

**« European Network to Promote Women's Entrepreneurship »**

**(WES)**

**Activities Report 2004**

*May 2005*

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## **1. INTRODUCTION**

### **1.1 Aims of the Report**

This is the first Report drafted by WES<sup>1</sup>, the “European Network to Promote Women’s Entrepreneurship”. It is aimed at presenting the activities carried out in 2004 by the National and/or Regional governments in the EU, EEA and candidate countries to promote women’s entrepreneurship.

Following the priority areas indicated in the Entrepreneurship Action Plan<sup>2</sup> adopted by the Commission in February 2004, 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 as a priority at their National or Regional level (for instance mentoring activities, research and data collection, education projects, etc.).

Some of the activities reported are completely new. However, many of the activities described are a follow-up to previous actions and for this reason they may concern different areas in comparison to those included in the Entrepreneurship Action Plan.

It should be noted that in a few countries, the available information was limited. This is due to the fact that they apply a mainstreaming approach and instead of supporting specific programmes for women entrepreneurs, they integrate these measures into general support policies in favour of Small and Medium Enterprises (SMEs).

### **1.2 WES’ aims**

WES is a network which was set up in June 2000 and is composed of government representatives responsible for the promotion of women entrepreneurship. WES currently has 27 members from the European Union, EEA and candidate countries<sup>3</sup>. 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.

From its creation in 2000, WES has actively co-operated with the EU institutions, in particular with the European Commission, in the implementation of activities that

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<sup>1</sup> <http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm>

<sup>2</sup> [http://europa.eu.int/comm/enterprise/entrepreneurship/action\\_plan.htm](http://europa.eu.int/comm/enterprise/entrepreneurship/action_plan.htm)

<sup>3</sup> See list of members in annex 1

concern the promotion of women's entrepreneurship, such as research, collection of information, exchange of good practices, etc. WES was therefore fully involved in the Best project "Promoting entrepreneurship amongst women"<sup>4</sup> 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 2004**

Apart from the activities carried out at National and Regional level which are described in the next chapter, WES members participated in several European and International events, were involved in joint projects and followed up an important number of information requests and networking contacts from all over the world.

With regard to WES participation in International conferences and events, the 2<sup>nd</sup> OECD Ministerial Conference held in Istanbul in June was significant. For the first time, WES participated there as a network. In parallel to the Ministerial Conference, a Forum on "Accelerating Women's Entrepreneurship" was organised by the OECD and "KAGIDER - Turkish Federation of Women Entrepreneurs". WES also played an important role in this event by providing key speakers and contributing to the dissemination of European good practices.

A number of WES members also attended the event "Enterprising Women" organised in Brussels by the Commissioner responsible for Enterprise Policy in order to celebrate the International Women's Day. This event gathered representatives from WES, business organisations of women entrepreneurs and from other EU institutions and was aimed at discussing the Entrepreneurship Action Plan, which had just been adopted by the Commission, and the way forward.

In relation to European joint initiatives, a small group of WES members participated in the project "**Women towards ownership in business and agriculture**", which was supported by the Community Framework Strategy on Gender Equality. This project was aimed at gathering information and experiences on women's business ownership, with a particular focus on agriculture, in order to influence policy makers. It includes mapping exercises on women as active owners and decision-makers in business and agriculture and their legal and social frameworks in Sweden, Iceland, Norway, Latvia and Greece. The final results will be presented in 2005.

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<sup>4</sup> <http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/bestproject-women.htm>

## **1.4 Main findings**

Some initiatives that have proved to be very useful and are adapted to the real needs of women entrepreneurs should be highlighted. First of all, in some countries there has been a significant step forward in the promotion of women's entrepreneurship through the creation of governmental bodies to support women entrepreneurs. In particular, the German "Federal Agency for Women's Business Creators" and the "Women's Enterprise Panel" set up by the UK government are proving to be successful initiatives.

In other countries, there has been a particular effort to carry out research and to collect data on women's entrepreneurship issues that can be used for policy-making purposes. The "Diane" project in Belgium and the "First National Report on Women's Entrepreneurship" in Italy are two outstanding initiatives that can be taken as good examples to be replicated elsewhere.

Another interesting finding relates to those measures that have been in place for a long time (for instance the "Ladies Business School" that has run for almost 20 years in Finland, or the micro-credits programmes in Spain and Finland) which continue to be supported as they have proved to be very effective and relevant.

It is also encouraging that some countries have launched several projects linked to ICT and the use of electronic platforms, forums and portals. This has happened in Austria, Germany and Portugal, although some projects are still limited in terms of resources.

Another interesting issue concerns the attention now being paid to ethnic minority women entrepreneurs (for instance Denmark and the Netherlands) which is an area that deserves further consideration in future actions, both at national and European level.

With regard to networking, it should be emphasised that most of the reporting countries have adopted measures to favour such activities (for instance Czech Republic, Lithuania, Sweden, Iceland and Poland), and are involving more and more the representatives of women's business organisations in the implementation of their programmes (as for instance Turkey and Hungary).

It should be noted that apart from the fact that the initiatives mentioned provide tailored support for women entrepreneurs, they also help to raise awareness and to keep the issue of women's entrepreneurship in the political agenda at National and Regional level.

The participation of WES members in joint European projects has opened the road to a deeper and stronger co-operation and encourages the network to reflect on the way this common work can be further developed in the years to come.

WES would like to thank the European Commission for its good cooperation with the network. For WES to develop, it is vital to have discussions and an exchange of information with the Commission and with other national authorities in order to promote women's entrepreneurship as a part of the task to increase economic growth.

Marianne Karlberg  
WES co-ordinator

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

### AUSTRIA

The activities to promote female entrepreneurship carried out in Austria, in public and private sectors, can be summarised as follows:

#### Networking

There were several **events** which were useful for networking purposes: for instance the meeting "Business Woman 2004", an event by the "APA-E-Business-Community", an event by "Ideas to business (i2b)", the network-meeting of Austrians "Gründerinnen"-Centers, the platform "Women-network" and the networking-activities of the three "*business.frauen.center*".

#### Other related support programmes and activities

On the initiative of Austria's minister for health and women, Mrs. Rauch-Kallat, the first "**women's-business-mentoring-fair**" took place in March 2004 in Vienna. The second fair was held in March 2005 in Graz. The minister also started an initiative for business-mentoring for women all over Austria.

In the field of mentoring, it should be mentioned that "*Frau & Arbeit*" continued working in an EU-project focused on **mentoring** during the start-up-period of their enterprises.

With regard to internet activities, in 2004 several new initiatives were launched, e.g. the Lower-Austrian "**electronic business platform for women**" (for e-business) or the new internet-platform "**women2business**".

