 2002). This average, however, which has been steadily rising over the years, conceals certain disparities as women account for 28.6% of all actual start-ups and 43.1% of business takeovers. In 2006, women accounted for 51% of start-ups in personal services and 59% in education, healthcare and social action. Conversely, women were much less likely to start up a business in the construction sector (6% of start-ups), transport (16%) or financial activities (24%).

B. Good Practices

In order to encourage women's entrepreneurship, the ministry responsible for gender equality and the ministry responsible for SMEs have adopted the following measures:

1. Strengthening collaboration with support networks

A policy of partnerships **bringing together the ministries and the main players in the area of business start-ups** has led to the **signature of framework agreements**. These agreements, concluded with institutional partners or associations, focus on all those elements likely to encourage business start-ups or takeovers by women, the aim being to support women in setting up their projects, encourage enterprise, promote women's entrepreneurship and test new financial instruments.

In the framework agreement between the State and the Caisse des dépôts et consignations concerning the development, creation and takeover of businesses by women, the signatories undertook to study the reasons for the current stagnation in the number of female entrepreneurs; bring existing financial instruments more effectively into play; establish a progress objective, in line with the support networks, which the Caisse des dépôts et consignations will support; develop micro-loans to encourage women to enter the business world; implement initiatives at local level; and make best use of women entrepreneurs.

Framework agreements have also been signed between the State and "France Active" and "France Initiative" to promote business start-ups by women among financial institutions, to support women who are running a business and to develop women's entrepreneurship.

The agreement signed with the APCM (Assemblée permanente des chambres de métiers – Permanent Assembly of the Chambers of Trades) calls for more diversity in recruitment in the crafts sector, for the use of apprenticeships to encourage the occupational development of young people, for greater opportunities for business start-ups or takeovers for foreigners or immigrants, for women's contributions to economic development to be encouraged, and for discrimination to be combated.

As far as **financial support** is concerned, there are many non-government networks committed to women's entrepreneurship. The government supports their initiatives actively by way of grants. Here are just a few examples:

⁷ According to the new definition of business start-ups used by the INSEE, corresponding to the European field established by Eurostat.

- "Action'elles" supports women entrepreneurs at every stage of the business start-up process, guides them through the first few years of activity and helps them to expand their businesses;
- "Dirigeantes" brings women entrepreneurs together to develop synergies between and around them, thus enabling them to work more effectively;
- ACTIF (*Association de conjoints de travailleurs indépendants de France* – Association of Spouses of Self-employed Workers) provides an interface with the authorities, banks and other similar bodies to defend the interests and improve the situation of spouses of self-employed persons and therefore businesses run by couples. It has published a CD-ROM entitled "Réussir à deux" (Succeeding as a couple). On 29 October 2007, it organised a conference at the Senate to mark its 30th anniversary.

2. Facilitating access to bank credit

The **FGIF (*Fonds de garantie pour la création, la reprise et le développement d'entreprises à l'initiative des femmes*** – Guarantee Fund for the Creation, Takeover and Development of Businesses by Women) guarantees medium-term loans to finance working capital or investment needs. Any business created or restarted by a woman less than five years ago can benefit from it. Guaranteed credit of between €5 000 and €38 112 is granted for periods of between two and seven years. The guarantee provided by the FGIF is limited to 70% of the amount of the loan.

FGIF applications are supported and selected at local level via the two support networks, *France active* and *France initiative*. This approach provides support for the women in question at local level and encourages work in partnership with all those involved in business creation. This support minimises the risk of projects being shelved, and encourages business survival.

The FGIF is booming, and the number of guarantees has risen from 195 in 2004 to 745 in 2007, i.e. up by 282% over four years. Moreover, the amount of the loans guaranteed rose from €4 511 000 in 2004 to €18 000 000 in 2007, or 300%.

3. Legislative measures

- The *Loi en faveur des PME* (SME Promotion Act) of 2 August 2005 provides for the **status of "associate spouses" to be enhanced**. This relates mainly to women, who represent 93% of declared associate spouses.

The spouses of retailers and craftsmen often make a significant contribution to running the business. Henceforth, the recognition of their work and their rights will be based on their compulsory classification in one of three existing status groups: collaborator spouse, employee spouse or associate spouse. Recognition as a collaborator spouse means that spouses can establish their own pension rights and opens up the right to lifelong learning and the option, upon resuming the family business after the director ceases work, to continue running it without necessarily having the requisite vocational qualification, on condition that their previous experience is validated. It also allows spouses to benefit from save-as-you-earn schemes.

- Under Article 12 of the *Loi de financement de la sécurité social* (Social Security Funding Act) No 2006-1640 of 21 December 2006, **eligibility for the ACCRE** (assistance for unemployed persons wishing to start up or resume a business) **has been extended to include recipients of the *complément de libre choix d'activité*** (a benefit paid to persons who stop working totally or who begin part-time work in order to look after children aged under three years).

GERMANY

A. Statistics

In 2006, women accounted for **30.6%**⁸ of **self-employed** workers in Germany. This means that almost **every third company in Germany is managed by a woman**. The number of self-employed women rose constantly from 1 012 000 in 2001 to 1 264 000 in 2006.⁹ For the individual *Bundesländer*, the proportion of self-employed women ranges from 28.6% in Bremen to 35.1% in Hamburg. The number of self-employed women in the new *Bundesländer* is between 31.6% in Saxony-Anhalt and 34.7% in Mecklenburg-Western Pomerania.

B. Good Practices

The Federal Government's aim is to establish a new culture of self-employment with a special **focus on the number and quality of business start-ups and successions for women**.

The keystone of these activities is the setting up and operation of the *bundesweite gründerinnenagentur*¹⁰ (**bga – nation-wide agency for business start-ups**), which is subsidised by three Federal Ministries¹¹ and co-financed by the European Social Fund. This national platform brings those involved in women's business start-ups and successions together to form a comprehensive system with over 1 500 experts. The *bundesweite gründerinnenagentur (bga)* advises some 1 000 women starting up and taking over businesses every year in all branches and all the phases involved in start-up, consolidation and succession.

Its internet portal www.gruenderinnenagentur.de collates information on around 290 current events, over 200 studies, and contacts to some 420 advisory institutions and 310 networks throughout Germany. It brings initiatives, experts and women who have started up and taken over businesses together and promotes inter-disciplinary know-how transfer with a series of events and further training.

The www.gruenderinnenagentur.de identifies gaps in research and compiles up-to-date information on women's business start-ups in its own series of publications, which comprise fact sheets, thematic papers, branch information sheets and documentation.

The *bundesweite gründerinnenagentur (bga)* has regional heads in all 6 *Bundesländer*. This national forum is being expanded steadily and can provide summary information on the diverse activities for promoting women's entrepreneurship in Germany.

⁸ Microcensus 2006

⁹ bga-Faktenblätter, www.gruenderinnenagentur.de > Information > Fakten & Forschung > bga-Publikationen

¹⁰ cf. www.gruenderinnenagentur.de (bga)

¹¹ Bundesministerium für Bildung und Forschung (Federal Ministry of Education and Research) in cooperation with the *Bundesministerium für Familie, Senioren, Frauen und Jugend* (Federal Ministry for the Family, Senior Citizens, Women and Youth) and the *Bundesministerium für Wirtschaft und Technologie* (Federal Ministry for Economics and Technology).

A broad range of themes and best practice models is being developed in the course of the initiative "Power für Gründerinnen" (**Power for women starting businesses**), in cooperation with many institutions of higher education and experts from *the bundesweite gründerinnenagentur (bga)*. These include:

- Specific sectors approaches to, for example, technology-based and creative economy business start-ups by women;
- Business succession;
- Developing measures to increase the percentage of women involved in start-ups that are spin offs from higher education and research institutions;;
- Support for women with degrees in the humanities and social sciences in setting up businesses in the knowledge-based services sector;
- Studies on how women acquire specific knowledge and skills for business start-ups and how this affects their chances of success or what links there are between (family) socialisation and business start-ups;
- Development of the Womenexist learning system for women who, after completion of vocational education, aspire to a position of responsibility in a company or see career prospects in starting their own businesses.
- Study of special target groups, such as business start-ups by migrant workers, in crafts and trades or in rural areas) and development of corresponding recommendations/support;
- Development of objective instruments to diagnose success;
- Preparation of approaches to optimise institutional support and advice for women who start up businesses¹².

