

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

## Annual Activity Report 2008



**European Commission**  
Enterprise and Industry



**European Commission**  
Enterprise & Industry Directorate General

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

(WES)

Activity Report 2008

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## Legal Notice

This report contains information about national female entrepreneurship programmes and good practices received by experts nominated by the national authorities of the EU Member States, Candidate/Accession Countries and EFTA/EEA countries under the Multiannual Programme for Enterprise and Entrepreneurship.

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Information on other projects jointly carried out by the European Commission and national administrations to promote female entrepreneurship can be found at:

[http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index_en.htm)

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

# 1. INTRODUCTION

## 1.1 *Aims of the Report*

This is the fifth Report drafted by WES<sup>1</sup>, the “European Network to Promote Women’s Entrepreneurship”. Its aim is to detail the activities carried out in 2008 by the national and/or regional governments in the EU, EEA and candidate countries to promote women’s entrepreneurship. Fifteen WES member countries have contributed to this report.

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

However, many of the WES members also reported on additional activities that were considered to be priorities in their countries, mainly mentoring, training and counselling schemes.

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

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

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

The report also aims to increase awareness of the large proportion that women entrepreneurs represent in the area of entrepreneurship. A lot of progress has been reported in many Members States in the area of female entrepreneurship. The promotion of female entrepreneurship is now included in the Small Business Act communication by the Commission and concrete actions at European level are planned for 2009-2010.<sup>2</sup> This area is one of the priorities regarding the promotion of entrepreneurship in Europe.

## 1.2 *WES’ aims*

The main aims of WES are to raise the visibility of existing women entrepreneurs and to create a climate that is favourable to increasing the number of women entrepreneurs and the size of existing women-led businesses. It also assists the Commission to identify future priorities in the area of female entrepreneurship.

WES is a network run by the European Commission DG Enterprise and Industry. It was initiated by Sweden and was set up and launched by Commissioner Liikanen in June 2000.

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

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<sup>1</sup> [http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/index_en.htm)

<sup>2</sup> [http://ec.europa.eu/enterprise/policies/sme/small-business-act/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/small-business-act/index_en.htm)

WES currently has 30 members from the European Union, EEA and candidate countries<sup>3</sup>. From its creation in 2000, WES has actively co-operated with the European Commission in the implementation of activities that concern the promotion of women's entrepreneurship, such as research, collection of information, exchange of good practices, etc.

### **1.3 WES' activities in 2008**

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

In 2008 the WES network has contributed significantly to increasing knowledge about women's entrepreneurship in a large number of Member States. Apart from the activities carried out at National and Regional level which are described in the next chapter, WES members participated in several European events, were involved in joint projects and followed up an important number of information requests and networking contacts from all over the world.

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

The WES network held 2 meetings in Brussels on 28 February and 10 October 2008 where the state of play of national activities aiming to promote female entrepreneurship was discussed. The network was also informed by the Commission on activities that are connected to female entrepreneurship such as actions from DG Region, Agriculture, Employment and Competition on women entrepreneurs.

During the meeting the Commission presented to the WES members the SBA actions towards women entrepreneurs and the planned calls for proposals for the creation of the European Network of Female Entrepreneurship Ambassadors, entrepreneurial education for women graduates and mentoring schemes for women.<sup>4</sup>

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

- Innovation, creativity and female entrepreneurship
- Standardisation of data collection. Statistics and common indicators for women entrepreneurs
- Reconciliation of private and professional life. Support services (expl. childcare, maternity or parental leave)
- Mentoring, coaching and consulting support
- Build on the SBA: ambassadors, entrepreneurship for graduates and mentoring schemes
- Raising awareness and role models: (expl. entrepreneurial skills for schoolgirls)

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

<sup>4</sup> [http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index_en.htm)

- Business transfers
- Access to finance and working capital. Micro-financing, venture capital/ network of business angels
- Growth, growth factors and sustainability of female entrepreneurship
- Entrepreneurship as a second chance career. Olderpreneurs, entrepreneurship and unemployment

The co-ordinator has informed about and represented WES in different events such as national and regional conferences on women entrepreneurship and networking. Moreover, WES members have provided input to the study on 'women innovators and entrepreneurship' that the Commission concluded in 2008.

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

#### **1.4 Main findings 2008**

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

In this year's report I have chosen to give some examples of support to existing businesses.

I have found it very interesting to see that many countries report a growing numbers of women entrepreneurs, having now between 25-30% of the start-ups represented by women. It will take time to see that high numbers in the total stock of entrepreneurs since the start-ups make a small part of the total. Nevertheless, the numbers of women entrepreneurs is growing and that hopefully reflects that the efforts to support and strengthen women's entrepreneurship have made a difference

In **Austria, a special training for female-led micro businesses without employees** started successfully in 2006: Due to a unique combination of training and coaching, female-led micro enterprises which have existed for 3 years at the most, improved their business strategies within a special academy. The main content of the curriculum comprises making business plans, marketing, sales, cooperation/networking and work-life-balance. The project has been highly successful: so far around 100 alumni have participated.

In the **Czech Republic**, the **programme 'Progress'** allowed the implementation of entrepreneurial projects for the development of small and medium entrepreneurs with a short history.