The Austrian "Institute for Social Research and Analysis" made a **study** on the situation of **female entrepreneurs in Vienna**.

Several institutions, as the "*WWFF-Frauenservice*" or the "*Gründerinnenzentrum Steiermark*" helped female entrepreneurs to start-up, gave them advice and coaching and offered low-cost office accommodation for the start-up-period.

The unit "Women in business" (within the Austrian chamber of commerce) launched again its quarterly periodical "*unternehmerin*", presented the new electronic market place "women2business", offered services through the internet-portal "*wko.at/unternehmerin*" and made a **seminar program** for female entrepreneurs in co-operation with WIFI.

## BELGIUM

Promotion of female entrepreneurship basically focused on the results of the EQUAL project called “DIANE”<sup>5</sup> which was implemented at Belgian Federal level. The quantitative and qualitative results of this study led to the preparation of a new EQUAL project "DIANE II" for 2005-2006. The idea to launch this work and to analyze the current situation of women entrepreneurs<sup>6</sup> in Belgium came from the interest shared by the various stakeholders and from the commitment signed by Minister Laurette Onkelinx in July 2000 after the creation of WES.

The project had two main aims: first, to understand why there were still so few women in the business world and second, to analyze the figures and to collect evidence which would allow the political decision-makers to set up appropriate strategies for better support of women in starting-up and developing their companies.

The “DIANE” project was coordinated by the social partners of the sector, namely the “Union des Classes Moyennes” (“Middle classes Union”) and “Markant-Cezov”. These partners have developed, within this project, a gender analysis on entrepreneurial structures and also on how to improve women's place in these structures. The collected data has made it possible to take specific actions. Flanders, in particular, provided women with networking experience. Other actions will try to cover the image of the woman entrepreneur (“what do they read?” – to propose a positive image, to raise awareness among professional people, the media, etc.), to develop the participation of women within mixed networks, to develop training tailored to their needs and expectations (taking into account the balance of professional life and family), to continue the analyses of social status (by studying the feasibility of a replacement system and incapacity for work) and to continue the awareness activities aimed, for instance, at encouraging women to take part in commercial missions.

The results of this project were widely distributed during several "**open doors women**" days organized on the occasion of the International Women's Day in March.

### Access to finance

The project “**Affaires de femmes**” (“Business of women”) was launched in 2004. It is an initiative supported by the federal European Social Fund and is aimed at providing micro-credit and accompanying programs to women entrepreneurs.

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<sup>5</sup> [www.amazone.be](http://www.amazone.be)

<sup>6</sup> Definition adopted by the authors of the survey: "a women entrepreneur is a woman who, alone or together with one or more partner (s), founded, bought or accepted in heritage a company and who assumes all the risks and the financial, administrative and social responsibilities and who takes part in its daily current management".



## Other related support programmes and activities

The ESF-Agency Flanders was asked by the “*Steunpunt WAV*” to create a **booklet on women’s entrepreneurship**. This booklet is entitled “*Genderzakboekje: vrouwelijk ondernemen 2004*” and gives a very recent overview of the situation of women entrepreneurs in Flanders. It includes a general overview on women entrepreneurs (figures in detail), and also on a wide range of topics such as education, vocational training and guidance for women entrepreneurs; the climate for entrepreneurship: why women do (or do not) become entrepreneurs. This booklet, which can be used by the policy makers to adapt their policy towards women entrepreneurship and to raise awareness, was presented to the press and has been publicised throughout Flanders.

The ESF-Agency in Flanders has been partner in a Dutch project concerning “**co-workers**” (women, or sometimes men, working in the family business of their husband, or wife). In Flanders it was clear that there is no discrimination within the law for those co-workers (from 1 July 2005 they will even receive a complete social statute if they wish so) and that many of these co-workers do not know their rights. For that reason a publication was prepared and presented recently this year.

In relation to International co-operation, it has to be noted that the Department of Economy of the Flemish Community together with the ESF-Agency Flanders is preparing a study in cooperation with the OECD about the impact of women entrepreneurs on local development. Most of the research will take place in 2005.

## CZECH REPUBLIC

Support for women entrepreneurs in the Czech Republic in 2004 was given particularly through the Ministry of Industry and Trade programmes for SMEs. This sector received aid from state resources within the programmes “GUARANTEE”, “START”, “CREDIT”, “MARKET”, “MARKETING”, “ADVICE” AND “DESIGN”<sup>7</sup>.

### Access to finance

Grants were administered in the forms of guaranties for bank loans, loans with reduced interest rates, and subsidies. SME projects in the areas of manufacturing, trade and services were supported. In 2004, a total of 15,132 grants amounting to 157 million Euros were awarded within the framework of the SMEs support programmes: women who undertake business were awarded 2.584 grants, i.e. 17.1 % of the total, and they received subsidies to the amount of 9 million Euros, i.e. 5.7 %.

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<sup>7</sup> [www.mpo.cz](http://www.mpo.cz)

Women entrepreneurs also own legal entities – companies that received grants. These companies represent approximately 11 % of the supported companies.

An important part of support for women entrepreneurs is the “**investment grants**” for starting entrepreneurs which are administered in the form of loans under the “START” programme. The programme provided grants to a total of 226 women, i.e. 40.7 % of the total number of applicants (555). Grants to the amount of 7.7 million Euros were awarded under this programme and women received 2.8 million Euros, that is 37.2 %.

### Other related support programmes and activities

The development of women's businesses receives special attention in the areas where unemployment rates were high. Thus, special support was administered to women entrepreneurs within the programme of support for SMEs called “ADVICE” which focuses on advice services and educational projects. Within this project, women were awarded a total of 1,859 services with lower prices, i.e. 18.2 % with a subsidy to the amount of 0.1 million Euros, that is 11.8 %. The Association of women entrepreneurs and managers provided a total of 241 services with lower prices under this programme in 2004 which represents 2.4 %, while the subsidy amounted to 3,700 Euros.

Within the framework of the Ministry of Industry and Trade subsidy policies, a public tender was announced in 2004 to award non-investment grants from the state budget programme “**Support for enterprise and enforcement of equal opportunity for men and women**”. Under the tender, grants were awarded to four associations of women entrepreneurs and managers. The average amount of subsidy per project was 3,100 Euros.

In the case of the “Association of women entrepreneurs and managers”<sup>8</sup>, support was given to organise a conference on “Conditions for enterprise and employment of citizens in EU member states in practice”.