So that women are involved more heavily in business succession in future, several Federal Ministries have, together with relevant experts from regional ministries and industry, set up the **task force "Business succession for women"**. This has developed a forceful programme, including the campaign *Nachfolge ist weiblich*. A travelling exhibition presents the many biographies of successful women who have taken over companies throughout Germany

A new edition of the leaflet: *Politik für Chancengleichheit: Frauen in Mittelstand* (Equal opportunities policy: women in medium-sized enterprises) was published and is addressed to multipliers in the advisory sector for business start-ups. It gives a summary of the Federal Government's measures and projects to strengthen the position of women in medium-sized enterprises, especially with a view to improving the framework conditions, promoting advice and qualification and creating networks.

¹² For further information, see: [www.pt-dlr.de/pt_cg_unter Menüpunkt Laufende Vorhaben/](http://www.pt-dlr.de/pt_cg_unter_Menüpunkt_Laufende_Vorhaben/) under *Laufende Vorhaben/Existenzgründerinnen*.

GREECE

Good Practices

The **General Secretariat for Gender Equality** is the governmental agency competent for planning, implementing and monitoring the implementation of policies on equality between women and men in all sectors (www.isotita.gr). 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 regionally through a geographical diffusion to all rural areas of the country.

The project provides **consultation, training and employment to 9018 women**. Till now, 7199 unemployed women have taken advantage of consultation services; 4324 unemployed women have been placed in jobs through national or operational programs; 555 employed women have taken advantage of services on consultation, support and information; while 814 women have already taken advantage of training programs aimed at improving their skills.

The **female entrepreneurship** is further supported through a subsidy to those women interested in establishing their own enterprise. The amount is 9000 EUR and special provision has been foreseen for mothers with children of 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 2074 women.

FEMALE ENTREPRENEURSHIP IN EPAN & EPAN II

Under the Operational Programme "**Competitiveness 2000 – 2006 (EPAN)**", co-financed by national and EU funds, actions and projects have been implemented aiming to improve the competitiveness of the Greek economy. An important measure of EPAN has been the encouragement of business initiatives in various population groups that make a low contribution to business activity. Within the scope of the above measure, the action "**Support of Business Initiatives by Women**" encouraged and promoted business initiatives by women (aged up to 55 years old) providing financial support to start a business in processing, commerce, services and tourism aiming to utilise their skills for the development of new companies. The absolute majority of share capital of the above companies belong to women and at the same time administration is demonstrably in the hands of women entrepreneurs. The share of public funding is about 50% (at the last call for proposals it reached 55%) and the participants' contribution may be partially financed through loans provided by banks and guaranteed by the public fund "Credit Guarantee Fund for Small and Very Small Enterprises" (TEMPME SA).

Within the framework of this action, finance has been provided for integrated business plans by women entrepreneurs, including purchase of the necessary productive equipment, studies, advisory services, transfer of technical knowledge, marketing activities, training activities, etc.

The action has been implemented through successive calls for proposals. The overall budget was €227.6 million attributed to about 2875 business plans (public funding amounted to €120.5 million. Participants' interest – being considered as high – was increasing during the successive calls for proposals as well as the proposals' quality. The rate of proposals' rejection by the beneficiary women, after their approval, in comparison with other relevant actions was high, however expected and compatible to international standards.

The assessment of the action based on interviews with participants and on deskwork - in the framework of the updating of the mid term evaluation of the Operational Programme "**Competitiveness**" (2005) - has showed rather satisfactory initial results and was in agreement with the original objectives. Although further assessment is needed in view of more reliable results, taking into consideration the early stage of implementation when it took place, the evaluation underlined the importance of the action and its positive contribution to the creation of new viable companies.

Within the new Operational Programme "**Competitiveness and Entrepreneurship 2007-2013 (EPAN II)**", a similar action has already been planned, based on the acquired experience in view of being more effective. The Managing Authority of the Operational Programme "**Competitiveness**" has contracted the Institute for Economic & Industrial Research (IOBE) in order for it to prepare a study to further assess the funding of actions in favour of female entrepreneurship.

HUNGARY

A. Statistics

The Hungarian Central Statistical Office does not collect gender-based data on women entrepreneurs. In case of setting up a sample for a targeted research among women entrepreneurs, the number of entrepreneur women is available, but the ownership structure of the corporate enterprises is available only by data searching in the database of the Court of Registration. According to the estimation of the so called Conjunction Research of the Ministry of Economy and Transport, **30 percent of the registered enterprises are owned by women.**

The Ministry of Social Affairs and Labour has recently initiated research on a random sample among a thousand women in order to gain new information about their general circumstances, most important constraints regarding entrepreneurship, employment as well as work-life balance.

B. Good practices

The idea of promoting women entrepreneurship was born in the early 1990s mostly among NGO-s focusing on women and other groups of people with fewer opportunities facing unemployment. These programmes were financed mostly from PHARE resources and from other donors from overseas. Since the EU accession, the National Development Plan, and the Operational Programmes (OPs) have determined some goals in connection with unemployed women over 40 years old and young women after childcare benefit etc. in order to assist their reintegration into the labour market, or to stimulate self-employment. The European Social Fund (ESF) supported training and re-training courses to reach these aims. These goals can also be found in the New Hungary Development Plan, and the new OPs. The Ministry of Social Affairs and Labour set up an Award for Family Friendly Workplace for the enterprises which had been making significant efforts in order to develop their employees' work-life balance and **Equal Opportunity Award for women, including entrepreneurs** was also funded.

The purpose of the Hungarian employment and entrepreneurship policy was to achieve the Lisbon goals in the case of women entrepreneurs. But the unfavourable economic situation and the very tough incentives make the setting up of new businesses difficult, despite the "one stop shops" which significantly reduced the administrative burden, and the new Corporate Law which diminished the initial capital of the new enterprises. After closing and monitoring the first Planning Period, between 2004 and 2006, we will have significant data, results and impact indicators based on the implemented projects.

With the Government Decree of 1089/2006. (25. 09.), the Government created the Council for Social Equality of Men and Women with the aim of enhancing the involvement of civil organizations representing the interests of women into the activities of the Government and also aimed at insuring that the approach of these organizations to social equality of men and women become increasingly accepted in legislation and the process of elaborating action programmes.¹³ The Council is a consultation body, which makes suggestions and prepares Governmental decisions. Its members are representatives from the Ministries and elected members of civil organizations, as well as experts.

¹³ source: www.eselyegyenloseg.hu

The ESF at national and regional level and the **Targeted Fund for Entrepreneurs** of the Ministry of Economy and Transport support a wide range of training programmes for women entrepreneurs and future entrepreneurs. The measures of success in case of the training for beginners are usually related to the number of business plans completed, and to the number of new entrepreneurs or self-employed people by the end of the training. In case of the training for women entrepreneurs, the measures aim at increasing number of employees, the rate of growth or export, new organizational added value, such as ISO Certificate, Green Office, etc. As an important result of the training courses and foreign exchange programmes, the project evaluators are aware of the suggested training methods, and prefer those who are providing case studies, good practices and interactive methods. This is an important basis of future awareness of the training of participants to LLL.

There are several popular **training** courses at regional as well as at local level which involve **entrepreneurial skills and knowledge**. There is a complex programme provided by the National Employment Service which was implemented at a lower financial level almost 15 years ago, for all unemployed people. This is also very popular among unemployed women.

