

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

**(WES)**

**Activities Report 2005**

September 2006

## **1. INTRODUCTION**

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

### **1.2 WES' aims**

### **1.3 WES' activities in 2005**

### **1.4 Main findings**

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

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

### **ANNEX 1: List of WES members**

## 1. INTRODUCTION

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

This is the second Report drafted by WES<sup>1</sup>, the “European Network to Promote Women’s Entrepreneurship”. It is aimed at detailing the activities carried out in 2005 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 to be priorities at their national or regional level (for instance mentoring activities, education projects, etc.).

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).

Furthermore, the WES network decided to include all of the statistics concerning women entrepreneurship that were available in each country in this second report. The aim is to make the contribution of women entrepreneurs to society more visible and to show how large a portion of the total number of entrepreneurs they already are. However, we can also see from these figures that there is more to be done.

### **1.2 WES’ aims**

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

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<sup>1</sup> [www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm](http://www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm)

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

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

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 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 2005**

In 2005 the WES network has contributed significantly to the transparency action to increase knowledge about women's entrepreneurship in the large number of Member States. Apart from the activities carried out at National and Regional level which are described in the next chapter, WES members participated in several European events, were involved in joint projects and followed up an important number of information requests and networking contacts from all over the world.

With regard to WES participation in conferences and events, a number of WES members attended the conference "**Women-led businesses: overcoming barriers to growth and improving access to finance**"<sup>5</sup> organised by the Directorate-General Enterprise and Industry in Brussels on 21 October 2005. This event gathered around one hundred representatives from the European organisations of women-led businesses, WES, women entrepreneurs, banks and journalists. This conference was aimed at analysing whether there are particular obstacles that prevent women businesses to growth, in particular with regard to financing, and at raising awareness on Basel II effects on small businesses.

The co-ordinator has represented WES in different events such as the final conference of the INTERREG IIIC project "**W.IN.NET**" (**European Network of Women Research Centres**) where WES work was presented. Other issues discussed at that conference were related to the start up of a network of local resource centres across Europe. This network is interested in exchanging information and co-operating with WES.

Furthermore, **WES network meetings** give an opportunity for member countries to exchange information, provide the latest news from the European Commission and from the European Parliament, give information about news from the work of different researchers and last but not least enable participants to discuss and develop working methods and knowledge with colleagues. In 2005 the WES network meeting

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<sup>4</sup> [www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/bestproject-women.htm](http://www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/bestproject-women.htm)

<sup>5</sup> [http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-women/conference/women\\_led.htm](http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-women/conference/women_led.htm)

took place on 20 October 2005, the eve of the conference “Women-led businesses: overcoming barriers to growth and improving access to finance”. This meeting was mainly devoted to present the EU new policy on SMEs, to get feedback on the “WES Activities Report 2004” and to prepare the next Report and the work programme for 2006.

#### **1.4 Main findings**

Some of the national 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 particular effort to carry out research and to collect data on women’s entrepreneurship issues that can be used for policy-making purposes. This report, for example, shows how many small and medium-sized businesses are run by women. Generally the statistics do not show what are the main groups of entrepreneurs since the way in which figures have been presented does not take account of the share of small businesses. It is therefore of the utmost importance to take the main part of the group of all entrepreneurs (SMEs) and to divide these according to sex, so that it is possible to decide on how to support different groups of entrepreneurs. The lack of gender-based statistics has been identified by the WES members as one of the obstacles to be faced with. Now it is possible to partially fill that gap and the long-term goal is to have an annual follow-up on these figures to see how the work to support women entrepreneurs develops.

Another issue regarding statistics is that the SIC-codes that all businesses are divided into are built on traditional, historical aspects. Therefore the SIC-code also reflects gender aspects and the Swedish survey can be a starting point for a continued discussion of the issue. The report Classification and perception - An Explorative Investigation of Gender Effects of the Swedish SIC Code as a Classification Tool of Industry Nutek 2005:17 is in English and can be downloaded from Nutek’s website.

Furthermore, I would like to highlight some of the examples of good practices to inspire other countries and to encourage those involved to continue their efforts.

An interesting finding relates to the first ever programme in Romania that promotes women entrepreneurship. This programme had an unexpectedly huge level of success in 2005, making a great impact in the business community. It is worth mentioning that the original idea for the programme came from the WES Network.

Another encouraging finding relates to the Belgian project “The flying entrepreneur” which aims to create a new kind of profession, a substitute to independent entrepreneur, who can replace another independent entrepreneur for short of longer periods of time. By creating a pool of flying entrepreneurs it will be possible to guarantee the continuity and survival of businesses.

Attention should be paid to an interesting initiative the “Talent Check” which was developed in the framework of the Austrian project. This tool helps girls to identify their own interests and preferences and to make a well-founded career choice.

It should be emphasised that a few countries organised national competitions to encourage women entrepreneurs (e.g. the Bulgarian “Business Woman of the Year” that received international recognition, or the Belgian “Woman award”).

With regard to the issue of access to finance, the micro-credit programmes aimed at women entrepreneurs in Finland, Spain can be taken as good examples to be replicated elsewhere.

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

Marianne Karlberg

WES co-ordinator

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

### AUSTRIA

Since 1994 the percentage of female start-ups has increased by 10 %. In 2004 2,4101 people established an enterprise, of which 35.1% were women. In 2004 about 31.2% of all Austrian enterprises were led by women. The average age of female entrepreneurs is 44.9 years.

In January 2005 the Austrian Institute for SME Research published the **study "Female entrepreneurs in Austria – current situation and chances for development"** on behalf of "Woman in Business" (unit within the Austrian federal Economic Chamber) and of the Federal Ministry for Economic Affairs and Labour. The study includes a comparison of the business cycle development of different enterprises led by women and men and the reasons for possible differences between the performance of woman-led and man-led enterprises are identified. Options supporting female entrepreneurship shall be drawn up based on the needs of women entrepreneurs. In particular, the results of the study contribute to the further development of the services of "Woman in Business".

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

Self-employment is going to be one of the most valuable alternatives on the job market for women with caring obligations and perhaps the only one in some cases - especially for women with home-supervision duties in rural or border areas. The **EQUAL Project Alternative: Self Employment**<sup>6</sup> aims to achieve the following goals:

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

On the initiative of Austria's Minister for Health and Women, Mrs. Rauch-Kallat, the second "**Women's Business Mentoring Fair**" took place in March 2005 in Graz (Styria).

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<sup>6</sup> <http://www.alternative-selbststaendigkeit.at>

**Special Training for Female-led Micro Businesses without Employees:** Due to a unique combination of training and coaching, female-led micro enterprises which have existed for at most 3 years improve their business strategies within a special academy. The main content of the curricula comprises making business plans, marketing, sales, cooperation/networking and work-life-balance.

The project “**CH.A.S.E. – Chambers against Stereotypes in Employment**”<sup>7</sup> aims to identify existing cultural prejudices and societal stereotypes that prevent girls/women from freely accessing the professions or employment sectors which correspond best to their aspirations, and to develop practical tools that will enable the Chamber network to promote successfully the role of women and especially female entrepreneurs in all business sectors. As the first part of the project, the project partners, under the leadership of EUROCHAMBRES, carried out a **survey** in their respective countries/regions, interviewing female entrepreneurs in male-dominated sectors and female managers in traditionally male-dominated jobs. This was done in order to ascertain the profile of the business women/managers, their business environment, possible stereotypes, and suggestions for improving the situation. In the framework of the project, “Woman in Business” developed a “**Talent Check**”<sup>8</sup> which is available in several languages and helps girls to develop their own interests and to learn more about jobs. It is intended that girls should see entrepreneurship as an interesting option.

Furthermore, there are some **general activities**. The Labour Market Service (AMS) is also offering support on the road from unemployment to self-employment through its **business start-up programme**. Those who wish to start a business may take advantage of a business formation consulting service provided by a consulting firm which co-operates with the AMS. In addition, the necessary qualifications may be acquired. The AMS pays any charges both for business consulting and for the development of further qualifications and skills. In addition to this, financial backing is ensured under certain conditions for the period of participation in the programme. Several institutions, such as the “**WWFF-Frauenservice**” or the “**Gründerinnenzentrum Steiermark**” help female entrepreneurs to start up businesses, give them advice and coaching and offer low-cost office accommodation for the start-up-period. Significant regional network events have taken place, such as the Lower **Austrian Forum of Female Entrepreneurs** in October 2005, with over 600 participants, and the “**day of businesswomen**” in Vienna in November 2005, with over 200 participants.

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<sup>7</sup> [http://www.eurochambres.be/women\\_chase/publications.shtml](http://www.eurochambres.be/women_chase/publications.shtml)

<sup>8</sup> <http://www.talentcheck.org>



## **BELGIUM (FLANDERS)**

Although there are still less female entrepreneurs than male entrepreneurs in Flanders, it is thanks to female entrepreneurs that the percentage of entrepreneurs has seen a slight increase. Nevertheless female entrepreneurs are still a small minority and a lot of entrepreneurs are faced with some problems. Most of the entrepreneurs mention the following problems: a lot of administrative burdens, difficulties balancing work and private life and difficulties finding loans. For these reasons, in 2005 the Flemish Government started looking for some solutions. Different ministers are working together to create more flexible childcare. The Flemish Minister of the Economy is working on new and flexible loans (eg. win-win loans which probably will start to be offered in 2006). In 2006 the Flemish Government will start the **VLAO (Vlaams Agentschap Ondernemen)** which will serve as a one-stop shop for all administrative questions and documents.

The European Social Fund and Flemish (eg. VESOC) grants have been allocated to the following projects which promote female entrepreneurship or which develop new ways of entrepreneurship:

**The Project “Empowering Female Entrepreneurs “(EFE) has three main goals:**

- to promote female entrepreneurship and raise the number of female entrepreneurs;
- to support female entrepreneurs to help them become better entrepreneurs with enterprises that grow and have better chances to survive and make more profit;
- to give more social recognition to female entrepreneurs, by emphasizing that entrepreneurship is not totally male dominated and by bringing gender issues into the world of entrepreneurship.

**Project “Home Managers” has the following goals:**

- to increase employment of women in Flanders by:
  - motivating and supporting women in starting their own business in a renewed sector of household tasks for families and elderly people;
  - motivating unemployed people to follow a training course for Home Manager and eventually re-enter the job market;
- to create equal opportunities for women in their professional life. By unburdening working women/mothers from their household tasks, women will not have to opt for career breaks or time credit systems. This will enable them to focus on their chances to grasp real career opportunities and to spend more time with their children/family.

The centre for independent entrepreneurial women (CEZOV) launched a project “**The flying entrepreneur**”. A flying entrepreneur is a substitute independent entrepreneur who can replace another independent entrepreneur for short or longer periods of time. By creating this profession CEZOV aims to allow older people to keep working after a certain age and to stimulate and promote entrepreneurship by creating a social safety net in case of sickness or accident, whereas before entrepreneurs were obligated to close their shops, leaving them without an income. By creating a pool of flying entrepreneurs that can replace other entrepreneurs in case of emergency, it will be possible to guarantee the continuity and survival of businesses.

The Voka Mechelen developed a **PRISE project** to promote female entrepreneurship. It aims at stimulating female entrepreneurship, promoting networking, creating learning platforms for women and motivating children to become entrepreneurs.

Furthermore, some **campaigns and events** have been set up by the Flemish government, the European Social Fund-Agency and women’s networks to give more visibility to female entrepreneurship or to give information or provide opportunities to the target group.

In January 2005 an event was organized by the European Social Fund-Agency and Markant vzw (an organization that promotes female entrepreneurship) to give more information to **women co-workers** about their new statute, which gives women much more security. A publication has been made especially for this target group and the event has been very well covered by the press.