The project of the “South-Bohemian Association of women entrepreneurs and managers” focused on advice about the factors necessary for entering the EU common market. The “Central-Bohemian association of women entrepreneurs and managers” submitted a project called “How to do it - Project to support women entrepreneurs in the Czech Republic”. In the case of the “Moravian association of women entrepreneurs and managers”<sup>9</sup>, support was given to the activities carried out by regional clubs in Zlín and Ostrava.

It is necessary also to mention the project “**The role of equal opportunity in the prosperity of businesses**” in which the Ministry of Industry and Trade co-operated with the non-governmental sector. This involved sociological research aimed at

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<sup>8</sup> [www.apmcr.cz](http://www.apmcr.cz)

<sup>9</sup> [www.podnikatelky.cz](http://www.podnikatelky.cz)

mapping the methods of coping with gender issues in companies, representation of women in management positions, and company management efforts to strike a balance between professional and family life.

The project also included a competition for the best gender-friendly companies in the Czech Republic in the large, medium and small enterprises. The competition focused on company culture, working hours, wage policies, services for parents, education possibilities for women, career opportunities and representation of women in management positions etc. This sort of competition should become one of the tools for enforcing equal opportunity for women and men in the future, not only in the labour market but also in other areas.

## CYPRUS

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

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

The government grant would be 50 % of the approved budget, with a maximum amount of 60.000 Euros for the manufacturing sector, and 42.500 Euros for the other sectors. The programme is applied on a yearly basis and proposals must be submitted within a specified period of time, as announced by the Ministry of Commerce, Industry and Tourism, which has the responsibility to implement the programme. In 2004 a total amount of 86.000 Euros was provided to four enterprises upon completion of their business plans that were put forward in 2002.

The proposals put forward in 2003 were evaluated shortly after their submission and nine of them were approved and 270.000 Euros were given to them as government

grant. For 2004, 31 proposals were put forward during the submission period (which was completed in September 2004) and all proposals are in the evaluation process.

In addition to the above, as from this year, women's prospects for applying for a government grant were further enhanced, since women had the opportunity to submit a proposal in an added programme introduced in July 2004, the "Programme for the Enhancement of Youth Entrepreneurship". This programme is aimed at the development, support and encouragement of entrepreneurship among young people (men and women) between the ages of 20 and 39, who wish to engage in the sectors of manufacturing and/or in specific activities in commerce, services and tourism. The terms and conditions of this programme are similar to the corresponding terms and conditions of the "Programme for the Enhancement of Women's Entrepreneurship" and they are running at an equal pace.

## **DENMARK**

In Denmark there are no specific government programs devoted to women entrepreneurs. Support measures for women entrepreneurs and other target groups are normally included in mainstream programmes in favour of SMEs.

However, it should be noted that the "Centre for Entrepreneurship" in Aarhus has just started an education program on entrepreneurship for female students and unemployed female candidates. The Centre for Entrepreneurship is established by the university and other high level education schools from Aarhus. The project called "PROFILE" ("**PRO**moting **F**emale **I**nnovation **L**earning and **E**ntrepreneurship"<sup>10</sup>) is partly financed by the European Social Fund (ESF) through the EQUAL initiative.

## **FINLAND**

### Access to finance

Since 1997, a special **micro-credit programme** aimed at women entrepreneurs has been running in Finland. The loans are granted by the state-owned specialised financing company "Finnvera plc"<sup>11</sup> and they are targeted at enterprises employing maximum 5 people and having women as the majority of its owners (over 50%). The loan amount can vary between 3.000 Euros and 35.000 Euros and it enables the entrepreneur to start a small business, to develop the operations and to make investments in situations where the available collateral is weak or does not exist at

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<sup>10</sup> <https://equal.cec.eu.int/equal/jsp/dpComplete.jsp?cip=DK&national=35>

<sup>11</sup> [www.finnvera.fi](http://www.finnvera.fi)

all. Almost 70 % of customers are sole proprietors and the survival rate of start ups after five years has been 76 %.

|                         | 1999       | 2000       | 2001       | 2002       | 2003       | 2004       |
|-------------------------|------------|------------|------------|------------|------------|------------|
| Loans granted €         | 16.006.950 | 16.538.590 | 16.454.000 | 17.321.000 | 18.173.000 | 22.075.000 |
| Number of loans granted | 1324       | 1225       | 1121       | 1148       | 1212       | 1381       |
| Number of new jobs      | 1563       | 1293       | 1162       | 1124       | 1198       | 1417       |

### Other related support programmes and activities

The programme “**Ladies Business School**”, which started in 1987 provides a training programme for female executives and key persons of SMEs and is one of several programmes financed by the Employment and Economic Development centres and the ESF.

In relation to training programmes, several Managing Director courses were provided especially for women entrepreneurs and would-be entrepreneurs by the Employment and Economic Development centres (TE-centre).

Several mentoring projects were organised according to the concept of the Women’s Enterprise Agency and financed by the Employment and Economic Development centres (TE-centre) and the ESF.

A pilot programme of group mentoring was carried out by the Women’s Enterprise Agency and financed by the Employment and Economic Development centre (TE-centre) from Uusimaa and the ESF.

### **TE-Centres/Counsellors for women entrepreneurs<sup>12</sup>**

In the 15 Employment and Economic Development Centres (TE-centres) the following activities were undertaken:

- Provision of assistance for women would-be entrepreneurs in enterprise-specific matters;
- support for women in starting-up and expanding business activity;
- promotion of development of new operating methods that enhance women’s entrepreneurship;

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<sup>12</sup> [www.te-keskus.fi](http://www.te-keskus.fi)

- activating the networking of women entrepreneurs (two pilot programmes of the women entrepreneurs' network have been in progress (2002 – 2004) aimed at giving women new methods and tools to build up and lead networks and also to activate already existing networks).

### **The Women's Enterprise Agency in Helsinki<sup>13</sup>**

This Agency is part of the Jobs & Society group and concentrates in advising women who are starting or have just started their businesses. It offers a varied range of activities: individual advice, information and thematic sessions, training, mentoring, networking events, participation in international projects, etc. Both the advisers and the trainers are themselves entrepreneurs.

The **“Women's advisory organisation for development of rural areas”<sup>14</sup>** is a nationwide organisation which provides advice for 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 Regional Centres, which operate in connection with the Rural Advisory Centres.

In 2004, there were three active **Women's Resource Centres** <sup>15</sup>(Iisalmi, Joensuu, Kokkola) which operate as associations, cooperatives or limited companies. The main fields of their activities are to enhance entrepreneurship, collaboration, increase the forming of cooperatives and to influence social development.