Recent measures reduced the financial support of the social institutions - nurseries, kindergartens and elderly houses- and the whole system is currently being reorganized. Women entrepreneurs in the rural areas are in an especially difficult situation because of the lack of institutions for child or elderly care. According to research among women entrepreneurs, funding an enterprise is significantly easier for a women living in medium towns or cities. Women living in the rural area are retrained of this because of the above mentioned reasons. The problem of child care can be solved by the so called **Daily Family Care Houses**, led by self-employed women, while the Social Cooperatives can help elderly people, if local governments are able to support these schemes.

For the time being, Hungary has not prepared a national or regional mentoring service scheme yet. This does not mean that mentoring is not available for all women entrepreneurs or self-employed women. Since the SEED Foundation for Small Enterprise Economic Development organized its first Shoulder to Shoulder programme after training for women entrepreneurs in 1996, this good practice has also spread to the countryside. Mentoring after training is an important indicator in almost all ESF projects for women and it is inevitably useful, especially in the starting period.

Hungary has no separate public microfinance scheme for women, but the micro credit facilities, which have been available since the early 1990s, are also available for women entrepreneurs. The programme was initiated by the PHARE Programme and was disseminated by the Hungarian Foundation for Enterprise Promotion (HFEP) and its Local Enterprise Agencies (LEAs). There were some other attempts, including the Lady debit card of the Budapest Bank, or the "Confident" Small Family Credit, provided by an NGO, by the Association of Hungarian Business Women, financed by the Saving Cooperatives Polgári. Women entrepreneurs have significant expectation towards the JEREMIE FUNDS which are currently being introduced (www.mifin.hu).

ICELAND

A. Statistics

In the year 2007, the population of Iceland was a little over 300.000. About 63% live in the greater Reykjavik area. There were **3674 start-up businesses** (an increase of 15%), of which **20% were owned and run by women**. Most were small firms in the service sectors which had few employees. The unemployment rate in 2007 was 2%.

B. Good Practices

The Ministry of Business Affairs has and will go on encouraging the Business environment to change its attitude towards women as board members.

Some good practices were established after the successful **conference called “Let’s activate women’s power”** (Virkjum kraft kvenna) organized by the Ministry in 2007. A Database with the names of 100 very able businesswomen was launched: [http://www.leitogaaudur.is/FelagatalOgFerilskrar/\(Leitogaaudur\)](http://www.leitogaaudur.is/FelagatalOgFerilskrar/(Leitogaaudur))

A private financial service company was established, Audur capital <http://www.audur.com/> directed by women and very focused on the potential value of women. Preparations for a similar conference is being planned for the year 2008.

The **women’s guarantee fund** (Lánatryggingasjóður kvenna)

<http://www.vinnumalastofnun.is/atvinnumal-kvenna/> offers guarantees for up to half of a loan women can get from their bank to work on Marketing Research and Product Development and The Ministry of Social Affairs gives special grants to women through The Women’s Fund (Kvennasjóður). The grant is for 50% of the cost of preparing a new Business idea which will not skew the competitive position in Businesses owned by women.

The **“Impra Service Centre for Entrepreneurs and SMEs”** provides advice to women developing specific business ideas with the intention of establishing their own businesses. Impra offers a 15 week seminar, Headway (Brautargengi), twice a year. The seminar is held around the country and deals with the establishment and running of businesses, encouraging women to enter the Icelandic business area and with promoting equality between businesses run by men and those run by women. Impra also offers Guidance (Handleiðsla) Advice to women working on a special business idea and planning to establish their own Business.

The Institute of Regional Developments (Byggðastofnun) <http://byggdastofnun.is/> provides counselling, education and mentoring at national level. A specialist gives advice to women entrepreneurs on where to find funds, how to apply for loans, advice on what has to be fixed in their operation and where they can seek advice.

An Employment counsellor offers mentor training and counselling on running a Business

“The Icelandic Association of Women Entrepreneurs” (Félag kvenna íatvinnurekstri FKA) <http://fka.is/> is a non profit professional organisation for female business owners that aims to bring them together in order to make them stronger and more noticed in the business

world and in society. It also aims to encourage exchange of ideas and knowledge and sharing of experiences between its members.

“Vivid agriculture” (Lifandi landbúnaður) <http://www.landbunadur.is> is a grass roots movement within the farming community. “Vivid agriculture” has developed seminars for women and organized conferences to introduce farm life and agricultural products to people living in urban areas and to promote gender equality within agriculture.

The Bifröst University has for a few years offered 11 week business courses for women in business called “Women Power” (Máttur kvenna), and also Women Power part II, an 11 week course on further education in this field. Both business courses are Online Education.

For a few years Bifrost University has also been in charge of a two day conference called Power to Women (Völd til kvenna), a very successful platform to strengthen women’s networks, to discuss critically the fight for equality and to work for the benefit of women. The conferences produced very interesting results.

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 in this field. <http://www.rikk.hi.is/>

The Gender Equality Identification (Jafnréttiskennitalan) <http://www.bifrost.is> 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. This is a three year Project that finishes with a conference in the year 2008.

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. The database contains the names and CVs of women experts in a wide range of professions.

The Research Centre for Gender Studies at the University of Iceland undertook a review on behalf of the Ministry of Industry and Commerce to examine whether decisions regarding grants of loans and investments on behalf of the Ministry and its specific institutions had been based on the aim of integration of women.

The review focused on the period 1999 – 2005. The result was that there was no integration regarding grants of loans and investments, but women need to be urged to take on projects in innovation to be eligible for grants in that field.

IRELAND

No new activities reported. Please consult the 'WES report 2006'

ITALY

A. Statistics

According to the *Observatory on Women entrepreneurs 2007*¹⁴ **female-owned companies** number more than **1.2 million, thus representing 24,02%** of the total number of companies in Italy. As such, in 2007 the number of female enterprises increased twice as much as the national average. This means that while the labour market is still unable to offer adequate opportunities, women making the choice of starting or running an independent business are on the increase, thus showing a deeper motivation and need for self-achievement than men.

The figures show that women' enterprises are mostly located in the Centre – Southern regions as the Mezzogiorno (South) still remains the area with the highest percentage of female-owned companies (26.58%) in respect to the total number of existing enterprises, while the number of female enterprise located in the Centre of Italy increased significantly during 2007 (25.19%), specifically in Rome, in respect to the northern areas (north-east: 21.11% and north-west: 22.31%).

Another important change concerns the legal status of female enterprises: for the first time the incidence of self-owned enterprises is decreasing in respect to other forms of business. **Women are choosing more up-to-date and structured types of business such as stock capital companies.** In fact, while sole proprietor businesses register high reductions (of more than 7 000 units), stock capital companies and limited companies are increasing (+ 12 000units).

In terms of sectors of activity, female enterprises are mainly found in the **commerce sector, in agriculture and in the personal services sector** where women manage one in two enterprises. However, their presence is not only significant in those activities considered to be traditionally managed by women, such as retail, the social and personal services sector, and education, but also (and increasingly) in the services sector: from business services (real estate, computer, research: + 4.5% in the year), to the hotel and restaurants sector, (+1.9%), and construction, where we have the highest rate of growth in 2007 (+7.5%), similarly to what happens for all enterprises, due to an enduring expanding phase, and transports (+1.8%).

Furthermore, the number of female enterprises active in agriculture, while still significant (over 20% of the total number of female enterprises), is gradually reducing (-2.3% during 2007).

The data about women managers' nationality show that the contribution of immigrants to the growth of female entrepreneurship is increasing: at the end of 2007, more than 43 000 female sole proprietor enterprises were run by non-EU citizens, (9,2% more than in 2006): most of them are Chinese (+16.4 with respect to 2006), with more than 11 000, followed by Moroccan women.