The same organization, Markant vzw, organizes a “**Womed Award**” event every year. This award is given to a female entrepreneur who is not only recognized as being a good entrepreneur but also deals in an efficient way with the combination of work and private life and is involved in some social activities. This award gives good recognition to female entrepreneurs and always receives a lot of attention from the press.

In 2005 some private organizations and some project promoters organized **network auctions** in Flanders.

Finally the European Social Fund-Agency has also financed (together with the Flemish government) a **television programme**, focussing explicitly on female entrepreneurship. During that programme several highly-educated female entrepreneurs were followed during their business activities. Figures show that the programme has been seen by a lot of people.

## BULGARIA

According to the National Statistical Institute's data, the number of male entrepreneurs is twice as high as the number of women entrepreneurs. Women entrepreneurs account for 33.4% of those surveyed, the rest being employees. According to comparative data for the period since 1994, this share has remained comparatively stable over the years. According to data from the survey "The Place of Bulgarian Woman in a United Europe" (published in June 2005) women entrepreneurs and managers in Bulgaria number about 60,000. The different sizes of companies owned by women entrepreneurs are distributed as follows: 82 % manage companies with up to 9 employees, 15.5 % manage small companies (10-49 employees) and 2.5 % manage medium-sized companies with up to 249 employees.

Women entrepreneurs work with a small number of staff, mainly in the field of Services (32 %) and Trade (17.43 %). 62.97 % of Bulgarian women entrepreneurs have higher education and 35.14 % have secondary education. 72 % of women entrepreneurs in Bulgaria are married with children. About 85 % of the businesswomen work more than 50 hours a week and only 8.4 % state that they are engaged in their business for just 8 hours a day. The profile of the Bulgarian lady-entrepreneur thus outlined shows that employees do not have different attitudes to employers with different genders. According to a large number of surveys, tax legislation, access to small public procurement procedures and higher economic freedom are decisive for women businesses.<sup>9</sup>

Examples of good practices in women's entrepreneurship promotion in Bulgaria:

**"Business Woman of the Year"**<sup>10</sup> national competition is a national award, initiated by "Nie Zhenite" and organized with the active support of the Bulgarian Small and Medium-Sized Enterprises Promotion Agency. The competition has been held annually since 1991 under the patronage of the First Lady of Bulgaria and has established itself as a prestigious social event which enjoys wide media coverage. The main goals of the "Business Woman of the Year" competition are to encourage women entrepreneurs, to improve the appreciation in society of their efforts, to publicize success stories about businesswomen and to develop role models. Recently the Business Woman of the Year National Competition received international recognition. It was proposed by the Executive Forum of the International Trade Centre, held in September 2004 in Montreux, Switzerland, that this model be followed by other countries.

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<sup>9</sup> <http://www.mee.government.bg/>

<sup>10</sup> <http://www.niezhenite.com>

Initiated by “Nie Zhenite” in May 2003, **the Club of Women Entrepreneurs and Managers in Bulgaria** is a non-profit non-governmental organization established to promote and help the development of women-run enterprises and to facilitate national and foreign networking with similar businesses organizations. The aims and objectives of the Club are as follows: 1) creation of a lobby, supporting businesswomen, at the highest levels of government, the Parliament and international organizations; 2) building a knowledge base; 3) provision of training to young unemployed women in order to encourage them to establish their own business; 4) public-private partnership in the same sector and across sectors to create a more attractive environment for women. In September 2005 in Geneva the Club of Women Entrepreneurs received the award for the best businesswomen’s club in an emerging economy from the Swiss Club for Women Entrepreneurs.

The main initiatives implemented by the **Bulgarian Employment Agency**<sup>11</sup> aimed particularly at women entrepreneurship are:

**Project “Family centres for children”** - Support (training, information and consulting services and assistance) for unemployed women to start their own business in the field of child care. In 2005, 255 unemployed women from different regions of Bulgaria received support and training in order to start their own business.

**Project “Again at work”** – Support (training, information and consulting services and assistance) of the equal access of women with children and women above the age of 50 to employment and self-employment. In 2005, 156 unemployed women from different regions of Bulgaria received support and training in starting their own business activities.

**Programme for the promotion of women’s employment and vocational training in the field of agriculture and especially in the bee industry.** Women who successfully complete training receive funds to start their own business under the projects JOBS (Job Opportunities through Business Support) and the Guarantee Fund for Micro-Credits Project. In 2005, 299 unemployed people, including 96 women, successfully completed the training and started their own business.

**Special preferences for unemployed women in the Employment Promotion Act.** In 2005, 545 unemployed women started their own business with the direct support of the Bulgarian government under this project.

**Project for Creating Competitive Start-up Enterprises (Project 100)**<sup>12</sup>. This project aims to foster a sustainable and competitive private sector by providing

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<sup>11</sup> <http://www.nsz.government.bg/>

comprehensive and targeted assistance for the start up and development of micro- and small enterprises in Bulgaria. Women entrepreneurs' participation in 2005 was as follows:

Applications submitted:	959, incl. women	401	(41,8%)
Successfully trained:	277, incl. women	92	(33,2%)
Number of companies established:	81, incl. women	27	(33,3%)

## CYPRUS

In total, there are 13,375 businesses owned by women in Cyprus. Of these women, 8,853 were full-time employers or full-time self-employed. As indicated by the same survey, there were 52,673 businesses owned by men in 2003, of which 16,681 were full-time employers and 30,575 were full-time self-employed men.

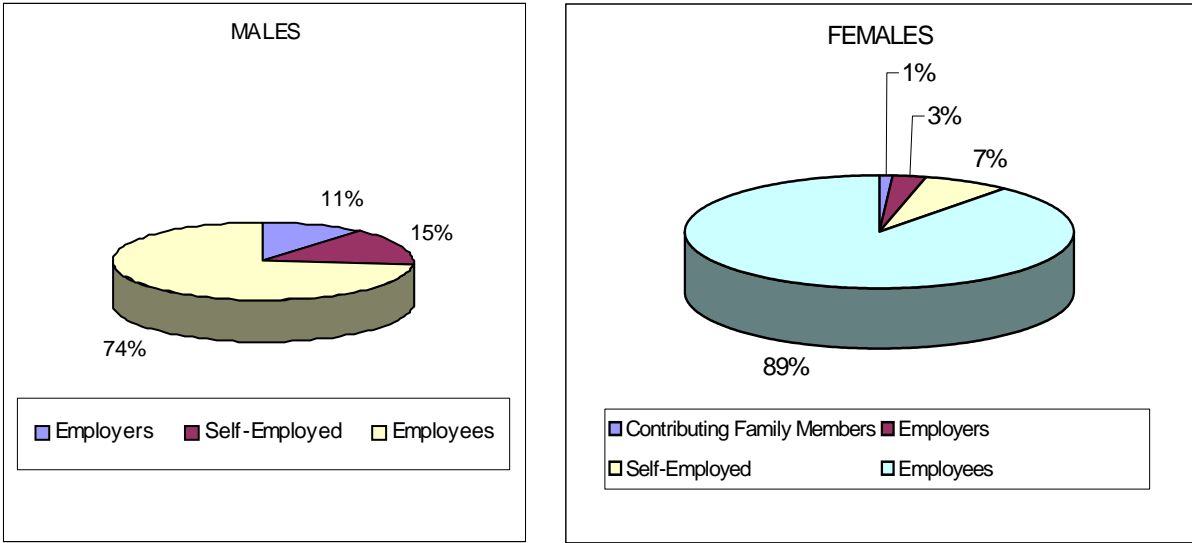
Full/Part-time Distinction and Professional Status <sup>13</sup>	2003		
	Total	Males	Females
Total	327,094	181,606	145,487
Employers	18,746	(E) 17,014	(A) 1,732
Self-Employed	47,302	(F) 35,659	(B) 11,643
<b><u>Full-time Employment</u></b>			
Total	297,941	171,596	126,345
Employers	18,240	(G) 16,681	(C) 1,559
Self-Employed	37,869	(H) 30,575	(D) 7,294
<b><u>Part-time Employment</u></b>			
Total	29,153	10,010	19,143
Employers	506	333	173
Self-Employed	9,433	5,083	4,350

Another important figure can be obtained from the Census of Establishments that is also conducted by the Department of Research in Cyprus, most recently in the year 2000. According to this Census, the great majority of the workforce (80%) were employees, 11% were self-employed persons and 8% were employers, while contributing family workers accounted for only 1%. As shown in the table below, 26% of the total male workforce were either employers or self-employed persons. A total of 10% of the female workforce were either employers or self-employed.

<sup>12</sup> <http://www.mee.government.bg>

<sup>13</sup> Source: Statistical Service (2003) Labour Survey, Labour Statistics – Cyprus, Series 2, Report #2, p.57

Distribution of Workforce by Employment & Gender for 2000



Specifically, as Table 2 indicates, the total number of full-time employers and self-employed in 2000 was 49,075 (A+B), of which 10,403 (C+D) or 21.2% were women and 78.8% were men.

Census of Establishments - 2000 <sup>14</sup>						
	Full-time Workers		Employers		Self-employed	
	Total	Females	Total	Females	Total	Females
Total no. of establish.	258,547	108,676	(A) 19,601	(C) 2,817	(B) 29,474	(D) 7,586

It should be noted however, that agricultural establishments are not included in these figures, whereas women working in agriculture were included in the Labour Force Survey.

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 become active in the manufacturing sector and/or in specific activities in commerce, services and tourism. This scheme applies to 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 submit only one proposal and their participation must represent at least 75% of the total share / corporate capital. Registered employees must attend a special training and development programme

<sup>14</sup> Source: Statistical Service (2003) Census of Establishment, Labour Statistics – Cyprus, Series 1, Rep. 25, p.17

organized and subsidized by the Human Resource Development Authority of Cyprus.

The Government grant can be as high as 50% of the approved budget, up to a maximum of 60,000 Euros for the manufacturing sector and 42,500 Euros for the other sectors. The programme operates on a yearly basis and in 2005 operated for the fourth consecutive year. Also during the year a total of 52,000 Euros was provided to three enterprises upon completion of the business plans they put forward in 2003.

During 2005, the 31 proposals put forward in 2004 were evaluated; 16 of them were approved and 555,000 Euros will be allocated to them as government grants. In addition, 50 proposals were put forward during the submission period (which was completed in September 2005) and all proposals are now in the evaluation process. In addition to the above, during 2005 seven women submitted proposals to take the grant benefit from the **“Programme for the Enhancement of Youth Entrepreneurship”**.

## **CZECH REPUBLIC**

Women’s engagement in business contributes significantly to their self-fulfilment. In the Czech Republic, women’s interest in obtaining a trade licence and in actually setting up a business is vividly illustrated by the number of trade licences issued to individuals: 29% are issued to women.

According to official statistics, women account for 26.3% of all entrepreneurs. Of these, 21.0% have a university education, which is 2.5% higher than the figure for male entrepreneurs. Women account for 22.3% of the total number of employers and 27.6% of all self-employed people. Most businesswomen are 24 years old or younger. Overall, 47.6% of all female and 43.5% of all male entrepreneurs fall into the age category of 35-49 years<sup>15</sup>.

Women entrepreneurs wield considerable economic power in society. They have their associations, run major projects, and take part in international projects in support of women in business. In the Czech Republic they have four associations: Association of Women Entrepreneurs and Managers of the Czech Republic<sup>16</sup>, the Moravian Association of Women Entrepreneurs and Managers<sup>17</sup>, the South Bohemia Association of Women Managers<sup>18</sup>, and the Central Bohemia Association of Women

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<sup>15</sup> <http://www.czso.cz>

<sup>16</sup> <http://www.apmcr.cz>

<sup>17</sup> <http://www.mapm.cz>

<sup>18</sup> <http://www.wib.cz>

Managers and Entrepreneurs<sup>19</sup>. The Associations develop their relations, create networks, and inform each other regularly of their projects and activities. They cooperate in particular with entrepreneurs in Austria, Germany and Italy.