In relation to the **“Government's Entrepreneurship Policy Programme”<sup>16</sup>**, the Ministry of Trade and Industry set up in May 2004 a working group on female entrepreneurship. It submitted its recommendations for further actions to Mr Mauri Pekkarinen, Minister of Trade and Industry of Finland, on 4 January 2005. The recommendations were based on helping and safeguarding the growth, continuity and regional effectiveness of female entrepreneurship and a more holistic approach in promoting it. The working group proposes the implementation of 14 actions, grouped into four sets, namely social security and juggling entrepreneurship and family life; financing and expertise; consultancy, training and information dissemination; and research and compilation of statistics.

## **GERMANY**

The BMWA, together with the Federal Ministry of Education and Research and the Federal Ministry for Family, Senior Citizens, Women and Youth, supported the

<sup>13</sup> [www.naisyrittajyyskeskus.fi](http://www.naisyrittajyyskeskus.fi)

<sup>14</sup> [www.maajakotitalousnaiset.fi](http://www.maajakotitalousnaiset.fi)

<sup>15</sup> <http://opp.ysao.fi/~ysnt/yhteystiedot.htm>; [www.karellikeskus.fi](http://www.karellikeskus.fi); [www.kpnet.com/femi/](http://www.kpnet.com/femi/)

<sup>16</sup> [www.ktm.fi](http://www.ktm.fi)

establishment of the “**Federal agency for women business creators**” (bga). This Agency started its activities in December 2003 and has its headquarters in Stuttgart.

The aim of this initiative is to create a better climate for entrepreneurial women and work to increase the number of women-led enterprises in the medium term and thus open up the economic potential of women. A particular emphasis is put on technology oriented projects.

The bga has – among other things – the job of collating and disseminating the vast and diverse amount of information concerning the topic “women setting up a business”. The Agency will receive financing of 3.146 million Euros until 2007 from the Federal Republic and the ESF.

The main actions implemented by the Agency in 2004 are the following:

- A nationwide data base of experts;
- a central hotline providing advice to women entrepreneurs and those wanting to start a business;
- an Internet portal<sup>17</sup> which offers news, information on events and on business creation, working documents, fact sheets and information on research about the “entrepreneurial self-employment of women” (data of 550 service centres, 240 experts and 180 networks can be currently investigated online);
- press and public relations work (participation in fairs, symposiums).

In May 2004, together with the KfW, a **symposium on “Selbst ist die Frau” (“Self-reliance is the name of the game”)** was held, at which State Secretary Rezzo Schlauch gave the opening speech. The goal was to raise awareness among experts responsible for the financing of business start-ups on specific issues concerning women would-be entrepreneurs in order to avoid possible prejudices.

In 2004 the **Study “Women Entrepreneurs in Germany”** was published. This analysis was carried out by the “Institut für Mittelstandsforschung” in Bonn, at the request of the BMWA and was aimed at investigating the economic potential of women entrepreneurs in Germany. The study concludes that there are little identified differences between male and female entrepreneurs: neither in the type of start-up nor in managing the business nor in the access to outside capital. Differences occur particularly in relation to child care. Further, women especially create businesses in the service sector and are less active in more technical professions. It is interesting to note that despite the fact that there are few differences between businesses managed by women or men, women are confronted with common prejudices on a daily basis.

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<sup>17</sup> [www.gruenderinnenagentur.de](http://www.gruenderinnenagentur.de)

## HUNGARY

Within the framework of the National Development Plan, the Human Resources Development Operational Programme (supported by the European Social Fund) launched an invitation to tender on “Promoting the participation of women in the labour market and the reconciliation of work and family life”. The second component of this invitation to tender related to **“Supporting women entrepreneurs in incubator houses, entrepreneur’ clubs and networking”**.

In 2004, eight organisations succeeded in their applications for the second component of the tender, for a total amount of 562.000 Euros (for the eight organisations). These organisations supported women entrepreneurs’ projects with information, help-desks, incubation centres, training, innovative methods and conferences, in 6 major Hungarian cities (Budapest (3), Miskolc, Székesfehérvár, Eger, Békéscsaba, Debrecen). The projects began last September and will continue this year.

The organisations involved in these projects are the “Hungarian InterNet Women Association”, “Budapest Commercial and Industry Chamber Training Association”, “Entrepreneurship Development Foundation for Békés County”, “Connection – Challenges Foundation Miskolc”, “Regional Entrepreneurship Development Foundation Székesfehérvár”, “Budapest Politecnikum Foundation”, “Step Advantage Society for the employment of the Professionals” (Debrecen) and “Commercial and Industry Chamber Heves county Eger”. Some of them disseminated widely the Best Report “Promoting Entrepreneurship amongst Women” published by the European Commission in their training courses and conferences.

## ICELAND

### Access to finance

The Ministry of Social Affairs has, since 1991, given special grants to women, through the administration of the **“Women’s Fund”** (*Kvennasjóður*)<sup>18</sup>. The aim is to reduce unemployment among women, help women in getting access to finance to start a business, increase economic diversity and fight against the depopulation of rural areas.

Also in this field, the **“Women’s Loan Guarantee Fund”**<sup>19</sup> (*Lánatryggingasjóður kvenna*) which helps women to become entrepreneurs and participate in the business

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<sup>18</sup> <http://eng.felagsmalaraduneyti.is>

<sup>19</sup> <http://www.vinnumalastofnun.is>



sector, provided loan guarantees. Eligible projects had to be innovative and may not compete with comparable operations in the same area.

### Other related support programmes and activities

The Icelandic Institute of Regional Development<sup>20</sup> and the Ministry of Social Affairs jointly offered the services of equal rights and **employment consultants** in targeted areas of Iceland on a rotating basis. The main goal of the consultants is to work towards increasing job opportunities for women and help them to establish and run their own businesses. There is a special emphasis on women in rural areas.

In 1999 the “Impra Service Centre for Entrepreneurs and SMEs” was established within the Technological Institute of Iceland. Impra<sup>21</sup> places particular emphasis on providing **advice to women** developing specific business ideas with the intention of establishing their own businesses. Impra offers a 15-week seminar for women twice a year, called “Headway” (*Brautargengi*), on the establishment and running of businesses. It aims at encouraging women to enter the Icelandic business arena and to promote equality between businesses run by men and women.

The “Icelandic Association of Women Entrepreneurs” (*Félag kvenna í atvinnurekstri – FKA*) created a target group with respect to banks and lending institutions<sup>22</sup>.

Also within the farming community a grass roots movement dedicated to promoting gender equality within agriculture has recently emerged. It is called “Vivid agriculture” (*lifandi landbúnaður*)<sup>23</sup>. It aims at empowering farming women to participate in public affairs, especially, in areas that relate to policy-making in agriculture. “Vivid agriculture” has already developed seminars for women and organized a promotion to introduce farm life and agricultural products to people living in urban areas.