¹⁴ Six-monthly survey carried out by Unioncamere on the base of data collected throughout the Chamber of commerce ' business Register

B. Good Practices

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

At the end of 2006 the Ministry published the official regional rankings related to the **6th call for proposal** addressed to female entrepreneurship under Law 215/92. As such, during 2007 **1.122 business** initiatives from the whole territory received an official **awarding of public funds** (from the State as well as from the Regions). Most of them belong to the tourism sector, commerce and services (874), then come projects in the industry sector (208), and finally only 40 are in agriculture. Investments must be made within 24 months starting from the date of official awarding of funds.

Within the framework of Law 215, as far as the **Regional Programmes** are concerned, the Ministry for Economic Development has co-financed **18 Regional Programmes** related to the promotion of women entrepreneurship. These programmes, submitted to the Ministry and evaluated at the end of 2006 are currently in progress and will be accomplished by the end of September 2008. Since the beginning of 2007 the Ministry has been monitoring all achievements and is therefore able to indicate the main results of each programme of the past year. The total amount of resources allocated for the programmes is 13,422,896.00 Euros.

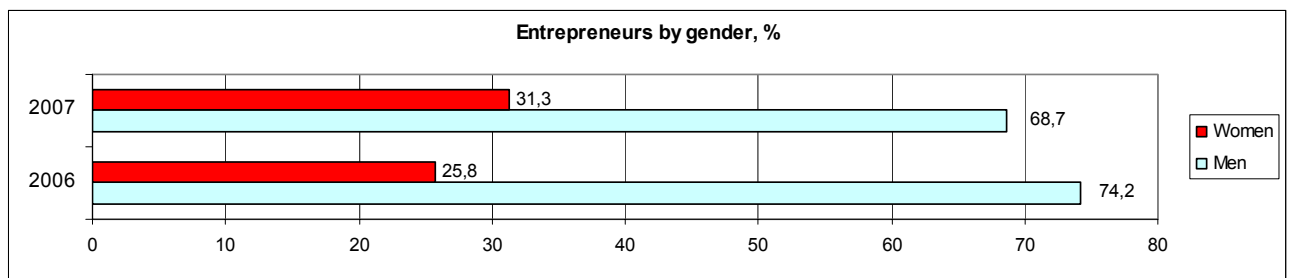
LATVIA

No new activities reported. Please consult the 'WES report 2006'

LITHUANIA

A. Statistics

Recent years have seen a growth in the employment of women in Lithuania and their role in the country's economy. Research figures for 2007 produced by the Department of Statistics show that the **proportion of successful female entrepreneurs** increased from 25.8% in 2006 to **31.3% in 2007** (see chart below).



During the course of this research an interesting phenomenon was observed, namely the noticeable growth in women's areas of activity. Construction and transport were previously regarded as exclusively male domains, but women are also now engaging in these areas of business – to a small extent as yet, but with relative success. The largest group of women entrepreneurs was in the hotel and restaurant sector (60.7% of all entrepreneurs in this sector in 2006, and 54.0% in 2007), financial intermediation (56.3% in 2006 and 60.0% in 2007) and other community, social and personal service activities (20.0% in 2006 and 60.0% in 2007).

From 2006 to 2007 the number of women engaging in the wholesale and retail trade grew by 8.2%, in real estate, rentals and other similar activities by 4.7%, in financial intermediation by 3.7%, and in transport, storage and communication activities by 1.9%.

Moreover there was a decrease in the stereotypical attitude in Lithuania that men are better business managers than women. In July 2005 a survey conducted by the market and public opinion research company *UAB Spinter tyrimai* showed that as much as 65% of the Lithuanian population considered that women are as good at being managers as men, and 49% of those questioned stated that in choosing a manager they would not accord priority to either a man or a woman.

The number of women at the head of companies is growing, with most female managers being in the age groups 41-50 and 51-60. This fact suggests that it is generally women with a fair amount of experience that participate in business.

It is interesting to note that according to Eurostat figures published at the beginning of 2008 Lithuania has the **highest proportion of women managers in the EU (41%)**.

B. Good practices

There are no special business promotion strategies or programmes for women in Lithuania. However **measures to promote female entrepreneurship and support women's business ventures have been incorporated into a variety of national programmes**, for instance the 2007-2013 Human Resources Development Action Programme, the 2005-2009 National Women's and Men's Equal Opportunities Programme, the Strategic Axis for Small and Medium-Sized Enterprises up to 2008 (also to be included in axes covering future periods), the 2007-2013 Lithuanian Rural Development Programme and others.

42 business information centres (BIC) and 6 business incubators (BI) have been established in Lithuania's regions. Each year the Ministry of Economic Affairs finances **information days for entrepreneurs** and women wishing to set up in business, organised by BICs. During these information days existing and future businesswomen learn about the different forms of Government support for SMEs, hear other Lithuanian entrepreneurs' success stories, and gain an insight into various aspects of business organisation and development and other useful information.

BICs and BIs also run a variety of **training courses and seminars for existing and future entrepreneurs**. According to these bodies women participate more actively than men in training and events and take more of an interest in business development financing opportunities.

Statistical and scientific research conducted in Lithuania has concluded that the most important support measures for women's business ventures are the following: **financial support for business start-ups, specialised loan funds, loan guarantees, soft loans for business start-ups and support for business investments**. INVEGA, the guarantee body set up by the Lithuanian Government in 2001, provides credit institutions with guarantees in respect of business creation and development loans granted to SMEs. INVEGA also partially compensates (up to 50%) interest on guaranteed loans. It is worth noting that over recent years the demand for guarantees has continued to show strong growth – in 2007 INVEGA provided 1.3 times more guarantees than in 2006. In 2006–2007 over 20% of guarantees were provided to companies headed by women.

Furthermore, in 2006 the **microcredit system** began operating in Lithuania. Between August 2006 and 31 December 2007 a total of 453 enterprises had already taken advantage of microcredit.

An **initiative to promote female entrepreneurship in rural areas** is being implemented by the Ministry of Agriculture together with organisations such as the Chamber of Agriculture and one of the most active Lithuanian rural women's umbrella organisations, the Association of Lithuanian Women Farmers, which aims to strengthen rural women's self-confidence, develop their skills and provide them with knowledge, especially in the area of alternative enterprise. In 2007 the Ministry of Agriculture financed 29 of this association's events. The seminars helped to train around 440 people, 80% of whom were rural women. Around 90 women representing rural areas of Latvia, Estonia and Lithuania participated in the 5th annual international conference Rural Women Around the Baltics: Problems and Challenges, and 335 Lithuanian women from rural areas attended the Role of Rural Women in Sustainable Rural Development conference.

The Lithuanian Rural Development Programme for 2007–2013 stipulates that the distribution of funds from the European Agricultural Fund for Rural Development should give priority to rural women applying for support. This is of particular relevance where funds are distributed for measures such as Transition to Non-Agricultural Activities, Support for Business Creation and Development, Promotion of Rural Tourism Services and Renewal and Development of Rural Areas.

The conditions for harmonising family and work commitments for men and women are also being improved in Lithuania. Two models for reconciling professional and family responsibilities have been set up and tested within the framework of projects supported by the EU's EQUAL initiative; one of these is orientated around rural communities, the other around urban communities. A family-friendly workplace model has also been created and tested in practice.

It is interesting to note that paternity leave is growing in popularity in Lithuania.

The compilation of gender-specific statistics in Lithuania is being improved.

THE NETHERLANDS

No new activities reported. Please consult the 'WES report 2006'

POLAND

No new activities reported. Please consult the 'WES report 2006'

PORTUGAL

A. Statistics

In 2007¹⁵, women accounted for 46% of the employed population in Portugal and the female employment rate was 61.9%, 12% lower than the employment rate of men which was 73.8%. Of the employed population in 2007, only 22.96% are **self-employed workers**, of which **41.4% are women** and 58.6% are men. The data regarding the entrepreneur profile¹⁶ in 1995, 2000 and 2005¹⁷ shows that there is a growing trend of women entrepreneurship and in the educational level of female entrepreneurs. In 2005 women accounted for 30.5% of the entrepreneurs while in 2000 they accounted for 28.2% and in 1995 for 27.5%. Overall, the major percentage of women entrepreneurs is in the age category of 36-55 years old although the age category of 26-35 years old comprises more than one third of all female entrepreneurs. In 2005, women accounted for 40.4% of the entrepreneurs with a degree level education and 20.17% of all women entrepreneurs were educated to degree level while in 2000 this figure was 11.37% and in 1995 only 2.12%. The level of academic qualification increases as the age of the entrepreneurs decreases.