A case in point is the Association of Women Entrepreneurs and Managers of the Czech Republic. Its activities include the project **European Woman Entrepreneur of the 21st Century** as part of the programme EQUAL which helps to train women for business. There is also the project **Women Entrepreneurs**, whose aim is to organize workshops for women entrepreneurs and certified courses for unemployed women and those on maternity leave. The Association has cooperated on the international project "**Labour Market and Entrepreneurship - Overcoming Gender Stereotypes**", which is a trans-national action plan to promote gender equality and businesswomen's organizations. The Association has organized other significant events, such as a conference with German entrepreneurs on the theme "**Conditions for Women in Business in the Czech Republic and the EU**", an international conference on the themes of "**Women and Business in the Regions**" and "**Equal Opportunities Between Men and Women in the Czech Republic and Abroad**", the workshop "**Practical Experiences of Women Entrepreneurs Up to the Present Day**", the launch of a "**Lifestyle Club**" for presentations by female entrepreneurs, seminars on personal development, and the foundation of the regional branch of the Association in Liberec.

The programme EQUAL also includes a project of the Moravian Association of Women Entrepreneurs and Managers in South Moravia and in the Zlin district. The project incorporates **Assistance Centres** supporting women in business and reducing start-up risks. The aim is to prevent failures of start-up firms through consulting, education and long-term mentoring.

Assistance is given to female entrepreneurs through **programmes in support of small and medium-sized enterprises** which were approved by the Government for the period 2005-2006 and are run by the Ministry of Industry and Trade<sup>20</sup>. These are Guarantee, Market, Progress, Consulting, Design, Alliance, support services aimed at promoting SME participation in the 6th Framework Programme of the EU, and the Industry and Enterprise Operational Programmes (IEOP), in particular Start, Credit, Marketing, and Development. These provide consulting services and training courses, facilitate participation in exhibitions and trade fairs abroad, and provide certification and access to capital through loan guarantees, loans with a reduced interest rate, and grants. In 2005 these programmes contributed 6.4 million Euros towards 545 projects undertaken by female entrepreneurs. 273 were consulting and educational projects and 272 were capital investment projects.

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<sup>19</sup> <http://www.stredoceske-podnikatelky.cz>

<sup>20</sup> <http://www.mpo.cz>



Capital investment projects of female entrepreneurs obtained most of their grants via the programmes **Start and Credit**. The programme **Start** helps start-up projects by giving interest-free loans repayable within 6 years. Of 381 projects supported in the programme **Start** in 2005 to the tune of 5.8 million Euros, 164 projects of female entrepreneurs were supported to the tune of 2.4 million Euros. The programme **Credit** gives development projects loans with interest rates of 3% and 4%, repayable within 6 years. Of 386 development projects, which received 25.9 million Euros in total, 64 development projects led by female entrepreneurs were granted the sum of 3.5 million Euros. The development of women entrepreneurs is assisted by consulting services and education under the programme **Consulting**. Of 836 consultations provided to individual businesses and people starting up in business, women received 269 consultations on preferential terms.

The Ministry of Industry and Trade implemented in 2005 the programme **Support for Business Activities and Promotion of Equality Between Men and Women for non-profit non-governmental organizations**. One project supported was an international workshop held with the Austrian organization “Frau in der Wirtschaft” to enable ill female entrepreneurs and those on maternity leave to exchange their experiences in getting support. Another project consisted of seminars and participation in regional, national and international events to allow women to exchange their views on the professional life of women and their social inclusion.

The project “**How To Go About It**” helps with the organisation of seminars for the wider public with a focus on women starting in business. The conference **Women in Business in the 21st Century** aims to increase the participation of women, female entrepreneurs and managers in top management posts and to make the business community more supportive of cooperation between women and men who own or run companies. In cooperation with the non-profit organization Gender Studies, the Ministry of Industry and Trade supported the competition Best Equal Opportunity Employer in the Czech Republic with the subtitle The Position of Women in Management.

**Action Plan of Equality between Women and Men**, prepared every year by the Ministry of Industry and Trade, sets “Government Priorities and Procedures in Promotion of Equality Between Women and Men”<sup>21</sup>. It sets out measures by supporting educational, training and retraining programmes to facilitate women’s access to employment with the use of information and communication technologies.

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<sup>21</sup> <http://www.mpsv.cz>

## DENMARK

Denmark does not have specific schemes to promote entrepreneurship amongst women. But when issuing regulations and drawing up service offers, attention is always paid to the fact that they should also be attractive to women.

Some years ago Denmark introduced **micro loans (start-up loans)** without a lower limit. In addition the lower limit for another loan scheme has recently been reduced to 10.000 Euros. Both schemes provide guarantees for bank loans. One of the declared reasons for the low limits has been to meet women's requirements for loans.

Gender equality is a general consideration when financing activities using the Danish Social Fund. It is possible for Social Fund-financed projects to focus on women only. In one Social Fund-financed program 10 million € have been allocated to projects which contribute to breaking down the gender gap in the labour market. There are a number of projects which have women as their target group, and the contents of these projects are extensive. Examples are projects which try to attract and maintain female engineers, projects which support women who wish to become entrepreneurs and projects which aim to increase the number of female managers of enterprises. There are also projects which combine ethnicity and gender. We have found that the majority of participants in projects supported by the European Social Fund in Denmark have been females.

## FINLAND

There were 71,000 women entrepreneurs in Finland at the end of 2003. The total number of entrepreneurs was 213,000 which represented 9 % of all persons in employment. Women entrepreneurs accounted for 33 % of the total amount of all entrepreneurs, the highest this level has ever been and the highest in Europe at present. The rate of employment among women in Finland is the 5<sup>th</sup> highest in EU countries.

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>22</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 all. Networking with the non-financial services providers at local level by TE-

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<sup>22</sup> <http://www.finnvera.fi>

Centres/Counsellors for women entrepreneurs integrates a service chain promoting entrepreneurship.

<b>Loans granted 1999 - 2005</b>	2000	2001	2002	2003	2004	2005
Loans granted €	16,538,590	16,454,000	17,321,000	18,173,000	22 075 000	25,699,815
Number of loans	1,225	1,121	1,148	1,212	1,381	1,538
New jobs	1,293	1,162	1,124	1,198	1,417	1,621

In relation to the **Governments Entrepreneurship Policy Programme**<sup>23</sup>, the Ministry of Trade and Industry set up a working group to examine the preconditions for strengthening women entrepreneurship in Finland. The working group has recommended the implementation of 14 actions in the fields of social security and juggling entrepreneurship and family issues, financing and expertise, consultancy, training and information dissemination, research and compilation of statistics. Among the proposed measures was setting up a venture capital fund focusing on the services sector. In October 2005 a **national venture capital fund** Aloitusrahasto Vera Oy started operating. This fund is owned by Finnvera Plc and is managed by Finnvera's subsidiary, Veranventure Oy. It will target its operations at new technology (NTNE's) start-ups and innovative enterprises in the services sector. The finance experts (loan officers) at regional offices of Finnvera can suggest enterprises to be supported by the Fund.

In the 15 **Employment and Economic Development Centres**<sup>24</sup> (TE-centres) the following activities were 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.

The programme "**Ladies Business School**", which started in 1987 provides training programmes for female executives and key people in SMEs. These programmes are financed by the Employment and Economic Development centres and the European Social Fund (for instance by Fintra). Several **Managing Director courses** have been provided especially for women entrepreneurs and would-be women entrepreneurs by the TE-centres. **Mentoring and group mentoring projects** in accordance with the concept of the Women's Enterprise Agency and financed by the TE-centres and the

<sup>23</sup> <http://www.ktm.fi>

<sup>24</sup> <http://www.te-keskus.fi>

European Social Fund have been carried out with more than 100 women entrepreneurs participating as mentees and mentors in 5 areas of Finland.

**The Women's resource centre Woimala<sup>25</sup>** in Kajaani, was opened in 2005. The aims and the focus of the project are to improve regional development policies and instruments, to exchange experience and best practices, to stimulate entrepreneurship by creating, testing and developing innovative strategies and tools, and to support micro and small businesses, especially for women.

**The Central Association of Women Entrepreneurs in Finland<sup>26</sup>** is a nationwide organisation looking after the interests of women entrepreneurs with respect to operational, business and social issues. It has more than one hundred local organisations across the country and is independent of any political party. In November 2005, the Association launched a new EQUAL project entitled **Substitutes for the Self-Employed**. The goals of the project are to sustain entrepreneurs' well-being at work, promote entrepreneurship, increase employment by developing new employment models that meet the needs of working life, and to make young women more interested in self-employment by helping them find a balance between work and family. For the purposes of the project, an Internet-based register will be created to facilitate communication. The project is scheduled to finish at the end of 2007.

## GERMANY

In 2004, of all employed persons, 28.87% were women. Between 1980 and 2004, the proportion of self-employed women increased from 4.8% to 6.6%. 35% of start-ups were created by women. 64% of these women started their business at an age of between 35 and 54. 70% of those women who had started a business founded a one-woman business in the services sector (education, instruction, health, social sector, other personnel services). A higher proportion of self-employed women than men set up a business in order to earn an additional income. Up to 80% of self-employed mothers work part-time due to personal/family duties. Women start their businesses with less capital, file fewer loan applications and prefer informal sources of capital, e.g. money from family members. Women setting up a business are more aware of the risks involved and they aim to achieve the solid growth of their company rather than quick success.

Although the number of self-employed women has increased more rapidly in the last few years than the number of self-employed men, there are twice as many start-ups by men as by women. Germany would therefore like to further increase the number

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<sup>25</sup> <http://www.woimala.fi>

<sup>26</sup> <http://www.yrittajanaiset.fi>

of start-ups by women and to improve their quality. Several different measures have been initiated and launched for this purpose.

The establishment of a **Federal agency for women business creators**<sup>27</sup> ("bundesweite gründerinnenagentur" – bga) in 2003 was supported by the Federal Government through the Federal Ministry of Education and Research, Federal Ministry of Family Affairs, Senior Citizens, Women and Youth and Federal Ministry of Economics and Technology. The agency pools and networks all activities relating to women entrepreneurs in Germany. It provides the contact data, performance profiles and contacts of 540 advisory agencies, 400 experts, 250 networks and 200 events throughout Germany. The services offered by this central platform are aimed at women entrepreneurs and women in business. A national hotline provides advice and guidance on all questions relating to start-ups, consolidation and succession. [www.gruenderinnenagentur.de](http://www.gruenderinnenagentur.de) offers regular news, contributions on important topics, information, advice and qualification opportunities, online assistance, fact sheets and up-to-date research results. A national calendar of events provides information on more than 200 events including seminars for women entrepreneurs, fairs for women in business, network events, etc. This supra-regional marketplace for contacts and ideas offers entrepreneurs opportunities for exchanges of information and collaborations.

Innovative topics are taken up at **supra-regional conferences**, where they are discussed by a public expert with the aim of identifying the requirements for action, giving recommendations and influencing framework conditions.

A first workshop on the topic of "**Technology-based/innovative start-ups by women**" was held in September 2005 on the initiative of the Federal agency for women business creators (bga) and in cooperation with the Federal Ministry of Education and Research (BMBF). The workshop addressed researchers and experts – both male and female – from many different areas of research on women entrepreneurs and from relevant advisory services, as well as successful women entrepreneurs. The aim of the workshop was to discuss the as yet little-studied topic of spin-offs created by women and to draw up proposals/concepts for national pilot projects.

Under the direction of the Federal Ministry of Economics and Technology, an expert hearing on "**Female successors in business: Potentials – Realities – Perspectives**" was organized in October 2005 by the Federal agency for women business creators by women. 53 senior experts in the fields of "succession in business" and "Female succession in business" pointed out current needs for action and developed numerous proposals for increasing the number of female business successors.