The Minister of Industry and Commerce recently founded a committee whose main task is to enhance women’s opportunities in directing Icelandic companies. The committee will want to find out if other countries have made similar arrangements and will compare women’s positions in Iceland with those in neighbouring countries.

Iceland participated also in the EU-project “**Women towards ownership in business and agriculture**” together with Norway, Sweden, Greece and Latvia. The project was aimed at identifying the main obstacles in these areas and made some

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<sup>20</sup> <http://byggdastofnun.is>

<sup>21</sup> <http://impra.is>

<sup>22</sup> <http://www.fka.is>

<sup>23</sup> <http://www.bondi.is>

recommendations for further action at national and international levels. Discussion and comparison, mapping and Focus group meetings have contributed to a better knowledge of the factors affecting the position of women in the economy and ownership, and have helped to create processes involving all partners.

The Icelandic Institute of Regional Development and the equal rights and employment consultants participated in a project called **“Rural Business Women”** (*Fósturlandsins Freyjur*)<sup>24</sup> aimed at finding job opportunities for women in rural areas using natural resources. The Project is supported by NPP and Women’s Fund (*Kvennasjóður*).

The Bifröst School of Business also offered 11 week **business courses** for women in business called **“Women Power”** (*Máttur kvenna*)<sup>25</sup>.

Last year the **“Women’s Fund”** (*Kvennasjóður*), the **“Association of Women’s rights”**, the Women’s association of Iceland, the equal rights and employment consultants, arranged an **exhibition** and a **congress** called **“Women Entrepreneurs”** (*Athafnakonur*) aimed at introducing the activity of the firms that have been supported by *Kvennasjóður*, offering short courses for women in business and organizing a congress on women’s business affairs.

## **ITALY**

During 2004, **programmes for promoting entrepreneurial training for women and for developing assistance and consultancy services for small businesses run by women** continued their activities. These special programmes, implemented under Law No 215/92 on female entrepreneurship, seek to promote entrepreneurial training for women, to improve support services and technical and management consultancy for female entrepreneurs and to implement information and support initiatives to foster a business culture among women. The Regions are closely involved in the implementation of these measures, in particular through special programmes aimed at offering support services at local level which are entirely funded with public resources (based on a 50/50 split between central government and the regional authorities).

Some new programmes, approved by the Ministry of Productive Activities at the end of 2003 - with a total budget allocation of over 15 million Euros - were carried out during 2004 (some of them are still on-going) and represented the implementation and consolidation of past activities at regional level. The idea was to group these initiatives into a single measure which would cover all services targeted at three

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<sup>24</sup> <http://www.freyjur.is>

<sup>25</sup> <http://www.bifrost.is>

macro-areas: information and guidance, entrepreneurial training and managerial assistance.

Moreover, Law No 215/92 represents a strong commitment by the central government and the regional authorities towards **promoting and developing small businesses run predominantly by women**. The businesses may be in any sector, and the investments for which the **incentive** is awarded can be made anywhere in the country. The key target is micro enterprises which meet local and market needs. In 2004 there has been the drawing up of ranked regional lists of more than 40.000 initiatives proposed.

Another important activity carried out in 2004 was the realization of the “**1<sup>st</sup> National Report on women-led enterprises**”, promoted by the Ministry for Productive Activities, “Unioncamere” and the “Committee for women’s entrepreneurship”. The Report represents the first statistical analysis concerning women-led businesses and was carried out at national level. Therefore, for the first time, a huge amount of data is available for technicians, analysts, policy makers and others involved in female entrepreneurship issues.

## **LITHUANIA**

General State support for SMEs is provided by the Government of Lithuania through tax relief, the waiving of charges and other financial support. This includes the granting of loans on favourable terms, partial or full payment of interest, provision of guarantees, credit insurance and subsidies for job creation, business information, training and counselling services on favourable terms, establishment of business incubators, business information centres and other forms of assistance established by the Government or local authorities. These forms of state support may be applied both to female and male business people.

There are no specific governmental programmes for women entrepreneurs in Lithuania. However, different support measures for women entrepreneurs are included in the “SMEs Development Strategy” as well as in the State Programme for Equal Opportunities.

The Lithuanian Development Agency for SMEs has developed an extensive **web portal** containing comprehensive and up-to-date business information on starting up and developing businesses<sup>26</sup>. The free business information available in it includes a special chapter on women entrepreneurship which covers information on women’s employment and business in Lithuania, the activities run and the projects

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<sup>26</sup> <http://www.smeda.lt>

implemented by the “Women’s Employment and Information Centres”, the activities of women’s business organizations, female entrepreneurship in the EU, etc. Besides this, every month two new “success stories” of business women are published in the web portal. At the end of 2004 this chapter contained 48 “**success stories**”. Dissemination of such “success stories” develops a more positive image of businesswomen and helps to increase their self confidence.

### Networking

Networking among women entrepreneurs was developed mostly through the “Women’s Employment and Information Centres” which are independent non-governmental organizations representing the interests of women. They operate in various towns of Lithuania and seek to help women solve their employment, business start up and development problems as well as influencing public opinion on equality issues.

## THE NETHERLANDS

In 2004 a very successful **trade mission** exclusively devoted to women entrepreneurs was organised in London. Apart from renewing contacts, special attention was given to networking.

A **monitor on “Ethnic entrepreneurship in The Netherlands”** was published. It was the first time that such research included specific information on ethnic female entrepreneurs. It should be noted that in The Netherlands about 30% of entrepreneurs are women. Among Chinese entrepreneurs in the Netherlands, it is worth noting that 40% are women. Women from Surinam and the Netherlands Antilles account for about 30%. In The Netherlands the proportion of Turkish women entrepreneurs is 17% while that of Moroccan women entrepreneurs is only 12%. Current action is now focused in trying to find out what should be done to better promote entrepreneurship among these last two groups of women entrepreneurs.

## POLAND

### Access to finance

In Poland, the Government promoted a programme to develop the system of loan and guarantee funds for SMEs (2002-2006) called “**Capital for the entrepreneurial**”. Under this programme, loan and guarantee funds received grants or capital financing to improve the potential to expand. In 2004, the financing sources were central budget and pre-accession funds. The capital was used for loans and

guarantees for micro, small and medium enterprises. However, the criterion of gender was not taken into account, therefore loans and guarantees were for every entrepreneur, whether male or female.