B. Good Practices

In Portugal there are **mainstream government programmes** in favour of enterprises and entrepreneurship.

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 business ideas/plans. Support is also provided through a network of business information centres and enterprise creation centres.

Examples of these **mainstreaming programmes** are:

The programme “BIM – Bolsa de Ideias e de Meios”¹⁸ – supports (consulting services) entrepreneurs during the phases of developing the business idea/plan and the start-up. It also aims to facilitate access to finance, business incubator services and other specific programmes. In 2007, 27 projects where women were the entrepreneurs (17 projects) or the partners (10 projects) received support to develop the business idea/plan.

Empreenda’07 – Idea & Venture Fair¹⁹ - is an Idea and Venture event that aims to put together venture capitalists and entrepreneurs having an excellent scientific, technological and management expertise presenting their fast growth business ideas. Its objectives are to allow seed and early stage technology based companies to present themselves to investors; and to foster the networking among companies, venture capitalists, business angels and entrepreneurship support agencies.

In the 2007 edition, 26 projects where women were the entrepreneurs (9 projects) or the partners (17 projects) were selected and participated in the fair.

¹⁵ INE - National Statistics Institute – Labour force survey.

¹⁶ These data refer only to entrepreneurs who are employers.

¹⁷ MTSS/GEP – Ministry of Labour and Social Solidarity, Personnel Records.

¹⁸ IAPMEI – Institute for the Support to SMEs and Innovation, www.iapmei.pt/iapmei-bimindex.php

¹⁹ IAPMEI - <http://www.iapmei.pt/iapmei-mstplartigo-01.php?temaid=4&msid=2>

Entrepreneurship information is available on IAPMEI web site²⁰. One of the areas covered is enterprise start-up. The aim of this area is to help entrepreneurs and potential entrepreneurs to develop their own business idea/plan and prepare the project financing. The information provided goes from the starting point – identification of the business idea – to the enterprise start-up, such as:

- 10 steps to create your own business
- Entrepreneurship capability assessment
- Creating a business plan
- Financing charts

In 2007 333, 405 people accessed the enterprise start-up information area.

The programmes “Local Employment Initiative”, “Creation of Self-Employment” and “Family Care Local Employment Initiative”²¹ – support entrepreneurs to create new start-ups through management training, recruitment of workers, consulting services and financial assistance. In 2007, 4,162 people started their own business under these programmes, of which 2,350 were women (56.46%).

There are also **specific government measures devoted to female entrepreneurs**. The main initiative carried out since 2002 in this area is the measure “**Support of Female Entrepreneurship**”²². 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 initiative 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 was given to projects that included at least the training and the consultancy/mentoring.

The total number of women involved in the different areas covered by this measure is shown in the table below.

	Training	Consultancy	Networks	Business plan/idea	Enterprises start-up
2004	1,211	59	56	39	35
2005	1,672	373	131	139	122
2006	885	508	296	325	311
	3,768	940	483	503	468

Source: Operational Programme for Employment, Training and Social Development - Evaluation reports

Under the framework of the new round of the European Structural Funds, during 2007, a new programme was being prepared to replace this measure.

²⁰ www.iapmei.pt

²¹ IEFPP – Institute for Employment and Vocational Training, Programmes and measures of employment and vocational training.

(<http://www.iefpp.pt/estatisticas/IndicadoresActividade/SinteseExecucao/Paginas/SinteseExecucao2007.aspx>)

²² From 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) (co-financed by the European Social Fund).

ROMANIA

No new activities reported. Please consult the 'WES report 2006'

SLOVAK REPUBLIC

Good Practices

A high unemployment rate, a traditional gender division of labour persisting particularly in backward agricultural areas, and differences in job positions with the resulting remuneration gap between men and women are the factors determining the success in achieving the key objective of increasing the participation of women, and particularly of older women, in the labour market. Along with gradual facilitation of women's entry to the labour market through harmonising job and family, emphasis is put also on creating conditions for and supporting women in entrepreneurial activities.

The Slovak Republic aims to maintain the employment rate growth at 1 – 2% a year and, by 2010, reducing the total unemployment rate in accordance with the updated convergence programme of the Slovak Republic while ensuring the growth of employment of women and the elderly.

The Slovak Republic will therefore be ensuring the compliance with social rights and evaluating the social sustainability of the reforms. The basic objective is a social policy and an employment policy which will guarantee the maintenance and development of human, economic, social, and cultural rights leading to a dignified living standard for every human being.

The idea of establishing a competition which would award successful women in business was taken from the Czech Republic where it had a long tradition.

Top Centre of Businesswomen, inspired by its counterpart from our western neighbouring country, launched the competition called Outstanding Businesswoman of Slovakia in co-operation with the National Agency for Development of Small and Medium Enterprises. In 2007 it was rebranded and renamed to Businesswoman of Slovakia.

The contest was introduced in Slovakia in 1999 for the first time. From the very beginning the competition was supported by the Canadian Embassy. Top Centre of Businesswomen has been a long-time co-organiser and a professional patron. A long-time media partner is Ecopress, a.s. – Hospodárske noviny.

The main idea of the project is to award successful women in business and their ability to establish their companies firmly at the market. Their position, in comparison with male entrepreneurs, is more difficult since most of the businesswomen are responsible mothers that have to synchronize their personal and professional lives. Lastly, the project aims to showcase the best businesswomen in Slovakia and in such a way to motivate other women not to be afraid to start up their own business or develop existing enterprises.

The competition is designed for start-ups (a woman that has been doing business for a minimum of 12 months and up to 3 years), for the well established companies (those that have been in operation for more than 3 years) and eventually for self-employed women. Moreover, a female entrepreneur has to be a sole owner of a company or her property share in the company must represent at least 50%.

Throughout the past years, more than 320 businesswomen wanted to gain the prestigious title "Outstanding Businesswoman of Slovakia". Each year, the candidates are being selected and compared with each other based on the following criteria:

Main criteria:

- business success in terms of economic performance
- clear idea of the future development of a company

- desire to hit higher goals when developing business and purposeful building of the image, endurance and attempt to stand out
- benefits brought by a company to a region
- non-conventional way of doing business, original attitude towards the business plan execution, originality and innovation
- synchronisation of personal and professional life
- application of the principles of the Ethics Code

Additional criteria :

- secured market for own goods and services
- high quality and professionalism,
- standard of customer service,
- social programme for employees

Furthermore, in order to secure the objective evaluation of candidates, the members of the committee personally visit each applicant. The winners are determined according to the total number of points received from the committee members.

The committee usually consist of representatives of professional organisations. Usually, it is comprised of the following members:

- National Agency for Development of Small and Medium Enterprises
- Top Centre of Businesswomen
- The Entrepreneurs Association of Slovakia
- The Slovak Association of Crafts
- The Slovak Chamber of Commerce and Industry
- The winner from the previous year
- The general and main sponsors of the competition.

With the aim to make the competition more attractive to a wider public, a fourth category has been introduced – ‘SYMPATHY AWARD’. Anyone can send his vote (via SMS or Internet) to one businesswoman out of a pre-selected group of the runners up for the award.

Interestingly, over the last two years, the committee has decided to award one female entrepreneur with an extra prize - the SPECIAL PRIZE. Last year the price went to a protected / sheltered workshop which employs handicapped people. “Women without limits was the main sentiment of the 3rd Day Businesswomen and Manageresses that took place on 8th and 9th of September 2007 in the Congress centre Reduta in Lučenec.