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<sup>27</sup> <http://www.gruenderinnenagentur.de>

In May 2005 the Federal Ministry of Education and Research launched a call for proposals on the funding of activity whose priority topic is "**Power for women entrepreneurs**". The aim is to considerably increase the proportion of women creating start-ups in the medium term. Against the background of existing gaps in research and insufficient support with respect to the motivation and abilities of women entrepreneurs, the call addressed the following areas in particular: Analysis of structures regarding female start-ups and their future potential, and models and innovative measures for mobilizing the entrepreneurial potential of women.

## GREECE

In the year 2000, there was a total of about 40,000 woman-led enterprises in Greece, while, in 1993, the corresponding figure was just 16,400. Ultimately, it is worth noting that in Greece women constitute only 13% of employers, as compared with 34.7% of employees, and 63% of the unemployed.

In 2003 business activity with or without staff was exercised by about 880,000 men and 335,000 women. 38% of women entering employment during the past decade have done so either through self-employment or as a direct result of a business being established. Women employers and self-employed women constituted about 22.5% of all female employment, while the equivalent men's rate was as high as 37%. The difference between the sexes was more marked when only men and women employers were considered; 9.5% of working men were employers, as compared with 3.4% of working women.

Research that was conducted in the framework of the project Eco-Overture in relation to women's entrepreneurship showed that 26% of women members of the Vocational Chamber of Thessaloniki are active in retail trading, 14% in restaurant services, 14% in insurance and financing services, 13% in food trade, 10% in clothing, 5% in education services, 2% in cars and spare parts for cars, while 16% are active in several other services. The same research showed that 22% of women questioned said that they work from 30 to 40 hours a week, 26% from 40 to 50 hours, 22% from 50 to 60 hours, and 29% upwards of 60 hours.

As a conclusion, on the basis of changes in the participation of the two sexes in human resources as a whole, one can deduce that women have increased their possibilities to be engaged in business activity (from 13.2% in 1993 to 18.4% in 2003) but also, to become employees of a company ( from 36.9% in 1993 to 41.3% in 2003). However, the opportunities for women to undertake business activities are still significantly scarcer than those for men.

The General Secretariat for Gender Equality, the authority responsible for the promotion of the principle of gender equality, implements the project “**Financing Integrated Interventions in favour of Women**”, in the framework of the Operational Programme “Employment and Vocational Training” of the Ministry of Employment and Social Protection. To implement these Integrated Interventions, 17 Regional Action Plans have been approved with a total budget of 13,000,000 Euros (75% from EU resources, namely the European Social Fund, and 25% from national resources). The project, which covers the period 2004-2006, is providing 9,018 women all over the country with services of specializing information, social and advisory support, pre-training / training and support in seeking employment.

Next to the advisory and educational work, the General Secretariat for Gender Equality has set aside 30 million Euros in order to include 4,676 women (out of the total number of benefiting women) in the following programmes that will be implemented by the Greek Manpower Employment Organisation (O.A.E.D.): programmes for acquiring work experience (stage), programmes for providing subsidies to businesses that hire unemployed women and programmes for offering subsidies to new freelance professionals. More specifically, it is expected that the programme for providing subsidies to new freelance professionals will provide 1,407 unemployed women with 9000 Euros each, enabling them to establish their own businesses. Up to now, 50.3% of these women, i.e. 708 women, have received their subsidy and started their own business activities.

In the framework of the Operational Programme of Education and Initial Vocational Training (E.P.E.A.E.K.), the General Secretariat of Youth (Ministry of National Education and Religious Affairs) is co-financing (with the EU) the “**Thirides (Counters) of Youth’s Entrepreneurship**<sup>28</sup>”, which consist of a network of structures providing advisory services and support for the establishment of new enterprises. The aim of the Counters is to give integrated assistance to young men and women in order to enable them to successfully become integrated into the business world.

The NGO “**Business and Professional Women**” provides scientific and business information and follows up on activities promoting women’s entrepreneurship. The activities of the N.G.O. concern information in relation to events, taxation, insurance, and seminars on family law. The Organisation is a Federation and has approximately 1,000 members.

The **Greek Association of Women Entrepreneurs** (S.E.G.E.) is an NGO for businesswomen in Greece.

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<sup>28</sup> <http://www.thirides.gr>

The project “**Education, Social Exclusion, Prostitution – Migration**” comes under the developmental programme “Hellenic Aid”. The project, which has a total budget of 150.000 Euros, started in March 2005 and will be completed by the end of 2006. It will be implemented by the General Secretariat for Gender Equality / Department of Education and Training in cooperation with K.E.T.H.I. (Research centre on equality issues) and the Greek Association for Family Planning which is acting as a social partner for the project. The Member Associations of the International Federation for Family Planning (IPPF) in Albania, Georgia, Moldova and Ukraine will also take part. Female entrepreneurship will be an issue in the project, along with other issues concerning social matters. The activities will consist of vocational orientation, train-the-trainer workshops and networking.

## HUNGARY

As of the 1990s, gender-based data collection, especially regarding statistics on small and medium-sized enterprises was not common in Hungary. However, since the country's accession to the EU, the requirements of transparency in the utilization of EU funds and accountability have meant that the institutions are under increasing pressure to collect data for their database regarding women entrepreneurs, Roma women and women living with disabilities. The requirement regarding gender-based data collection was only partially taken into account by legislation. It emerged in the course of the debate on the „Act XXXIV of 2004 on SMEs and on supporting their development” that credit institutions should prepare reports according to the gender of the credit applicant. This proposal was not adopted, but two significant elements of it were included in the Act. One element was that programs aiming to ensure “equal opportunity to access market information” may receive monetary support from the “**SME Target Appropriation**”. The other was that the Enterprise Development Council, which participates in the elaboration of the strategy, may invite non-governmental organizations affected by questions relating to equal opportunities, which have the right to be consulted. Even though the obligation of general disclosure of data is defined in this Act for the Hungarian Central Statistical Office, the Hungarian Financial Supervisory Authority and other institutions, there are no requirements regarding gender-based data collection.

In 2003, the Ministry of Economy and Transport<sup>29</sup> carried out significant **research on the status of women entrepreneurs**. The survey found that Hungarian women are not in a disadvantaged position in the world of business. In the economy and services sectors, the proportion of all self-employed persons that are female employers is 15% higher than the EU average. According to the survey, the ratio of women to men in enterprises was 30%:70%, in accordance with the trend of previous

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<sup>29</sup> <http://www.gkm.gov.hu>



years. Regarding the legal form of the enterprises, it can be asserted that private and smaller enterprises are more common among women. According to the distribution by sectors, industry (including the building industry) is significantly male-dominated, while in the fields of trade and services the proportion of women entrepreneurs is significantly higher.

Although the banking sector provides a wide range of financial and credit products for the entrepreneurial society, there are only a few that are especially for women. The Association of the Hungarian Business Women, as the Hungarian member of Women's World Banking, has gone to great lengths since 1994 to solve the financial problems of micro-enterprises owned by women. In 1999, with the assistance of the Citibank Citicorp Foundation (US), the Association established the "**Confidence Family Micro Loan**" credit fund, for which members of the Association can apply. The Civil Saving Cooperative (Polgári Takarékszövetkezet) is the partner institution for the disbursement of this credit, for which the interest rates follow the prevailing base rate of the Central Bank.

In 2005, the Budapest Bank introduced the **Lady Credit Card** in the Bankcard Branch, recommending it to private individuals and businesswomen. The card provides discounts of 5 to 10% at six companies, but what may make the card popular among women entrepreneurs is how easy it is to attain credit from 180 to 3600 Euros, even though the interest rate is very high.

Between 60 and 70 % of existing enterprises work for the local market, whether profit-oriented or non-profit-oriented. The most significant financial resource for the expansion of enterprises is returned profit (aggregation), which is followed by family savings and bank loans. The responses regarding the possible financial sources of the expansion differ according to gender. Similarly, a look at the applicants for finance shows that the banks have more male than female clients.

The most important experience of the past decade is the recognition that women have received a modest inheritance regarding capital, knowledge, methods and attitude. Training and postgraduate studies, good practices, networks and furthermore consistent knowledge, as well as life-long learning, are crucial looking to the future.

Breakdown by legal form and gender (%)	1999			2003		
	Male	Female	Male & Female	Male	Female	Male & Female
Sole proprietorship	32.9	48.5	38.3	23.9	43.2	30.1
Partnership	1.3	0.9	1.1	3.4	2.0	3.0
Limited partnership	28.3	29.9	28.9	31.3	35.9	32.7
LTD	35.1	19.0	29.5	39.6	18.6	32.8
Plc	1.1	0.1	0.8	1.4	-	1.0
Cooperatives	1.1	1.2	1.1	0.4	0.3	0.4
Others	0.2	0.4	0.3	-	-	-
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Breakdown by number of employees and gender (%)	1999			2003		
	Male	Female	Male & Female	Male	Female	Male & Female
No employees	28.7	36.8	31.5	15.7	28.3	19.8
Micro enterprise	57.2	59.3	57.9	65.9	64.5	65.4
Small enterprise	12.0	3.5	9.0	14.9	5.7	12.0
Medium or large enterprise	2.1	0.4	1.5	3.5	1.4	2.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## ICELAND

For the year 2006, the population of Iceland is 300,000. About 63% live in the greater Reykjavik area. In the year 2004 there were 2517 start-up businesses, of which 20% were owned and run by women. Most were small firms in the services sector which had few employees. 83% of Icelandic women aged 15 to 64 years are active in the labour market. The unemployment rate is 3%<sup>30</sup>.

A committee founded by the Minister of Industry and Commerce<sup>31</sup> had the main task of enhancing women's opportunities to direct Icelandic companies and to encourage the business environment to change its attitude towards women as board members. In its conclusions, the committee put forward the following six ideas to work on more: to increase discussion and knowledge, to publish regularly a list on the total number of women on the boards of Icelandic companies, to strengthen women's networks, to make sure that the men on company boards are aware of women's abilities, to encourage companies to put women on their agenda and to urge men in top positions to take an interest in the matter. The Ministry of Industry and Commerce is now exploring the possibility of creating a field where participants from various associations and institutions could work together on implementing these ideas.

<sup>30</sup> <http://www.sedlabanki.is/?PageID=237>

<sup>31</sup> <http://www.ivr.is>

**“Women and the measures of support in the economy”** is a study on the usefulness of measures of support concerning grants, loans and stock, available to women entrepreneurs from the Icelandic Institute of Regional Development<sup>32</sup> on the request of the Minister of Industry and Commerce. The next steps will be to use the results to further increase the number of women entrepreneurs and support those that are already active. The Icelandic Institute of Regional Development has also offered the services relating to equal rights and employment consultants in targeted areas of Iceland on a rotating basis. The main goals of the consultant are to work towards increasing job opportunities for women, to give professional advice and to help women to establish and run their own businesses.

The **Women’s Loan Guarantee Fund**<sup>33</sup> (Lánatryggingasjóður kvenna) provides loan guarantees in order to help women to become entrepreneurs and participate in the business sector. Eligible projects have to be innovative and may not compete with comparable operations in the same area. The rules, regulations and operation of the fund are now being revised.

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

The **“Impra Service Centre for Entrepreneurs and SMEs”**<sup>34</sup> operates within the Technological Institute of Iceland. Impra places particular emphasis on providing advice to women developing specific business ideas with the intention of establishing their own businesses. Impra offers a 15-week seminar for women twice a year. The seminar, called “Headway” (Brautargengi) is held around the country and deals with the establishment and running of businesses. This seminar aims to encourage women to enter the Icelandic business area and to promote equality between businesses run by men and those run by women.

**“The Icelandic Association of Women Entrepreneurs”**<sup>35</sup> (Félag kvenna í atvinnurekstri FKA) is a non-profit professional organisation for Iceland-based female business owners. At present, there are around 400 members.