There were other financing measures to assist entrepreneurs, for instance those offered by the "Fundusz Mikro" (established by the Polish American Enterprise Fund). This is one of the biggest loan funds in Poland and it is available to all entrepreneurs in general.

Within the "Sectoral Operational Program on Human Resources Development", there was a specific measure directed towards women. This provided **investment grants for women starting their own businesses**. A call for proposals was issued in autumn 2004 and its beneficiaries will be known by mid 2005.

### Networking

Networking among female entrepreneurs was developed mostly through **non-governmental organizations** that work in that field, such as the "International Forum for Women" ("*Międzynarodowe Forum Kobiet*") in Warsaw, the "European Forum of Women Business Owners" ("*Europejskie Forum Właścicielek Firm*") in Warsaw, the "Polish Association of Women Business Owners" ("*Polskie Stowarzyszenie Właścicielek Firm*") in Warsaw, the "Polish Federation of Business and Professional Women" ("*Polska Federacja Klubów Business and Professional Women*") and the "Polish Business Women Association" ("*Polskie Stowarzyszenie Kobiet Biznesu*") in Gdańsk<sup>27</sup>.

### Other related support programmes and activities

As far as government programs are concerned, under the general programme for the support of SMEs, a **catalogue of Polish women-led companies** was published by the Ministry of Economy and Labour.

## PORTUGAL

One of the main initiatives carried out in 2004 related to the implementation of the programme co-financed by the ESF aimed at supporting women's entrepreneurship<sup>28</sup> through training. This programme included **tutoring, advice and mentoring** (100

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<sup>27</sup> <http://www.mfk.org.pl>; <http://www.efwf.pl>; <http://www.bpw-poland.pl>  
<http://www.pskb.pl>

<sup>28</sup> [www.poefds.pt](http://www.poefds.pt); [www.cite.gov.pt](http://www.cite.gov.pt); [www.iapmei.pt](http://www.iapmei.pt)

hours), several courses aimed at starting-up businesses and creating employment (166 hours) and support for interactive networking for women entrepreneurs. It has to be noted that this programme pays special attention to **ICT projects**.

In relation to raising awareness, there were some activities aimed at promoting female entrepreneurship in general and spotlighting individual women entrepreneurs in particular. This was done through Portuguese public television following proposals by the “Commission for Equality at Labour and Employment”.

There were also awareness raising initiatives at National level about WES activities, through the Commission’s Webpage, mailing lists and presentation and distribution of material during conferences, seminars, meetings and other events.

Some **University research** was undertaken on female entrepreneurship, women entrepreneurs’ profiles and their skills. The results of this research were publicised in the press.

In Portugal, there are four business organisations<sup>29</sup> of women entrepreneurs developing projects and activities devoted to the promotion of female entrepreneurship, including actions to increase its profile.

## **ROMANIA**

There are no specific governmental programmes developed by the “National Agency for SMEs” (“NASMEC”)<sup>30</sup> regarding women entrepreneurship issues. All such programmes are devoted to the SME sector, targeting men, women, young people, etc. The main programmes carried out by this Agency in 2004 were as follows:

- The national multi-annual programme for 2002-2005 to support the access of micro and small enterprises to **training and consultancy services**;
- the national multi-annual program for 2002-2005 assisting the SMEs to develop their exports;
- the national multi-annual program for 2002-2005 to support the investments developed by start-ups and micro-enterprises as well as investments to modernize / re-profit the SMEs;
- the **National Fair for SMEs “TIMM 2004”** - Green for business, aimed at promoting the entrepreneurial spirit, stimulating the business development in the private sector and engagement of labour;

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<sup>29</sup> [www.apme.pt](http://www.apme.pt), [www.ane.pt](http://www.ane.pt)

<sup>30</sup> <http://www.animmc.ro>

- the national multi-annual programme to develop entrepreneurial abilities of young people, entitled "START" aimed at promoting a training system to facilitate the mobility of the young between the educational system and the labour market. This programme included the financing of the first selected 100 business plans through the granting of **micro-credits** under advantageous conditions, by the "Romanian Commercial Bank". As a result of this programme around 500 people were trained;
- the national multi-annual programme for 2002 - 2005 to support the craft and handicraft sector.

With regard to women's entrepreneurship, there are a few associations for businesswomen in Romania having NGO status. In 2004 "NASMEC" participated at some of their events and presented its financing programmes for SMEs. Business women were very interested and applied to join these programmes. For example the fair called "FEMINA" – a general fair with products of women managed companies and gifts for women - and there were some very interesting workshops organized by this agency.

## SLOVAK REPUBLIC

The "**Top Centrum Podnikateľiek**" was established in September 2001 and works as an independent organisation of businesswomen regardless of their political affiliation, religion, nationality and race. Its main aims are the following: stimulating women entrepreneurs to participate in economic and public life in Slovakia as well as on an international level; to create the necessary conditions for supporting a family business; the development of an information database for women entrepreneurs regarding their political and economic status; helping to increase women's self confidence in professional activities and support their activities to act in state and public functions; and to manage the exchange of entrepreneur-related information in Slovakia and abroad (by organizing congresses and workshops, seminars and meetings, thus helping Slovak entrepreneurs to get access into international markets). The main activities carried out by this organisation in 2004 are the following:

- Participation in the 5th International Conference "Woman Creative Personality of the 3rd Millennium" (Brno, January 2004);
- co-organisation of the **contest "Excellent Businesswoman"** with the National Agency for SMEs;
- organisation of an **international workshop** on "Networking Development in Europe" (Bratislava, April 2004);

- participation in an international workshop on “Correct Methods and Processes in Female Business on Regional, National and European Levels” (Lignano, May 2004, WIN, Interregional women initiative network).

## SPAIN

### Access to finance

The main activities carried out in Spain in 2004 are the following:

#### ➤ **“Micro-loan programme”<sup>31</sup>**

In relation to micro-loans, the “Spanish Institute for Women” (attached to the Ministry of Employment and Social Affairs), and the Directorate-General for SME Policy (Ministry of Industry, Tourism and Trade) have been collaborating since 2001 with the savings bank “Caja de Ahorros y Pensiones de Barcelona” (La Caixa) in a micro-loans programme aimed at giving financial support to women would-be entrepreneurs and business owners. This programme is co-financed by the European Social Fund and offers loans under advantageous financing conditions up to a ceiling of 15.000 Euros with no added collateral requirements. The total credit line available under its aegis is 6.000.000 Euros.

The programme has got off to an encouraging start, as reflected not only in the number of women using the service (328 in 2004) and granted micro-loans, (209 in 2004), representing a 180 % increase over 2003, but also in the number of business women's associations that have agreed to collaborate by offering full information and guidance as well as carrying out a technical assessment of the projects submitted<sup>32</sup>.