SLOVENIA

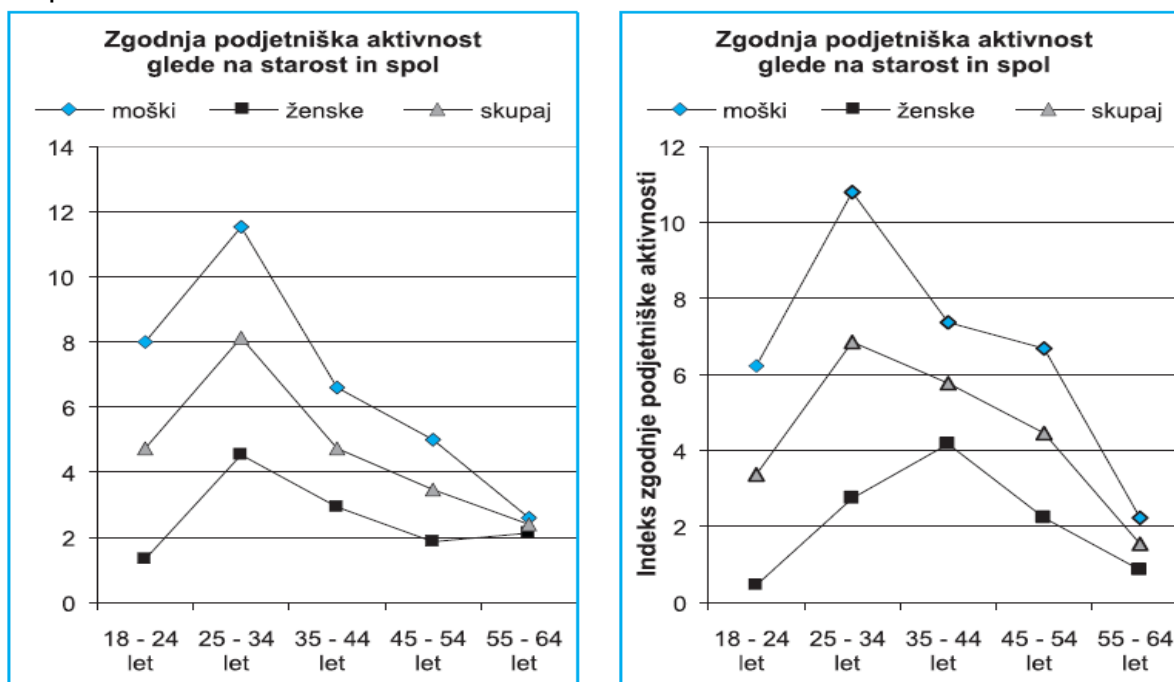
A. Statistics

Gender-based statistics research by Global Entrepreneurship Monitor (GEM) was done for 2007 as well (already the sixth year) in 42 countries and published recently.

Slovenia placed in 33rd position in the index of early business activity (TEA), in 2006 was in 35th position. 4.78% of adults in Slovenia (a little more than last year) were start-ups. Furthermore, in Slovenia, as in other countries, entrepreneurship is dominated by men. In 2006 Slovenia was in 3rd position in male dominance (3 male entrepreneurs :1 female entrepreneur), in 2007 the situation is getting better (**2.6 male entrepreneurs : 1 female entrepreneur**), so Slovenia gained 7th position (graph 2). The most frequent age for starting business is between 24 and 35 years for both genders (last years between 35 and 44) – graph 1. There is more of entrepreneurship out of opportunity. The good news is that in Slovenia, in comparison with 2006, the situation improved in the correlation 2.6 between women and men entrepreneurs. After an inglorious record last year when Slovenia was in 3rd position, the situation in 2007 is getting better in terms of demonstrating lower less male dominance.

Most female entrepreneurs (and male entrepreneurs) are from the target group between 25 and 34 years. Up to now the target group was between 35 – 44 years old. (graph 1).

Graph 1



* Graphs show: Early entrepreneurial activity comparison of age and gender

Let: Age

Indeks zgodnje podjetniške aktivnosti: Index of early entrepreneurial activity

This year's research looks in more detail at entrepreneurship in European countries. For the purpose of the research, all European countries participating in the 2007 GEM research project were divided into two clusters according to their 2006 per capita GDP by taking USD 30,000 as the dividing line. The first cluster (low GDP per capita) thus includes Slovenia. In both country clusters, men are more often engaged in early-stage

entrepreneurial activity than women. In countries with GDP per capita below USD 30,000, the prevalence rate of men of working age engaged in early-stage entrepreneurial activity is 8.24% while the prevalence rate of women in the same category is 3.67%. In high GDP per capita countries, the prevalence rate is 7.55% for men and 3.97% for women in the same category. The proportions of men and women in both groups of countries do not significantly differ statistically ($p > 0.05$).

From the perception of establishing start-ups and growth, researchers talk highly of access to physical infrastructure (3.65), attitudes of women regarding entrepreneurship (3.51), detecting business opportunities (3.22) and protection of intellectual property (3.11). Researchers are critical towards government regulations (2.04), education and training in elementary and secondary schools (2.30), RR transference (2.31) and socio-cultural norms (2.32).

A detailed look into the scores for the government policy elements (which have yet again received the lowest average score) shows that the experts were particularly critical of the level of bureaucracy in Slovenia. These findings indicate the need for changes and adequate economic policy measures, which applies both to the regulatory measures and the measures supporting the creation and growth of enterprises in Slovenia.

The experts partly agree that Slovenia has enough sources of debt funding for new and growing firms and that women and men have equal opportunities to access the same number of good opportunities for new business creation. Other framework conditions with the highest scores were access to physical infrastructure necessary for business activity, attitudes of women towards entrepreneurship, perception of business opportunities and quality as well as access to commercial, legal and professional infrastructure required by new and growing firms.

B. Good practices

The Ministry of Economy developed a programme of measures '07 – '13 for special target groups in entrepreneurship, especially women and youth. The Public Agency for Entrepreneurship and Foreign Investments is the implementing agency of the Ministry. In 2007 the agency carried out promotion activities for potential entrepreneurs and women entrepreneurs and for existing companies. At the end of 2007 a plan to make a specialized model for getting better solutions for more female entrepreneurs and implementing that model was developed, including WES best practice and the existent measures for entrepreneurs in Slovenia. In 2008 training activities for start-ups for women entrepreneurs began.

There are also some additional international projects including women, such as the Interreg projects: Dione Slovenia <http://www.projectdione.eu> (networking).

SPAIN

A. Statistics

According to the Labour Force Survey (EPA) for the last quarter of 2007, women still represent just over 31% of entrepreneurs, a rate that has oscillated only slightly since 2004 (Table 1 - Annex I).

In Spain, the approval in March 2007 of the **Organic Law for effective gender equality** constituted a commitment by the government to eliminating all sorts of discrimination giving rise to inequalities between women and men in all areas, and especially in economic affairs.

B. Good practices

In 2007 the following steps were taken to encourage women to become active as entrepreneurs and in business:

1. **“Business Support for Women” Programme (PAEM)**

The main objective of this programme, launched in cooperation with the High Council of Spanish Chambers of Commerce, Industry and Navigation and the local Chambers of Commerce, is to raise awareness and encourage entrepreneurial activity by women. It aims to be an effective instrument for the creation and consolidation of women's businesses. In 2007 information was provided to 11 115 women, 13 708 requests for advice were dealt with, consultancy services were provided on 280 business plans, and support was provided for the setting up of 2 174 enterprises which created 485 jobs. This programme has an on-line advice service E-empresarias.net which handled 10 545 enquiries from a total of 4 063 users.

Several **Information days** were also organised to publicise the Organic Law for effective gender equality. These were aimed at the staff of the Chambers of Commerce, business leaders and both sides of industry.