**“Vivid agriculture”**<sup>36</sup> (Lifandi landbúnaður) is a grass-roots movement within the farming community dedicated to promoting gender equality within agriculture. It

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<sup>32</sup> <http://www.byggdastofnun.is>

<sup>33</sup> <http://www.vinnumalastofnun.is>

<sup>34</sup> <http://www.impra.is>

<sup>35</sup> <http://www.fka.is>

<sup>36</sup> <http://www.bondi.is>

aims to empower farming women to participate in public affairs, especially in areas that relate to policy-making in agriculture. “Vivid agriculture” has developed seminars for women and organized a promotion to introduce farm life and agricultural products to people living in urban areas.

The Bifröst School of Business<sup>37</sup> has planned to continue offering 11-week business courses for women in business called “**Women Power**” (Máttur kvenna). The business courses are held in three different parts of the country.

The Research Centre for Gender Studies at the University of Iceland<sup>38</sup> is an independent research institute. Its main purpose is to promote research in the field of women's and gender studies and to disseminate information on this field.

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

## IRELAND

The 2005 Global Entrepreneurship Monitor for Ireland concluded that total entrepreneurial activity (TEA) for females in Ireland is 5.5% of the adult population compared with 14.2% for males. This accounts for c70,000 women in Ireland and represents a welcome increase in the TEA rate from 5% in 2004.

Early stage entrepreneurial activity is composed of nascent entrepreneurs and new firm entrepreneurs. In 2005, the increase in the female TEA rate is primarily attributable to the number of women new firm entrepreneurs – women who have actually set up businesses as opposed to women planning to set up businesses. This is a very positive development. Some 34,250 women have recently set up a new business in Ireland. Nonetheless the gender gap in entrepreneurship in Ireland persists.

**Enterprise Ireland** is the Irish state agency working to accelerate the development of world- class Irish companies in order to achieve strong positions in global markets and ultimately increase national and regional prosperity. The agency's financial and advisory supports are equally available to both men and women. No specific gender-based support is available for women entrepreneurs. However the agency monitors and encourages female entrepreneurship in Ireland by:

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<sup>37</sup> <http://www.bifrost.is>

<sup>38</sup> <http://www.rikk.hi.is>

- Developing its own suite of **gender-disaggregated data** and expanding the gender-related data available (eg. providing the gender breakdown for the number of firms using incubation space). This data is a useful tool in monitoring the gender differences in access to agency support;
- Organising a high-level **international Female Entrepreneurship Policy and Practice Conference** in Ireland in 2006. This conference will bring together international speakers, entrepreneurs and policy-makers to share their understanding of female entrepreneurship;
- Developing **female entrepreneurship case studies and profiles** for use in Irish schools and higher education institutions. These positive role models of female entrepreneurship will be used to promote the idea of women entrepreneurs.<sup>39</sup>

## ITALY

At the beginning of 2005 an important conference on female entrepreneurship took place in Rome on the occasion of the presentation of the **1<sup>st</sup> National Report on Enterprises run by Women**, promoted by the Ministry for Productive Activities, Unioncamere and the Committee for women's entrepreneurship. The aim of the meeting was to raise awareness about the Report itself, which represents the first statistical analysis carried out at national level concerning businesses run by women. The Conference has gathered experts from all over the country, entrepreneurs, officials from central and local governments and policy makers. Also the European Commission has been invited to take part in the discussion through the participation of the Director of Directorate E: Promotion of entrepreneurship and SMEs of DG Enterprise and Industry. The Report has been published and is available on the web site of the Ministry for productive activities<sup>40</sup>.

In the 1<sup>st</sup> semester the activity of the Ministry concerning female entrepreneurship has been focused on the assessment of the **6<sup>th</sup> call for proposal addressed to female entrepreneurship under Law 215/92**. On the basis of the large amount of available data published in the 1<sup>st</sup> National Report on enterprises run by women, the Administration, in collaboration with the Regions, has implemented the terms and conditions of the call, in order to adjust the current rules in a more accurate way. As part of this work, the Ministry has fixed the new conditions and schemes for applying, which were published in the 4<sup>th</sup> trimester of the year with the opening term of the call scheduled for December 17<sup>th</sup> 2004 and the final term for 17<sup>th</sup> March 2005.

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<sup>39</sup> <http://www.gemconsortium.org/document.asp?id=432> , [www.enterprsie-ireland.com](http://www.enterprsie-ireland.com)

<sup>40</sup> <http://www.attivitaproduttive.gov.it>

The most important change in the regulation concerned the setting of new conditions related to the possibility of immediate starting of investments. The new terms require total availability of the building where the investment is being made. Moreover, individual business must already have been registered with the Register of Enterprises when applying. Another new condition concerns the minimum amount of eligible investments: the investment must be over 60.000 Euros. By fixing these new requirements the total number of applications has considerably decreased thus allowing a better allocation of available resources in favor of projects with the highest chances of performing well. The Government has allocated 76.145.000 Euros for the 6<sup>th</sup> call in favor of women entrepreneurship and the Regions have co-financed these resources by adding 12.400.000 euro.

Furthermore, 2005 was also marked by the implementation of activities related to the **regional programmes for promoting entrepreneurial training for women and for developing assistance and consultancy services for small businesses run by women**. A new call for proposal was launched in November 2005 and the Regions have all applied by submitting their programmes. All initiatives aim to promote entrepreneurial training for women by improving support services and technical and management consultancy for female entrepreneurs and especially by implementing information and support initiatives to foster a business culture among women. Regions, which are closely involved in carrying out these measures, will have to co-finance by using additional funds along with public funds but, in so doing, will have the possibility to involve private consultancy and training firms in order to implement such programmes.

## LATVIA

The unofficial statistics shows that there are 2.5 times as many male employers as women employers in Latvia (2,5% of all employed women, compared with 4.9% of all employed men). Yet there is a positive tendency: in the year 2004 the proportion of employers in general increased, and moreover the proportion of women employers in the labour market grew from 1.5% in the year 2003 to 2.5% in 2004. The fact that the number of new enterprises is tending to grow shows that women are more active in creating new enterprises.

In 2005 research was carried out on the situation in Latvia, from which the basic conclusions are:

The economic activity level of women in all age groups is lower than the economic activity level of men. However, the economic activity rate of women in the age group from 15 to 64 in Latvia is higher than in the EU (64.1% in Latvia, 60.0% in EU).

The mean monthly wage of women is 80% of that of men. Inequality in the labour market can clearly be observed from the existence of "male and female professions". In spheres with lower pay such as education, health and social care, 80 % of all employees are women. By contrast men are more dominant in well financed spheres such as industry, transport, banking, storage and telecommunications.

A breakdown according to gender shows a significant difference in the level of income. Since women receive lower salaries, their pensions are lower and this leads to the threat of poverty. As shown by the analysis of income, women face a greater risk of poverty, especially if they are bringing up children on their own or are heads of their families. This analysis indicates a feminisation of poverty in Latvian society.

46,4% of women entrepreneurs and directors regard the business environment in Latvia as unfavourable and inconvenient for business development. The main arguments of this point of view are *unfavourable taxation policy for small enterprises, growing competition and a lack of support from the state for small enterprises*. 32,4% regard the business environment as neutral but one fifth (20,3%) evaluate it as favourable, mainly motivating this by arguing that both the development tendencies of enterprises and the general economic situation are positive. A comparison of data on the business environment shows that women entrepreneurs have become more optimistic by 7,2%.

The results for 2005 agree with the tendencies of 2003 and 2004 regarding the main business challenges women entrepreneurs have to face; these are still high taxes and competition. A third challenge to be mentioned is the *large number of controlling institutions and their formal way of controlling*.

As in previous years, the majority of Latvian women think that it is no harder for women than for men to start a business (64,2% in 2005; 59,8% in 2004; 54,3% in 2003). „There is no gender in business” is a statement agreed with by 72% of Latvian women. Every year the proportion who agree with this point of view increase. Almost all Latvian women agree with the point of view that *„for me professionalism and experience is much more important than sex”*.

Purposefulness, persistence, and a predisposition and ability to work hard are the main positive characteristics women entrepreneurs mention as having helped them to gain success in business. As in 2004, characteristics that relate to a concept of "emotional intelligence" are mentioned (*communication skills, networking, the ability to come to a compromise, the ability to listen, tolerance, diplomacy, etc.*). But excessive confidence, dependence on others, indecision and insecurity are characteristics that have made it difficult for women entrepreneurs to succeed.

More than half of Latvian businesswomen feel a need to meet other businesswomen to gain information and new business contacts. About two thirds of women entrepreneurs in Latvia want to be members of businesswomen clubs.

64,7% regard accession to the EU as having been the right choice. But 31,4% are aware that it has had a negative impact on their business. The main arguments for this are *augmentation of prices for raw materials; the high standards and demanding regulations of the EU and the augmentation of competition*. Only 23,7% of women entrepreneurs believed that accession to the EU had had a positive impact on their business.

A little less than one-third (27,5%) have thought about the possibility of selling their business or part of it. That decision would be influenced mainly by factors such as *difficulties with financial resources and with the development of the company*. Less than half have searched for investors. The main resources used are bank loans (67,7%), and relatives/ friends/ acquaintances (36,6%).

In co-operation with the Women's Enterprise Agency (Finland) and with the support of the Ministry of Economics of Latvia, the non-governmental **association Lidere** started the second Mentoring program for entrepreneurs in Latvia at the beginning of 2006. Twelve partnerships were set up for the first mentoring program. In the framework of the program, experienced businesswomen (mentors) will share their experience with and give support to newly-started entrepreneurs. 6 of the 12 young entrepreneurs already have their own business (now about one year old). Each pair will make objectives to be fulfilled by the end of the program.

## LITHUANIA

The percentage of women in Lithuania and in the EU is very similar: in 2004 in Lithuania, women accounted for 53.3% of the total population, and in the EU the figure was 51.3%. In 2004, women accounted for 48.9% of the employed population in Lithuania. A high level of variation in the employment rate can be observed for different age groups. The highest employment rate among women (77.3%) was observed in the age group of 25-54 years. Still, in 2004 the employment rate of women across all age groups was lower than the employment rate of men.

In Lithuania in 2004, the gender pay gap indicator – the difference between the average gross hourly earnings earned by a woman as a percentage of the average gross hourly earnings earned by a man – was almost the same as in the EU – 16% and 15% respectively. 37.3% of employed women were working in the public sector with 62.7% in the private one. Regarding the type of economic activity, a substantial portion of employed women – as many as 17.9% - were engaged in industry, 16.5%



in trade, 15.7% in education, 13.4% in agriculture and 11.7% in health care and social work institutions. Lithuanian businesswomen are mainly active in the following areas: sewing, hairdresser's and barber's salons, beauty salons, small restaurants and cafes, private dental surgeries and private clinics, sport clubs, etc<sup>41</sup>.

In Lithuania in 2004, self-employed women accounted for 42.5% of the total self-employed population, compared to 32.7% in the EU. According to a survey conducted by the Department of Statistics, in 2001, female managers accounted for 40% of managers in Lithuania. In each individual age group, the share of male managers was largest. The biggest share of female managers - 49% - was in the age group of 51-60 years. In 2004, of the 200 most rapidly developing Lithuanian SMEs, 15 were headed by women. The myth that men are better managers than women is no longer widely held in Lithuania. In 2005, the survey carried out by a public opinion research company revealed that as many as 65% of the population agree that women managers can be as good as male managers, and 49% of the interviewees maintained that they would have no preference between a man or a woman if they were to appoint someone to a management position, all else being equal.

General state support for SMEs is provided by the Government of the Republic of Lithuania through tax relief, relief on charges and other financial assistance. This includes the granting of loans with favourable conditions, partial or full payment of interest, and the provision of guarantees, credit insurance and subsidies for job creation. State support to SMEs is also provided through the network of Business Information Centres and Business Incubators as well as Technological<sup>42</sup>.