#### ➤ **“Programme for the mentoring and consolidation of women-led businesses”<sup>33</sup>**

This programme was launched in 2004 with the aim of completing the necessary support mechanisms ensuring the best possible return on the capital loaned to its beneficiaries. Indeed, in 2004, 62 % of micro-loan recipients made voluntary use of its free services. This programme, which is promoted by the “Spanish Institute for Women” and co-financed by the ESF, has as main objectives to help steer women's business projects through the early stages, to consolidate their market position and competitiveness, and to help women to overcome the risks to which young

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<sup>31</sup> <http://www.mtas.es/mujer>; <http://www.ipyme.org>

<sup>32</sup> In 2004, the associations involved were “Federación Española de Mujeres Empresarias, de Negocios y Profesionales” (FEMENP), “Fundación Internacional de la Mujer Emprendedora” (FIDEM), “Organización de Mujeres Empresarias y Gerencia Activa” (OMEGA), “Unión de Asociaciones de Trabajadoras Autónomas y Emprendedoras” (UATAE) and “Fundación Laboral WWB”, the Spanish branch of “Women's World Banking”.

<sup>33</sup> <http://www.mtas.es/mujer>



companies are particularly exposed. Female business owners get individualised tutoring and advice on different areas of company management.

➤ **SME Consolidation and Competitiveness Plan**<sup>34</sup>

The SME Consolidation and Competitiveness Plan 2000-2006 - a battery of aids provided by the European Union, the National Government and the Autonomous Communities to make small firms more competitive and improve their job and wealth creation capacity - seeks primarily to encourage their take-up of new information and communication technologies. The Plan also provides special coverage to support projects for female business owners. The SME package promoted and financed the following projects targeting businesswoman collectives:

- Nine supra-regional projects with a global budget upwards of 7 million Euros, assigned a total funding of 5.283.215 Euros. These projects have benefited over 2.000 women;
- at regional level, funding has been granted to 35 projects directed at businesswomen's associations, with a budget of approximately 6 million Euros and an allocation of 2.841.556 Euros.

➤ **"ICO micro-loan facility"**<sup>35</sup>

The financing budget line for SMEs developed by the "Official Credit Institute" (*"Instituto de Crédito Oficial – ICO"*) was supplemented by a micro-loan scheme which provides funds for **small loans for micro enterprises** or individuals lacking the background and repayment guarantees to apply through the standard financing channels. It is thus targeted to specific groups of entrepreneurs such as women, people over 45, disabled people, immigrants, etc. This line was launched towards the end of 2002 and placed 12.500.000 Euros at the disposal of potential beneficiaries in 2004. The programme rolled out to 1<sup>st</sup> December 2004 and concluded with 129 transactions involving a total of 2.531 million Euros, leveraging an investment of 3.512 million Euros.

## Networking

The Spanish Institute for Women worked on the design and contents of an **Internet platform** for women entrepreneurs and business owners, due to be launched in 2005 as a virtual forum. The domain **www.soyempresaria.com** is not just a place to close deals or to make contacts; it also seeks to encourage a spirit of collaboration and mutual support among women sharing a business vocation. Users have access to a range of services including virtual classrooms dealing in business-related topics, discussion groups, bulletins, publications and video libraries, B2B and institutional and associations pavilions, both at national and international levels, and advisory

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<sup>34</sup> <http://www.ipyme.org>

<sup>35</sup> <http://www.ipyme.org>; <http://www.ico.es>

services. The idea is to offer an open space with new features added on user demand and to address the emerging issues and concerns of a fast-changing business world.

## SWEDEN

Nutek, the “Swedish Business Development Agency” implements a special programme to promote women’s entrepreneurship within its entrepreneurship unit. The financial resources available for this programme in 2004 amounted to approximately 1.3 million Euros. The aim is to develop and spread knowledge to both **business advisors** and entrepreneurs. The main activities undertaken in its framework included:

- Business advising and networking projects: the financial resources were mainly used to co-finance projects for women entrepreneurs within the traditional business advice organisations (“ALMI” and “Jobs & Society”). The projects were mostly about giving further time towards business advice for women, and increasing skills for women entrepreneurs in such areas as marketing and financing. **Networking** was also a major part of the projects. During the period 2002 – 2004, Nutek promoted 76 different projects that reached out to more than 2.850 women entrepreneurs;
- Participation in an EQUAL **project called “Future keys”**, aimed at increasing the knowledge about women entrepreneurship in agriculture.

### Networking

Twice a year, Nutek organises conferences for those who work to promote women’s entrepreneurship in order to maintain a high level of business advice. The **conferences** are the meeting place for practitioners and researchers and many new ideas in both business advising and research initiatives were discussed during the last years. 2004 was the ten-year anniversary of these spring conferences, and for this reason, this conference was aimed to spread knowledge about research development and about the conditions of women entrepreneurs throughout the last ten years.

In 2004, NUTEK was a partner in a European project entitled “**Women towards ownership in business and agriculture**”. The other partners were four WES countries (Norway, Greece, Iceland and Latvia).

### Other related support programmes and activities

In relation to education, Nutek started at University level two different **education courses for business advisors**, focused on the meeting with the client and considering the gender perspective.

Nutek also co-financed some **development projects** during 2004. For example a study on the effects of the industry/branch codes and another on the conditions of women entrepreneurs who sell their goods at home – for example, staging parties. It also published seven reports/books for business advisors and a **statistical report** about women and men as business owners.

It should also be noted that some of the “Resource Centres for women”, which work at local and/or regional level to promote women, are still continuing their work in the area of women’s entrepreneurship.

## **TURKEY**

Women in Turkey are recognized as an important segment of entrepreneurship development programmes. Various public agencies and NGOs have taken the lead to design and implement these programmes. It is acknowledged that networking among these small and widely dispersed initiatives needs further strengthening. “KOSGEB” (the “Small and Medium Industry Development Organization”) will try to address this need through its comprehensive programme in 2005.

### Access to finance

The “**Türkiye Grameen Micro Credit Project**” is aimed at laying an institutional foundation for a non-banking credit system to eliminate poverty in Turkey. The Project is based on a contract signed between the “Bangladesh Grameen Trust” and “*İsrafi Önleme Vakfı*” (the “Foundation for Prevention of Wastefulness”) under the auspices of Diyarbakir Governor. The main target group being poor women, as of 29 January 2005, approximately 500.000 Euros credit have been extended to 293 solidarity groups comprising 1.444 women in the province of Diyarbakir and the towns in its vicinity.