2. **Business Creation and Consolidation Programmes**

2.1 Training for the development and consolidation of businesses

This programme of 400 hours of individual and group training is especially aimed at businesswomen who would like to consolidate their businesses, improve their profitability or evaluate other expansion alternatives. The aim is to provide an overview of the different functional areas of business so as to enable participants to identify market opportunities using management tools to improve the training of businesswomen and make their businesses more competitive. In 2007 84 women took part.

2.2 Business Management Training

In conjunction with the **Industrial Organisation School Foundation**, a training programme on setting up and managing businesses is being provided with the objective of promoting entrepreneurship. This is aimed at women with a business idea they want to put into action. In 2007 221 women took part in this programme. Tutorials are provided for every single project.

3. Business tutoring, follow up and coaching

This programme provides individual technical tutoring in aspects of the setting up and management of businesses. It is backed up with follow-up and coaching measures to provide the personal tools to help businesswomen take decisions that will make their businesses competitive. To date 300 businesswomen have taken part.

4. Virtual Complex for businesswomen

The main aim of this portal is to promote and consolidate the use of new information and communication technologies among entrepreneurs and businesswomen. This is where they can find a useful tool not only for developing other economic and commercial activity but for sharing their crucial experiences in the business world and creating points of reference for sharing. In 2007 nearly 2 000 users accessed the different spaces hosted by this Virtual Platform for Businesswomen.

5. Financing programmes for woman entrepreneurs

5.1 Microcredit programme

The programme is being developed in cooperation with the Directorate-General for Small and Medium-sized Enterprise Policy (DGPYME), a commercial banking group and various national-level Businesswomen's Organisations, which advise the participants in the process of applying for and granting of microcredit. In 2007, 209 business plans were evaluated and 115 micro credits granted.

5.2 Self-employment grants "Emprender en Femenino"

In order to encourage women to set up their own businesses and to support the launching and consolidation of business initiatives, in 2007 the Institute for Women announced the 12th round of "Emprender en Femenino" self-employment grants. Of the 773 applications received, 119 were granted aid.

5.3 ICO microcredit line

A microcredit programme has been put in place to complement the various funding lines dedicated to small and medium-sized enterprises launched by the Instituto de Crédito Oficial (Official Credit Institute - ICO). This reinforces the funding mechanisms available under loans under the ICO-PYME line, participating loans or the development of refinancing for the risks taken on by mutual guarantee societies.

This line was put into operation in late 2002 and, in the period 2007-2008, €20 000 000 was made available to potential beneficiaries.

The volume of loans supported on 24 September 2007 was 600 000 Euros

SWEDEN

A. Statistics

More women among new entrepreneurs

Fewer women than men run a business. About **22 percent of the Swedish small business entrepreneurs are women**, and about 78 percent are men. However, more even is the share of women and men setting up a new business. More than **30 percent of new entrepreneurs are women** (in 2006: 35 per cent) and about six percent of the new businesses are set up by women and men jointly. The fact that the share of women start-ups is considerably higher than the share of women already running a company is indicating that the share of women and men amongst entrepreneurs gradually is getting more even.

Women entrepreneurs are younger and more educated

The age structure of small business entrepreneurs shows that women entrepreneurs tend to be younger than male entrepreneurs and also more educated. Most **women entrepreneurs, 58 percent**, were in the age category **34- 53 years old**, compared to 53 percent for male entrepreneurs. We also find that one in ten male entrepreneurs is 64 years old or older, but only one in twenty women entrepreneurs is 64 years old or older. **45 per cent of women entrepreneurs have studied at university**, compared to 32 per cent for men.

Both women and men mostly run service companies

The majority of Swedish companies operate in the service sector. This dominance applies to companies run by both women and men. **62 percent of women** and 61 percent of men running a company do so in **the service sector**. Trading companies are the second largest sector and manufacturing companies the smallest. 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, men: 59 percent (56 per cent in 2005) compared to women: 43 percent (38 per cent in 2005). The choice of company type depends on several different circumstances, for example capital requirements and company size. This usually has to do with the business sector in which the company operates. Sole traders are dominant among businesses run by one person. (Statistics from the Nutek survey "Women's and men's enterprise in Sweden – a statistical description").

B. Good practices

Nutek, the Swedish Agency for Economic and Regional Growth, is a governmental body which among many other national programmes runs **two programmes** focused on women's entrepreneurship: **'Promoting women's entrepreneurship 2007-2009'** and **'Resource centres for women'**. In Sweden we work with promoting women's entrepreneurship on the national, regional and local level. Nutek has worked with promoting women's entrepreneurship since 1993. In recent years Nutek has focused on developing knowledge for and about women as entrepreneurs. The knowledge has been spread by financing projects that use information material so that expert knowledge is published and integrated.

New programme started in September 2007

In September 2007 a new programme was launched, "**Promoting women's entrepreneurship 2007-2009**". Nutek was commissioned by the Government to implement and coordinate a three-year programme to promote women's entrepreneurship. The overall objective of the programme is to increase the start-up rate among women and that more of the companies run by women grow. The budget for 2007-2009 in total for promoting women's entrepreneurship is about Euro 32 million, of which, for 2007, Nutek was responsible for Euro 11 million.

The programme consists of four sub-programmes:

1. Information, advice and business development, includes co-financing of business and innovation development projects at regional level; the dissemination and development of methods and tools for business development; training for business advisers; Internet services and "Start-up"-days, where new entrepreneurs get information from five authorities jointly.

2. Action in existing programmes, includes measures for transfer of business; entrepreneurship among young women studying at university and mentorship.

3. Development of financing opportunities includes ALMI receiving an additional capital for innovation financing to women; an analysis of Government action for the supply of capital; actions for developing the business angels network and a service innovation competition.

4. Attitudes and role models, focus on making women entrepreneurs more visible for example through facts and statistics, making role models more available and networks for women entrepreneurs.

In November Nutek was commissioned to run and coordinate another programme, **Ambassadors for Women's Enterprise**. Nutek was responsible for the selection process, which started in December 2007. The ambassadors should be spread all over the country and represent different lines of business. Other criteria were geographic spread within the county, business form, age of the company etc. The ambassadors should be as varied as the small business sector they represent. The aim is to encourage women and girls to consider running a company as a career option. The ambassadors will contribute to increasing knowledge of enterprising and interest in women's entrepreneurship issues. An ambassador has agreed to perform four ambassador visits every year i.e. speak at schools, universities, different networks, non-profit organisations and such. They will share their experiences as entrepreneurs and tell their story in order to inspire others.

Nutek's budget during 2007 for basic organisation to **Resource centres for women** was SEK 10 million (99 local resource centres and 18 regional resource centres). Grants for 50% of the cost of projects were SEK 25 million. Nutek co-financed 12 projects in 2007 and more than 90% of the projects focused on promoting business and entrepreneurship among women.

TURKEY

A. Statistics

Employment by Status in Employment 2006 (thousand)

	Total	Regular employee	Casual employee	Employed	Self employed	Unpaid far worker
Females	5 810	2 388	326	69	761	2 267
Share (%)	100	41.1	5.6	1.2	13.1	39.0
Males	16 520	8 629	1 274	1 132	4 485	999
Share (%)	100	52.2	7.7	6.8	27.1	6.0

Source: TÜİK, HLFSS, www.tuik.gov.tr

B. Good Practices

In efforts to overcome the problems of low female labour force participation and high rates of female unemployment, support to and promotion of female entrepreneurship has recently become the most widely emphasized solution. Almost all activities geared to increasing women's employment in Turkey have taken the form of support given to female entrepreneurship. These activities are being carried out by professional organizations, civil society organizations or women's organizations.

Governmental Institutions and Organizations

Ministry of Labour and Social Security (MoLSS)

One factor that is expected to further enhance the efforts of the Ministry in female employment is the EU's pre-accession financial assistance mechanism (IPA) covering the period 2007-2013. The IPA is made up of five components and its "human resources development" component has a budget of 158.7 million Euros. This specific component comprises four main axes: Enhancing employment; strengthening the relationship between training and labour market; encouraging vocational training and life-long learning in enterprises and employed people; and social inclusion by encouraging the employment of disadvantaged groups.