Although there are no specific governmental programmes for women entrepreneurs in Lithuania, various measures for the development of women's business are implemented as part of the Small and Medium-Sized Business Development Strategy as well as the National Programme for Equal Opportunities for Women and Men for 2005-2009.

The Lithuanian Development Agency for SMEs (SMEDA) has expanded and updated the information in the **Internet portal for entrepreneurs**<sup>43</sup> where there is a separate chapter on women entrepreneurship. It covers information on women's employment and business in Lithuania, success stories relating to women-led businesses, the activities run and projects implemented by the Women's Employment and Information Centres, etc.

In 2005, SMEDA published a publication "**Women in Business**" where 50 examples of successful businesses run by women are given. In this publication women share

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<sup>41</sup> <http://www.smeda.lt>

<sup>42</sup> <http://www.smeda.lt/index.php/en/31413/>

<sup>43</sup> <http://www.smeda.lt>

their thoughts on what inspired them to start their own business, what are the essential features of a woman entrepreneur, what determines success in business, what are the reasons for failure, and so on. In this book women also discuss what hinders the development of business and how to improve the business environment. The publication was disseminated for free and placed in the Internet portal of SMEDA. The dissemination of businesswomen's success stories creates a more positive image of businesswomen and helps to increase their self-confidence.

In addition, SMEDA has organised a number of **information seminars** on the forms of state support available to business, credit lines for women entrepreneurs and other business-financing opportunities for women in various regions of the country.

The **network of business support institutions** consists of 42 Business Information Centres and 7 Business Incubators and provides business information, training and counselling services at very favourable rates. In 2005, 10,817 women received subsidised business services through this network - 59.6% of the total number of clients. Networking among women entrepreneurs was developed also through Women's Employment and Information Centres which are independent non-governmental organizations representing the interests of women. They operate in various towns in Lithuania and seek to help women to solve their employment, business start-up and development problems as well as influencing public opinion on equality issues. They also implement various international projects on the promotion of women's entrepreneurship.

## **THE NETHERLANDS**

About 32% of all entrepreneurs in the Netherlands are women. Although their enterprises tend to stay small, their enterprises are steady and do not go bankrupt as often as male-owned enterprises. The policy of the Netherlands' Ministry of Economic Affairs is mainly aimed at entrepreneurship in general and only slightly at 'target groups' such as women entrepreneurs. For these groups, role models, networking and coaching are seen as important.

In spring 2005 the Netherlands' Parliament was informed about the results of the **trade mission of women entrepreneurs** to London, organised by the Ministry of Economic Affairs in November 2004. The aim was networking with other women entrepreneurs. The trade mission of women entrepreneurs was so successful that it will be organised again in 2006, to take place in Spain.

In April 2005 the **Federation of Women Entrepreneurs**<sup>44</sup> and the Ministry of Economic Affairs organised a congress on Emotion Economy. There were many interesting speakers such as the Businesswomen of the Year 2005 Yvonne Swaans. The Ministry of Economic Affairs organised a lunch for black women business owners and in October 2005 the State-Secretary of Economic Affairs gave the Black Business Women of the Year 2004 award to Mavis Carrilho<sup>45</sup>.

In 2005 the Action plan for New (Ethnic) Entrepreneurship was launched. There is also some special attention in the Action plan for women entrepreneurs from an ethnic background.

## **POLAND**

In 2003, 35.8% of new enterprises were created by women. This is less than in 2002 (39.8%) but more than in 2001 (34%). In 2003 half of all newly created hotels and restaurants were owned by women entrepreneurs. Many women started a trading company – 41.9% of all such new enterprises were started by women – or a real estate company (41.1%). Fewer decided to run a manufacturing enterprise (27.3%) and the smallest percentage of women-owned businesses could be found in transport (16.4%) and construction (13.2%)<sup>46</sup>.

As part of the measure “**Vocational integration and re-integration of women**” within the “Sectoral Operational Programme on Human Resources Development” (2004-2006) women willing to become self-employed, especially in rural areas, can get subsidies for starting up a business. It is assumed that over 2000 women will be trained on how to set up a business and 320 grants will be offered under projects accepted in 2005. The programme is being continued in 2006. In 2005 SME owners could apply for loans and credit guarantees from over 70 loan funds and over 60 credit guarantee funds. The system of effective local and regional funds is being developed under the governmental programme “Capital for the entrepreneurial” (2002-2006). The financing is coming from the central budget and the Structural Funds.

Financial support was also provided by “**Fundusz Mikro**”, a loan fund established by the Polish American Enterprise Fund. The fund offers access to capital on simple conditions and with reduced formalities and is therefore very popular among small male- and female-led enterprises.

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<sup>44</sup> <http://www.federatiezakenvrouwen.nl>

<sup>45</sup> <http://www.zzvn.nl>

<sup>46</sup> <http://www.stat.gov.pl>

On 20 October 2005, the Centre of Information Processing and the Polish Businesswomen Association organised a conference entitled “**Be innovative in your business**”. The conference was aimed at women running their own companies. It was organised as part of the project entitled “**Network for Support of Women Enterprise Development**”. The project was co-financed by the Sectoral Operational Programme - Improvement of the Competitiveness of Enterprises.

Other related support measures and activities:

The Polish Agency for Enterprise Development was the Contracting Authority for the project “**Integration and re-integration of Women with the Labour Market**”. The project budget was 1,799,000 Euros. This project was an element of the wider Polish actions to address human resources, employment and inclusion issues involved in the promotion of the national economic and social cohesion of Poland (Phare 2002 Economic and Social Cohesion Programme, Human Resource Development projects). The project was a pilot one to provide assistance to unemployed women and its objective was the integration and re-integration of women into the labour market in two selected regions of Poland (Śląskie Voivodship and Kujawsko-Pomorskie Voivodship). It provided personal employment services to eligible women in 10 districts in each region; in each case those with the most severe levels of female unemployment and where women have difficulty becoming integrated into the labour market. In Śląskie Voivodship the project concentrated on supporting women in urban areas and in Kujawsko-Pomorskie the emphasis was put on supporting women in rural areas.

The objective of the project was to deliver employment services for at least 1200 women. These services comprise the provision of training and guidance to further develop their professional capabilities and to help them to obtain new positions in the labour market through psychological assistance (motivational training), vocational guidance, vocational training, training/guidance on starting and running a business and job-broking services. Recruitment for the project started in February 2005. The demand for participation in the project was very high. 2,616 applications were received from women eligible to participate in the project – over twice the target number of 1,200. Each participant in the project was supported with a 5-day psychological training programme (motivational training) which included psychological counselling and psychological guidance, exercises in building self-confidence, and job-search techniques and assessment of labour market aptitude. Following the motivational training, participants were provided with vocational training and entrepreneurial training. As regards the provision of services related strictly to starting and running business, over the course of the project a total of 12 separate entrepreneurial courses were delivered to 159 women. There was a zero drop-out rate in the entrepreneurial training, as all 159 women commencing the courses successfully completed them. Those participants who successfully completed

entrepreneurial training were offered various mentoring services: individual business advice, a meeting with representatives of financial organisations and advisory companies on obtaining resources for business start-ups and a seminar during which business trainees could meet women experienced in managing businesses. This included the discussion forum, during which practical issues such as overcoming obstacles, discrimination against women in business and balancing company and family life etc were addressed. At the end of the project implementation period, on 18 November 2005, the following positive outputs were achieved: 246 participants found permanent employment, 11 participants set up a business and a further 13 participants planned to do so.

## **PORTUGAL**

In 2004<sup>47</sup>, the Portuguese population was 10,508,500 persons. Of these, 5,487,000, or 52.2%, were of working age and 5,122,800 were in work. Men represented 54.4% (2,784,200) of the total employed population and women accounted for 45.6% (2,338,600). The overall unemployment rate was 6.7%, the female unemployment rate was 7.6% and the male unemployment rate was 5.8%.

Of the employed population, 73.83% (3,782,300) are employees, of which 53% are men and 47% are women, and 24.18% are self-employed workers, of which 60% are men and 40% are women. Of all self-employed women, only 17.4% have employees while the corresponding figure for self-employed men is 32.73%. Of the combined employed population, 14.4% are self-employed men 9.8% are self-employed women. According to the European Network for SME Research (ENSR) survey carried out in 2002 for the Observatory of European SMEs<sup>48</sup>, in Portugal 71% of all entrepreneurs are men and 29% are women.

A 2001 enquiry<sup>49</sup> on 1,674 enterprises and 3,003 entrepreneurs, aimed at identifying the general characteristics of new entrepreneurs and enterprises, gave the following results on Portuguese entrepreneurs: 54% are between 25 and 40 years old, the average age is 38, 2/3 are men and 1/3 are women, the majority are married, 36% have only the minimum level of compulsory schooling, 30% graduated from high school and 23% are educated to degree-level. The level of academic qualification increases as the age of the entrepreneurs decreases. This enquiry highlights the fact that in Portugal the majority of new enterprises created are micro enterprises.

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<sup>47</sup> INE–Statistic National Institute, Employment Statistics – Population Indicators; Gender Database. (www.ine.pt)

<sup>48</sup> Observatory of European SMEs, ENSR – European Network for SME Research Survey 2002 among 7669 SMEs in 19 European countries. (www.eim.nl/Observatory)

<sup>49</sup> IAPMEI–Institute for the Support to SMEs and Investment, Observatory for Enterprises Creation, 2001 Enquiry results. (www.iapmei.pt)

In Portugal there are mainstream government programmes and support measures in favour of enterprises and entrepreneurship, mainly co-financed by the European Social Fund. But there are also specific government measures devoted to female entrepreneurs.

One of the main initiatives carried out since 2002 in this area is a measure called “**Support of Female Entrepreneurship**”<sup>50</sup> which is part of a sub-programme of the POEFDS – Operational Programme for Employment and Social Development (co-financed by the European Social Fund) – of the Portuguese Ministry of Labour and Social Affairs. This measure aims to promote the level of participation of women in the labour market, to support the creation of networks to promote female entrepreneurship, to support the creation and consolidation of small and micro enterprises, to improve access to self-employment through training and to promote the participation of women in high-technology and financial areas. This measure includes financial support for at least 166 hours of training in management, for consultancy/mentoring of 100 hours per woman to consolidate the business idea, for enterprise start-up and for enterprise information networks. Priority is given to projects that include at least the training and the consultancy/mentoring. In 2005, 95 projects applied for support under this measure to support female entrepreneurship.

For the last two decades, the IIEFP – the Institute for Employment and Vocational Training<sup>51</sup> - has been mainstreaming measures in favour of employment, in particular two initiatives - **Local Employment Initiative** and **Creation of Self-employment** - that support female entrepreneurship through an additional financial subsidy for enterprises which are created by women or which create jobs for women.

In Portugal there are business organisations<sup>52</sup> of women entrepreneurs which develop projects and activities devoted to the promotion of female entrepreneurship and actions to increase its visibility. The EQUAL Programme<sup>53</sup> is also supporting projects which develop activities devoted to the promotion of female entrepreneurship.

At the academic level, in certain undergraduate, masters and PhD courses, and mainly but not exclusively within economics and management, entrepreneurship is being taught. Because of the relatively high level of female participation (65.85% in 2004<sup>54</sup>) at this academic level, the inclusion of this subject in academic curricula constitutes a way of promoting female entrepreneurship among qualified women.