### Other related support programmes and activities

With regard to activities developed in 2004, “KOSGEB” initiated a **study** to identify organizations with a mission to develop women in Turkey and also submitted a project to the European Commission within the framework of Pre-accession Support Programme to set up 3 women incubators in different provinces of Turkey.

“KOSGEB” hosted also the 2<sup>nd</sup> **OECD Ministerial Conference on SMEs** in İstanbul in June, which had as one of the major themes the promotion of Women’s Entrepreneurship. This organisation also supported the **OECD Forum “Accelerating**

**Women's Entrepreneurship**" hosted by the Women Entrepreneurs Organisation "KAGİDER" and held at the end of the Ministerial Conference.

"KOSGEB" also initiated contacts with a number of NGOs to provide support services to women entrepreneurs under their portfolios.

"KAGİDER" was chartered in September 2002 as a non-profit and non-governmental organization, by 37 prominent Turkish female entrepreneurs. It has grown steadily over the past two years as other successful businesswomen have joined its ranks. In 2004, the main activities carried out by this organisation were the following:

- hosting the OECD Forum "Accelerating Women's Entrepreneurship": representatives from the OECD, UNECE, European Commission, ILO, African Development Bank, WES, FCEM, World Bank, NGOs, officials, academicians and women entrepreneurs attended this event;
- supporting the "**Women Initiative**" which organized a Panel in Brussels entitled "Women Initiative in Turkey in the European Union";
- participating in the 52<sup>nd</sup> Conference of the "World Association of Women Entrepreneurs" (FCEM), in October; one of its members made a speech on EU membership and Women in Turkey;
- implementation of a one month internship program in the companies of "KAGİDER" members, and a **seminar** on the subject of "Shape your future";
- **training 100 female candidate entrepreneurs in business planning** in cooperation with "ABIGEM" (EU Business Centre Project) and providing mentoring for 5 women businesses from different cities (Izmir, Ankara and Istanbul);
- managing the "**Women's Fund**" to transfer 150.000 Euros to eligible projects and organizing seminars for would-be entrepreneurs;
- sponsoring women who were accepted by the "Entrepreneur Development Programme" dealt with by the Sabanci University;
- contracting international donor projects (for instance "Water Drop Project", "Entrepreneurial Skills Development Programme" and "Women Entrepreneurs Business Development Centre: KAGİMER").

The "South Eastern Anatolian Project-Entrepreneurship Development Centre" ("GAP-GİDEM") conducted a **survey** in the South Eastern Region to identify the state of women entrepreneurs in the region, international donor funds available for support organizations, convenient business sectors for women and available loan programmes. The results were compiled into a comprehensive document.

Specific implementation plans have been prepared and put into practice for 4 provinces in the region encompassing **training and consulting programmes** and the

“Encouraging Young Women Entrepreneurs” project directed towards female university students.

The Project entitled “Supporting Women Entrepreneurs” carried out by TESK (the “Turkish Confederation of Craftsmen and tradesmen”) and supported by the European Commission has been completed in June 2004 after two years of implementation. As of June 2004, 1.630 women were given business start up training, and 359 of them have already become self employed. Five Training and Consultancy Centres were established after the completion of the project in five different provinces to provide services to women entrepreneurs.

Supported by the “MATRA Programme”, the project “Women for Women” started in April and it is being implemented by “Nehem International” (Netherlands) and “Mamak Contemporary Women and Youth Foundation” (Turkey). The objective of this project is to set up a sustainable “Women Training and Employment Centre” in Mamak-Ankara and to move at least 120 women every year into the labour force. 500 women were trained in different vocational areas and entrepreneurship in 2004.

In addition to above, various organizations, NGOs and public agencies carried small scale, generally local activities on women entrepreneurship.

## **UNITED KINGDOM**

The UK’s Strategic Framework for Women’s Enterprise, published and launched in 2003, highlighted four action priorities: improved business support; access to finance; childcare and caring responsibilities; and transition from benefits to self-employment. Progress, to varying degrees, has been seen across all of these areas in 2004, with access to finance one of the key priorities continued into 2005. The economic case for women’s enterprise is a key driver and work has recently started on producing a more robust data set to illustrate the critical contribution made by women to productivity and economic growth in the UK.

The average female rate of self-employment in the UK is 26 %, representing around 900.000 women. This rate has changed little in recent years, but the actual numbers of women becoming self-employed in the last decade has increased by over 400.000. The percentage of businesses which are either wholly or majority-owned by women stands around 15% and the percentage of co-owned enterprises is currently around 34%. Men are still twice as likely to start a business as women but there is some evidence that this ratio is starting to improve in some regions.

The development and promotion of 'women-friendly' business support was spearheaded by **PROWESS**<sup>36</sup> (the UK association of organisations which support women who plan to start and grow businesses), in partnership with the Government's Small Business Service<sup>37</sup>. The approach is a parallel one: helping mainstream organisations to provide better services which effectively reach women, alongside targeted initiatives which provide women-only training and advice. A **toolkit** has been developed, "The Case for Women's Enterprise", for **training and advising** mainstream business advisers. In 2003, PROWESS developed its "**Flagship**" **quality standard** which is only awarded to bodies which provide excellent women's enterprise support. In 2004, the total number of organisations which achieved this standard rose to twelve.

### Access to Finance

A new access to finance action plan has been drafted and will be the subject of consultation and agreement in early 2005. This has been developed with support from the major clearing banks and highlights a number of potential actions on both the supply and demand side of business finance for women entrepreneurs.

### Networking

Among the "Flagship" organisations, several provided networking opportunities for women entrepreneurs in their region. It is noteworthy that several of the Flagship organisations have benefited from EU support and funding. They include, for example, "Train 2000" in Merseyside and the "Rural Women's Network in Cumbria" – examples of both urban and rural support. Also in 2004, "Women Into the Network" (WIN) published "**Inspired Females**" (IF Only) which profiled more than 20 successful women entrepreneurs from a cross-section of sectors and from diverse communities, highlighting the importance of accessible role models to the development of women's entrepreneurship.

### Other related support programmes and activities

A high-profile "**Women's Enterprise Panel**" was appointed at the end of 2004. With the support of Treasury and the Department of Trade and Industry, its objectives are to develop a revised women's enterprise action plan to speed progress towards the targets set in the Strategic Framework. The Panel will also consider the establishment of a "National Women's Business Council".

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<sup>36</sup> [www.prowess.org.uk](http://www.prowess.org.uk)

<sup>37</sup> [www.sbs.gov.uk](http://www.sbs.gov.uk),  
[www.businesslink.gov.uk](http://www.businesslink.gov.uk)

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