Source: <http://www.csgb.gov.tr> , iletisim@csgb.gov.tr

The Directorate General of Women's Status

Under the Prime Ministry, This department is the national mechanism designed to ensure gender equality in Turkey and support to female entrepreneurship is the major focus in the context of female labour and employment. Some activities, panel, conference etc. have been held with women NGO's. Source: <http://www.ksgm.gov.tr>

The Turkish Employment Office (İŞKUR) has conducted many employment activities among these, there have been some projects related to women's entrepreneurship. Such as in 2007 within the context of OSDP-2, employment, training and temporary community employment services carried out by İŞKUR and a total of 176 projects had implemented. 691 of 1874 participants were women. Source: <http://www.iskur.gov.tr>

The Small and Medium Industry Development Administration (KOSGEB)

Under the Ministry of Industry and Trade, KOSGEB provides support to both male and female entrepreneurs through its Business Development Centres.

Training and consulting activities:

- Training of Business Entrepreneurship in General Business start-up training; approximately, 30% of the participants are women.
- Young Entrepreneur Development Programme at Universities: The purpose of this program is to channel university students into entrepreneurship, that is, into starting their own business, and thereby in general promoting a culture of

entrepreneurship at the universities. This would be achieved by introducing entrepreneurship to the students as a career alternative different than the familiar ones, at a time when they are engaged in career planning. 462 participants from 15 universities were trained in 2007. Source: www.kosgeb.gov.tr, <http://girisimcilik.kosgeb.gov.tr>

Projects:

“Second Privatization Social Support Project” is carried out by the Privatization Administration, the Turkish Employment Office and KOSGEB, supported by WB. 6 Incubators have been established under the first Privatization Social Support Project, five more incubators are under the development within the Second Privatization Social Support Project. All incubators and their SME evaluation are carried out by KOSGEB. According to assessments, almost 28% of SMEs are run by women.

“Supporting Women Entrepreneurship” Project is an EU funded project which consists of 2 separate components. The 1st component is being executed by The Confederation of Turkish Tradesmen and Craftsmen (TESK), and the 2nd component by KOSGEB. To fulfill the objectives of the 2nd component, KOSGEB has established **4 business incubators** for women in the following locations: Hacibektaş (Nevşehir), Çorum, Kütahya and Pendik (İstanbul). These incubators have been designed to provide the following services for the women entrepreneurs they accommodate: office space, business development services, access to networks, access to common facilities such as fax, internet etc.

Under the first component of this project, TESK has started the process of establishing **“Women Entrepreneurship Centres” in 25 provinces** to provide training and consulting services for women entrepreneurs. Source: www.kosgeb.gov.tr <http://www.kisgem.org>

“South-Eastern Anatolia Project” is being implemented by The GAP Regional Development Administration under the Prime Ministry. Gender related activities in this context are carried out by Multi-purpose Community Centres (ÇATOM) and Entrepreneur Support Centres (GİDEM). Vocational training as well as **training** in business establishment and development is delivered for local women. UNDP, in partnership with GİDEMs and the GAP Regional Development Administration, is implementing the Supporting Women’s Entrepreneurship (generally based on **micro-finance**) project.

Source: <http://www.gap.gov.tr>

Professional Organizations

Chambers

The Union of the Chambers and Commodity Exchanges of Turkey (TOBB) represents private sector enterprises engaged in industrial and commercial activities. Establishment of the “Female Entrepreneurship Board” was completed in 2007.

The Confederation of Turkish Tradesmen and Craftsmen (TESK) implemented a female entrepreneurship project in the period 2002-2004 with funding from the European Commission. Source: <http://www.tobb.org.tr>

Women’s NGOs Project: Women Entrepreneurs Association of Turkey (KAGIDER) is the most widely organized voluntary organization for women entrepreneurs in Turkey. It aims to support women’s entrepreneurship and, provides training, consultancy, credit guarantee, and political and economic network services for its members, thereby contributing to the improvement of the conditions of women’s entrepreneurship in Turkey. Within the context of the European Union Active Labour Market Program, AWE has opened a business development centre with the support of the Turkish Employment Exchange. The mission of this centre is described as being to serve as an incubator in order to consolidate technical, technological and business bases of micro and small enterprises. A training programme for women entrepreneurs was organized 24-25 March 2007 and 22 women participated in the training. Source: <http://www.kagider.org>

UNITED KINGDOM

A. Statistics

Progress

- Female entrepreneurship is increasing, with the percentage of women who are thinking of starting a business rising by 1.7 % since 2003 (a statistically significant increase).
- Now over one million self-employed women in the UK – a 17% increase since 2000.
- Encouraging signs that many more new entrepreneurs are women: 34% of the newly self-employed are women compared to 27% of those currently self-employed.

Challenges

- 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 the UK in terms of participation in enterprise.
- Only 13% of the 4.5million UK enterprises are majority women-led and women only constitute 27% of the self-employed.
- If women started businesses as the same rate as men, there would be 150,000 extra start-ups each year in the UK.
- If the UK matched US levels of female entrepreneurship there would be 900,000 more businesses in the UK. Moreover, if we had the same level of female entrepreneurship as the US, the number of women-owned businesses would double. The enterprise gap between the UK and USA is largely accounted for by the difference in rates of female entrepreneurship.

B. Good Practices

The UK Government published a new enterprise strategy – Enterprise: unlocking the UK's talent” - in March 2008. Measures on women's enterprise run throughout the strategy and recognise the importance of: changing attitudes amongst women towards enterprise; taking steps to increase female entrepreneurship rates; providing advice and support to women in starting and running their businesses; and helping women entrepreneurs to achieve growth in their businesses. Through the range of women's enterprise measures the Government will:

- co-invest £12.5 million in a **Women's Investment Fund**, with the aim of securing a total of £25 million of investment. The fund, providing equity, will focus primarily on investing in women-led businesses, and will provide increased networking support for women-led businesses to other sources of finance;

- partner with the British Bankers Association, a number of High Street banks, Regional Development Agencies (RDAs) and their business support partners, to **Assist Women to**

Finance their Business through implementing a programme of activities to better enable women to understand the finance options available and how they can obtain them.

- work with the RDAs to pilot **Women's Business Centres**, drawing on the principles of the US Women's Business Centre model. Women will receive advice and support through easy to access centres, in a supportive environment to build their confidence, skills and knowledge. Through additional pilot activity, enterprise information and advice will also be made available in a family- friendly environment through **Children's Centres**.

- work with The Royal Bank of Scotland, the British Chambers of Commerce and two women's business support organisations – Prowess and Everywoman - to champion a **National Mentoring Network** for women in business. This work will include enabling the existing women's enterprise ambassadors to become mentors to other women considering starting a business.

- build on the US experience, by supporting the establishment of the **Women's Enterprise Centre of Expertise** to become a National Centre of Expertise. Its aims will be to assist in building the economic case for women's enterprise to: enhance policy development at regional and national levels; and encourage financial services sector, private and corporate sectors in seeing women-led businesses as key suppliers of products and services.

- run a **Media Campaign** – “Spark an Idea” – that will be co-ordinated by Enterprise Insight. The campaign will specifically look to develop the awareness and potential of women who are under-represented in enterprise currently.

- support work being undertaken by **WEConnect**, an independent organisation, as it aims to become the leading UK supplier diversity initiative through connecting women-owned businesses with multinational corporations, as the latter seek to diversify their supplier base. Through the introduction of a certification standard for women-owned businesses, the aim is to raise the profile of those businesses, assisting in their fair and equal access to corporate and public sector procurement opportunities. WEConnect corporate members include Accenture, Cisco, Goldman Sachs, Microsoft, Merrill Lynch and Pfizer.

ANNEX 1

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