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<sup>50</sup> POEFDS-Operational Programme for Employment and Social Development, Measure 4.4-Equal Opportunities for Men and Women, Action 4.4.2.3-Support of Female Entrepreneurship. ([www.poefds.pt](http://www.poefds.pt))

<sup>51</sup> IIEFP- Institute for Employment and Vocational Training, Ministry of Labour and Social Affairs. ([www.iefp.pt](http://www.iefp.pt))

<sup>52</sup> See for example [www.apme.pt](http://www.apme.pt) and [www.ane.pt](http://www.ane.pt)

<sup>53</sup> <http://www.equal.pt>

<sup>54</sup> INE, Gender Data Base ([www.ine.pt](http://www.ine.pt))

In relation to awareness-raising, the WES activities and other European Commission initiatives related to entrepreneurship and corporate social responsibility were promoted through the webpage of the Commission for Equality at Labour and Employment's (CITE)<sup>55</sup>. Also, information was prepared to answer journalists' enquiries about female entrepreneurship and contacts with POEFDS were established to obtain information about those projects financed by the scheme "Support of Female Entrepreneurship" that could be considered to be good practices and disseminated. In addition, the CITE representative of the WES Network carried out research at national level to identify all the undergraduate, master's and PhD courses in economics and management areas, in which subjects related to entrepreneurship are being taught.

## ROMANIA

Romania's Agency for Small and Medium Sized Enterprises and Co-operatives has created and implemented the first ever programme in Romania that promotes women entrepreneurship. The programme is called "**National Multiannual Programme to develop the entrepreneurial culture among manager women (2005-2008)**" and it had an unexpectedly huge level of success in 2005, making a great impact in the business community. The original idea for the programme came from the WES Network and the "ProWomEn – Promotion of Women Entrepreneurships<sup>56</sup>" EU project. The programme came to life in July 2005. Its main objective is to promote a system that facilitates women's mobility in the labour market and helps them to get involved in private economic structures and also to maintain the balance between family and work. The tasks were to stimulate self-employment, to develop the entrepreneurial spirit among women, to raise the level of information about women entrepreneurship, to raise the number of women entrepreneurs within the business community, to create new start-ups and to create equal access to the knowledge-based economy.

The programme had four phases in 2005. The first one consisted in an information campaign called "**Women entrepreneur days**". The campaign was organized in seven cities located in all the parts of Romania (Baia Mare, Constanta, Galati, Ramnicu Valcea, Timisoara, Brasov and Iasi) and we had several seminars where women could see presentations by business women clusters, associations of women entrepreneurs, financing sources for SMEs, success stories of women entrepreneurs and most importantly, they could have information regarding the next phases of the programme, which were very important for them. More than 500 participants attended these days.

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<sup>55</sup> <http://www.cite.gov.pt>

<sup>56</sup> <http://www.prowomen-eu.net>

The second phase consisted in organizing free **courses about entrepreneurship** for Romanian women above 18 years old and with at least a primary education, in 5 locations: Bucharest, and the Bihor, Constanta, Brasov, Neamt counties. Each location hosted 25 participants and the course lasted 4 days. Women were taught how to start up a business, how to elaborate a business plan, how to do the basic accounts of an SME and how to manage a business, and were given useful information related to the best ways to run an enterprise. The course was very concentrated; it also covered themes related to SMEs' legislation, marketing, management and human resources. There were 128 graduates and at the end of these courses, each one received a diploma. These women appreciated the quality of the course and reported it being very useful for their business. Regarding their background education, 1.56% of them had only a primary school education, 25.78% of them had been educated to college-level, 64.84% of them had been educated to undergraduate level and 7.82% of them had a master's degree.

The third phase consisted in elaborating and publishing guides and brochures that described not only this programme but also business management, Romanian legislation regarding SMEs, marketing and business development, small business ideas and a guide called "Romanian Women's associations and international practice"<sup>57</sup>.

The fourth phase consisted in carrying out a survey about women entrepreneurship in Romania by phone and with computer assistance and its results will be published on the website.

The programme will continue in 2006 and all the data and feedback which was collected last year will be taken into consideration.

NASMEC also succeeded in creating an English version of the NASMEC website and intends to have a special section dedicated to international women entrepreneurship. In addition, in 2005 NASMEC also managed a set of programmes for both women and men from SMEs<sup>58</sup>.

## **SLOVAK REPUBLIC**

The association **Top Centrum Podnikateliek** (TCP) was established on 5 September 2001 and works as an independent organisation connecting businesswomen regardless of their political affiliation, religion, nationality and race. The aims are:

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<sup>57</sup> [http://www.animmc.ro/programe/antreprenori\\_femei/](http://www.animmc.ro/programe/antreprenori_femei/)

<sup>58</sup> <http://www.animmc.ro/programe/programe2005/>



- to stimulate women entrepreneurs' participation in economic and public life in Slovakia as well as on an international level;
- to influence public life with an aim to creating the necessary conditions for supporting family businesses;
- to develop an information database for women entrepreneurs regarding opportunities to occupy various kinds of political and economic positions in society;
- to help to increase women's self-confidence in professional activities and support their activities in state and public functions;
- to co-operate with partners at the Professional Unions level: business chambers focusing on creating better conditions for private business organizations and family businesses;
- to highlight all kinds of discrimination, direct or indirect, and to initiate the legal changes connected with this issue;
- to enforce equal opportunities within all areas of society life;
- to manage the exchange of information between entrepreneurs in Slovakia and abroad and to organize congresses and workshops, seminars and meetings with stakeholders at the international level to help Slovak entrepreneurs to penetrate into international markets.

The TCP is an organization which monitors the work of FCEM the World Businesswomen Association and co-operates with several other associations in Europe. Their main activities are:

- Organisation (in co-operation with MAPM) of the 4th International Conference "Woman Creative Personality of the 3rd Millennium" Bratislava, January 2003;
- Participation in 5th International Conference „Woman Creative Personality of the 3rd Millennium" - Brno January 2004;
- Organisation of Workshop „Development of Communication and Relationship Skills in Demanding Situations" Tatranská Lesná, 8-10 May, 2003 - Part I, 2-4 October, 2003 - Part II;
- Participation in the 7th Day of Business-women in Oberhausen, Germany, April 2003 - Participation in the 1st Day of Businesswomen in Vienna, Austria October 2003;
- Co-organisation of the contest Excellent Businesswomen with the National Agency for Small and Medium Sized Businesses 2003, 2004;
- Organisation of the international workshop „Networking Development in Europe" Bratislava 16 - 18 April, 2004<sup>59</sup>;

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<sup>59</sup> <http://www.ebusinesswomen.net>

- Preparation of an international workshop of participating parties in Sofia October 2004;
- Publishing an information bulletin;
- Participation in the international workshop “Correct Methods and Processes in Female Business on Regional, National and European Levels” Lignano, 8-11 May, 2004, I WIN (Interregional women initiative network);
- Organisation of the workshop “The Businesswoman and Her Lifestyle” with the teacher Božena Volková, Tatranská Lesná, 5-8 May, 2005;
- Mentoring - in cooperation with partner organizations and media;
- Motivation workshops in regional consulting centres;
- Spravodaj TCP - Newsletter - information, consulting, advertising.

The TCP regional branches are active in the towns of Kežmarok, Levice, Martin, Žilina. TCP clubs are places for regular meetings of members and also invited guests in the areas of economy, culture and policy. The exchange of experience in work and personal life is a very important part of their work.

## SPAIN

According to the last figures for 2005 of the “Encuesta de Poblacion Activa” (EPA), women represent around 30% of Spanish entrepreneurs.

The “**Research on self-employment and enterprise activities of women in Spain**”, carried out by the University of Salamanca, with the financial support of the Spanish Institute for Women, shows that traditionally, self-employed women tend to be active in the services sector, especially in caring services, retail commerce and hotel management, and usually have a low number of employees. These data are also confirmed by the study “Women Entrepreneurs in the Spanish Economy”, elaborated by The Chambers of Commerce and INCYDE and supported by the Spanish Institute for Women, which reveals that 90% of Spanish women entrepreneurs manage small companies with no more than 5 employees, 33% are active in retail commerce, 14% in hotel management, and 7% in diverse activities linked with care services. It is clear from the study’s results that women entrepreneurs’ education level is higher than that of men, with a high number of university degrees.

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**<sup>60</sup> aimed at giving financial support to women would-be

<sup>60</sup> <http://www.mtas.es/mujer>, <http://www.ipyme.org>

entrepreneurs and business owners. This programme is co-financed by the European Social Fund and offers loans under favourable 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 number of women using the service in 2005 was 293, and the number of micro-loans granted was 134. In 2005 the number of women immigrants using the service and receiving a micro-loan under this program has increased up to 41% of all beneficiaries. 120 women have use the service in 2005 and the number of micro-loans granted was 55.

**Programme for the mentoring and consolidation of women-led businesses<sup>61</sup>** was launched in 2004 with the aim of completing the necessary support mechanisms ensuring the best possible return on the capital loaned to their beneficiaries. In 2005, 56% of micro-loan recipients contacted made voluntary use of its free services. This programme, which is promoted by the Spanish Institute for Women and co-financed by the European Social Fund, has the main objectives of helping steer women's business projects through the early stages, consolidating their market position and competitiveness, and helping women to overcome the risks to which young companies are particularly exposed. Female business owners get individualised tutoring and advice on different areas of company management. In 2005, a new free coaching service started that will be developed in 2006.

**The SME Consolidation and Competitiveness Plan<sup>62</sup>** 2000-2006 is 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 the 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 business women collectives:

- Nine supra-regional projects with a global budget upwards of 10 million Euros, assigned a total funding of 7,883,520.47 Euros. These projects extend to almost all of Spain's autonomous communities, and have benefited over 2,000 women;
- At regional level, funding has been granted to 41 projects directed at businesswomen's collectives, with a budget of approximately 6,5 million Euros and an allocation of 3,059,557.98. Euros

The range of financing lines for SMEs developed by the Official Credit Institute (Instituto de Crédito Oficial - ICO) has been supplemented by a micro-loan scheme.

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<sup>61</sup> <http://www.mtas.es/mujer>

<sup>62</sup> <http://www.ipyme.org>

**The ICO micro-loan facility**<sup>63</sup> generates funds for the issuing of small loans to micro enterprises or individuals lacking the background and repayment guarantees to apply through the standard financing channels. It is thus targeted at specific groups such as women, those aged over 45, the disabled, immigrants, etc. The line was launched towards the end of 2002 and placed 12,500,000 Euros at the disposal of beneficiaries in 2005. As of the 15<sup>th</sup> of November of 2005, 43 transactions had been carried out involving a total of 0,791 million Euros.

In July 2005 the Spanish Institute for Women launched the **Internet platform** for women entrepreneurs and business owners. The domain **www.soyempresaria.com** seeks to encourage a spirit of collaboration and mutual support among women sharing a business vocation with the aim of helping women to overcome the difficulties they face in getting business projects off the ground. Users have access to a range of services including virtual classrooms dealing with business-related topics, discussion groups, bulletins, publication and video libraries, B2B and institutional and associations stands at national and international levels, and advisory services.

Since July 2005 the activities carried out have been:

- TV Program “Our Experiences” (on the last Thursday every month). A common place where consolidated entrepreneurs talk about their experiences, and give pieces of advice to other women would-be entrepreneurs;
- Seminar: “Opportunities in the franchise sector for entrepreneurs and would-be entrepreneurs”, event broadcasted in November 2005;
- Conference: “E-Business”, event broadcasted on November 2005;
- Agro-food Sectorial Trade Fair, held between December 2005 and February 2006.

## **SWEDEN**

For more than 10 years, Nutek, the Swedish Agency for Economical and Regional Growth, has managed a **special programme to support women’s entrepreneurship** through its entrepreneurship unit. Nutek also has a regional unit that co-finances local and regional Resource Centres for women and more than half of these centres are working on projects to promote women’s entrepreneurship.

In the county of Södermanland Nutek’s regional unit supports a national pilot project called “**Equal Terms**”. The aim of this 4-year pilot project is to get a gender perspective in all growth- and economic-development work on growth and economic development at local and regional level, and to develop and mainstream

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<sup>63</sup> <http://www.ico.es>

methodologies developed at the resource centres into entrepreneurship policies, support and actions at local and regional level.

There are four thematic fields in the project:

- To find methods to analyse industries where many women run businesses,
- To develop methods for gender mainstreaming in entrepreneurship policies and in support and actions;
- To increase knowledge about women's entrepreneurship and gender perspective on entrepreneurship both for the local resource centres and other business support agencies;
- To create a strong trademark for the local resource centres in the county.

A PhD student at the Mälardalen University is involved in the project and will write a doctoral thesis on the theme "Women's entrepreneurship and regional development"<sup>64</sup>.

Nutek's two national programs aim to increase women's entrepreneurship and to encourage the implementation of methods and knowledge relating to women's entrepreneurship in traditional business support organisations.

When the program to support women at Nutek's unit for entrepreneurship started, one of Nutek's tasks was to increase awareness about women's entrepreneurship, for example by showing how women's entrepreneurship has become more common and how multifaceted it is. Statistics that break down the number of all start-up companies according to gender have been one way of **making women entrepreneurship visible**. Nutek has produced statistics on women entrepreneurship since 1996.

Statistics show that the number of enterprises in Sweden started by women has nearly tripled over the course of the 1990s and the beginning of 2000. Nowadays women start around 11 000 businesses a year and in total there are about 100 000 businesses led by women (excluding the agricultural sector). The statistics also show that women entrepreneurs are found in all industries. About 30 % of start-ups are created by women. About 7% of all businesses are jointly owned by a woman and a man. About 25% of the total number of businesses are run by women.

Statistics that break down the number of all start-ups according to gender have been one way of making women entrepreneurship more visible and Nutek has been doing this since 1996. However, the statistics also reflect the traditional, historically male-dominated way of looking at and reporting entrepreneurship and businesses.

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<sup>64</sup> <http://www.likavillkor.se>

After carrying out the report on “Women towards ownership in business and agriculture” (2004), Nutek started looking at the gender aspects of the SIC codes.<sup>65</sup> This work was intensified and during 2005 Nutek carried out a **survey/report on gender effects of the SIC**. The report was presented at an OECD conference in autumn 2005 and at the UN’s statistics office in February 2006. The report is a start and shows that it is necessary to look at this issue in greater detail. The report *Classification and perception - An Explorative Investigation of Gender Effects of the Swedish SIC Code as a Classification Tool of Industry Nutek 2005:17* is in English and can be downloaded from Nutek’s website.

Other main activities undertaken during 2005 have included the following:

- The organisation Jobs&Society supported twenty different projects aiming to increase the number of women participating in their programs and to encourage an exchange of knowledge;
- The annual conference for business advisors focussed on public-private entrepreneurship and was attended by around 100 people.

Nutek works in close co-operation with other national and regional organisations in order to support and develop women’s entrepreneurship.

## **TURKEY**

Recent OECD statistics show that in Turkey, only 12.5% of all entrepreneurs are women. As a percentage of total female civilian employment, self employment is higher among Turkish women (as a % of total female civilian employment) than Turkish men (as a % of total male civilian employment). However, women as employer or as self employed are much lower than women as family workers. Self-employment is more common among Turkish women, as a percentage of total female civilian employment, than among men. However, the proportion of women who are employers or are self-employed is much lower than the proportion that work as family workers.

**The General Directorate for the Status of Women<sup>66</sup>** has continued its activities in 2005 towards ensuring due status for women, the elimination of discrimination and towards articulating its vision of equality in public plans and policies.

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<sup>65</sup> <http://www.nutek.se>

<sup>66</sup> <http://www.kssgm.gov.tr>

**KOSGEB (Small and Medium Industry Development Organization)**<sup>67</sup> organized a meeting on the 11<sup>th</sup> of November 2005 to inform women's organizations about the availability of **KOSGEB entrepreneurship training programs for women**. With a view to facilitating an exchange of information among these organizations, women entrepreneur development activities will be presented and continuously updated in a web page managed by KOSCEB ([www.girisimciliknetwork.gen.tr](http://www.girisimciliknetwork.gen.tr)). In addition, KOSGEB funded 4 **training programmes for women's groups** in 2005.

**KAGIDER (Women Entrepreneurs Association)**<sup>68</sup> is the biggest Women Entrepreneurs Association in Turkey founded by 37 prominent Turkish female entrepreneurs in 2002. KAGIDER has expanded its capacity over the course of three years and has developed many social responsibility projects to promote and support women entrepreneurship and to raise the status of women in Turkey. The main activities carried out by this organisation in 2005 were the following:

- Organisation of "Awareness Raising on Entrepreneurship" seminars;
- Provided Entrepreneurship Training for 250 women, mentorship support to 11 women entrepreneurs' projects from 5 different cities as well as incubation support to 5 women to start up their own businesses;
- Development of a Women Entrepreneurs Development Centre (Incubator Project), "Water Drop" and "Bridge from Women to Women" projects and received funding from the European Commission and World Bank;
- Provision, with the collaboration of the UNDP, of internship opportunities to its member companies for 35 girls from the Eastern Anatolia region;
- Hosted the Regional Conference of the Balkan Businesswomen Associations in Istanbul (2-3 December, 2005).

Supported by the MATRA Programme, the "**Women For Women**" Project was started in April 2004, and is being implemented by Nehem International (Netherlands) and the Mamak Contemporary Women and Youth Foundation of Turkey. The objective is to channel at least 120 women every year into the labour force. Before the end of 2005, 150 women had been trained to become entrepreneurs. 13 set up their own businesses. This project has succeeded in introducing an "innovative" way of providing capital for these women entrepreneurs. The Foundation has facilitated partnerships between the micro enterprises (of trained women) and an association promoted by the Foundation which are similar to the model of angel investors. The association provides equity capital (51%) and management support.

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<sup>67</sup> <http://www.kosgeb.gov.tr>

<sup>68</sup> <http://www.kagider.org>

The **KEDV** (Foundation for the Support of Women's Work)<sup>69</sup> was established in 1986 with the aim of improving the quality of women's life and their economic well-being. The "**MAYA Enterprise for Micro-Finance**" is a system of providing loans based on "solidarity group guarantees". Those who do not belong to a group can benefit from individual loans. **Guarantees**, gold and fixed assets can be taken as collateral. As of the end of 2005, the number of active members was 1,300 (100% woman). The loan repayment rate is 100% with 5% arrears.

The objective of the **Turkish Grameen Bank Project**<sup>70</sup> of the Turkish Foundation for the Prevention of Wastefulness is to lay the institutional foundation for a non-banking credit system to eliminate poverty in Turkey. The Project is being implemented based on a contract signed between the Bangladesh Grameen Trust and Israfi Önleme Vakfı (The Foundation for the Prevention of Wastefulness) under the auspices of the Diyarbakir Governor. The priority is poor women in the target group. As of 2005, approximately 1,100,000 Euros of credit has been distributed to 2,864 women in the province of Diyarbakir and the towns in its vicinity.

The **GAP** (Regional Development Administration)/**GIDEM** (Enterprise Development Centres) **Project**<sup>71</sup> published the results of the "**women entrepreneurship study**" initiated in the South Eastern region of Turkey in 2003. This study includes a survey on the situation of women entrepreneurs in the region, on international donor funds available for women support organizations, on convenient business sectors for women and on available loan programmes.

**The TOBB** (Union of Chambers and Commodity Exchanges of Turkey)<sup>72</sup> established a women's commission with the purpose of creating an entrepreneurial culture among women and facilitating solidarity among women through mechanisms such as coaching. In addition, TOBB is the agency responsible for co-ordinating the EU-supported **ABIGEM** (EU Business Development Centres) Project. In 2005, 1643 women received training on how to start up a business. Of these, 126 women received start-up counselling and 21 started new businesses.

## UNITED KINGDOM

Women make up 51% of the UK population and 46% of those active in the labour market. But women constitute only 27% of the self-employed in the UK. Around 800,000 enterprises in the UK are majority-led by women. This figure represents 19% of the 4.3 million UK enterprises (although we await the 2005 survey figures, which

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<sup>69</sup> <http://www.kedv.org.tr>

<sup>70</sup> <http://www.israf.org>

<sup>71</sup> <http://www.gidem.org>

<sup>72</sup> <http://www.abigem.org>



will not be out for another year, to see whether the figure continues to stand as high as that). Source: SBS Analysis of Annual Small Business Survey 2004, and SME Statistics 2004.

20 years ago, fewer than 700,000 women were self-employed – now there are more than 950,000. Total entrepreneurship activity (TEA) for women in the UK rose from 3.3% in 2002 to 3.9% in 2005. There are encouraging signs that many more of our new entrepreneurs are women: 36% of the newly self-employed are women compared to just 27% of those currently self-employed. Only 2% of men cite family commitments as a reason for becoming self-employed, compared to 21% of women. In the UK, we know that if we had the same rate of female owned start-ups as in the US, we would have at least half a million more businesses. And this would have a major impact on our productivity growth.<sup>73</sup>

The government is committed to increasing the numbers of women entrepreneurs. In May 2003, the DTI published the cross-government “**Strategic Framework for Women’s Enterprise**”<sup>74</sup>. This was developed to provide a collaborative and long-term approach to the development of women's enterprise in the UK; its long-term vision is to create an environment and culture which encourages more women to start and grow businesses, and where every woman with the desire to start or grow a business has access to appropriate help and support.

Support for women entrepreneurs has been a strong feature of Phoenix Development Fund projects. All of them of course have been open to women and 35 of the original 96 projects reported that their activities had a particular emphasis on helping women. Details of those projects can be found in “**Leading Lights: Experience from the Phoenix Development Fund**”<sup>75</sup> Women are a particular focus of three of the “Building on the Best” projects that are running until March 2006: Train 2000, WEETU and Women's Business Development Agency<sup>76</sup>.

The Phoenix Fund is also supporting the on-going work of PROWESS<sup>77</sup>, the women's enterprise advocacy organisation, including the Accelerating Women's Enterprise (AWE)<sup>78</sup> project that PROWESS is running under the European Social Fund’s Equal programme. AWE aims to assist in the mainstreaming of the “Strategic Framework for Women's Enterprise”.

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<sup>73</sup> <http://www.sbs.gov.uk/sbsgov/action/home?&domain=www.sbs.gov.uk>

<sup>74</sup> [http://www.sbs.gov.uk/SBS\\_Gov\\_files/speeches/SPE\\_womensframework.pdf](http://www.sbs.gov.uk/SBS_Gov_files/speeches/SPE_womensframework.pdf)

<sup>75</sup> [http://www.sbs.gov.uk/SBS\\_Gov\\_files/phoenix/leading\\_lights\\_download.pdf](http://www.sbs.gov.uk/SBS_Gov_files/phoenix/leading_lights_download.pdf)

<sup>76</sup> <http://www.sbs.gov.uk/sbsgov/action/layer?topicId=7000000178&r.13=7000013742&r.12=7000000170&r.11=7000000166&r.s=e>

<sup>77</sup> <http://www.prowess.org.uk>

<sup>78</sup> <http://www.awe-uk.org.uk>

As announced by the Chancellor in his Pre Budget Report 2005, from Spring 2006 a Taskforce on Women's Enterprise will work with Government and the RDAs, over three years, to increase levels of female enterprise. The new Taskforce will:

- Ensure that every regional economic strategy includes a plan to increase women's enterprise rates, and that all RDAs have a strategy for incorporating women-friendly business support into mainstream provision;
- Robustly evaluate the regional Women's Enterprise Unit pilots, working with all 9 RDAs to ensure that lessons from the pilots are reflected in delivery;
- Work with all publicly-funded business finance and support sources to collect data on the number of women-owned businesses to monitor progress on access levels for finance, advice and coaching;
- Propose and drive the implementation of measures to improve awareness and access to formal sources of finance for women entrepreneurs.

Recruitment of a Task Force Chair is in progress, with an appointment expected to be made by mid April. This will be followed by recruitment of Task Force members.

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