Through advantageous guarantees and advantageous guarantees with financial contribution to the guaranteed loan, the programme '**Guarantee**' in particular made

the implementation of entrepreneurial projects easier for small and medium entrepreneurs focussing on investment and increasing their competitiveness

In **Finland** during 2008 – 2009 the project “**women entrepreneurs’ well being at work and development of business**” was launched by the Central Association of Women Entrepreneurs and the Finnish Institute of Occupational Health. The Ministry of Employment and Economy financed the project.

The target of the project is to study the relationship between well being at work and success in business and how to promote well-being at work of women entrepreneurs and women enterprises.

In **Germany** the establishment and promotion of **the National Agency for Women Start-ups** [*bundesweiten gründerinnenagentur – bga*] by the Federal Ministry of Education and Research, the Federal Ministry of Economic Affairs and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth reflects a clear commitment by the Federal Government to provide continuing support for women setting up or running businesses. The *bga* is a unique nationwide centre of competence and services in Germany providing information on the various branches to promote the independence of women setting up a business, together with consultancy services and facts and figures on all the phases in a business: start-up, expansion and succession. Regional offices in all the 16 Länder represent the *bga*.

In **Portugal** the **System of Incentives to Innovation** of Competitive Factors Thematic Operational Programme (ERDF) includes a measure to encourage qualified entrepreneurship and particularly female entrepreneurship.

Here the female entrepreneurship is seen as a positive contribution to competitiveness and productivity and as a source of innovation in business at national level.

It allocates a bonus for female entrepreneurship, given to projects led by women which meet the following conditions:

- a) The entrepreneur owns, directly or indirectly, a share equal to or exceeding 50% in the capital, for two years;
- b) The entrepreneur plays executive functions in the company and keeps them at least two years after the completion of the project.

The programme funds projects from € 25,000 to € 1, 000,000. It does not fund activities of social economy such as health, social support, personal services and educational activities.

The above is a short summary of useful and interesting information from different countries that you may read more about in this report.

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

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

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

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

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

Marianne Karlberg  
WES co-ordinator

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

### AUSTRIA

#### A. Statistics

Since 1997 the percentage of female start-ups has increased by 13%. In 2008 24,768 people established an enterprise, of which **33,9%** were women in comparison to 27.1% (15,817) in 1997. In 2008 about **32.5%** of all Austrian enterprises were **managed by women**. The **average age** of female entrepreneurs is **45 years**.

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

#### B. Good Practices

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

**Special Training for Female-led Micro Businesses without Employees** started successfully in 2006: Due to a unique combination of training and coaching, female-led micro enterprises which have existed for 3 years at the most, improved their business strategies within a special academy. The main content of the curriculum comprises making business plans, marketing, sales, cooperation/networking and work-life-balance. The project has been highly successful: so far around 100 alumni have participated.

In 2003, EUROCHAMBRES Women Network<sup>5</sup> started implementing positive actions in favour of female entrepreneurs with the project “Women in Business and in Decision Making” followed by “CHASE–Chamber against Stereotypes in Employment” in 2004. The network initiated in 2007 its third project “Women on Board of Local Development” – in short “On Board” – in which the Austrian Federal Economic Chamber – Woman in Business has assumed the role of the project leader of the working group “**Women on Chamber Boards**”<sup>6</sup>. The other project partners were the Milan Chamber of Commerce and Industry, the Central Chamber of Commerce of Finland, The Slovenian Chamber of Commerce and Industry and the Chamber of Commerce and Industry Schwerin.

The objectives of the working group were in the short term to analyse the reasons for the under-representation of women on Chamber boards and to develop guidelines for increasing the presence of women on Chamber boards as well as to promote these

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<sup>5</sup> <http://www.eurochambreswomennetwork.eu>

<sup>6</sup> [http://portal.wko.at/wk/format\\_detail.wk?angid=1&stid=311766&dstid=8469&opennavid=0](http://portal.wko.at/wk/format_detail.wk?angid=1&stid=311766&dstid=8469&opennavid=0)

guidelines to other local and regional Chambers in the participating country, at national level and in exchange with other Chambers in the EU. In the long run, the aim was to motivate female entrepreneurs to run for Chamber elections. The aim is to lead more women in Chamber boards in order to reach a stronger visibility for the female business agenda.

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

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

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

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

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

In 2008 a long-time demand of Women in Business was taken up into the government's programme: **home help for child care will become tax-deductible in Austria.**

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

## **BELGIUM**

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

## **BULGARIA**

No new activities reported. Please consult the 'WES report 2007'

## CYPRUS

### A. Statistics

The Ministry of Commerce, Industry and Tourism introduced the **Scheme for the Enhancement of Women's Entrepreneurship**, for the first time in 2002. The Scheme continued to operate for five (5) consecutive years. Statistical outputs for the five years period (2002-2006) are shown below:

	DETAILS	TOTAL
1	Number of applications submitted	194
2	Approved applications	82
3	Enterprises commenced or going to commence	52
4	National Fund given as a grant	€811.837
5	Creation of new employment positions	131
6	Scientific personnel employed	47
7	Other personnel employed	84

### B. Good Practices

In year 2007, the Scheme was included in the Operational programme 2007-2013 'Sustainable Development and Competitiveness' that is co-financed by the European Union Structural Funds and the Republic of Cyprus.

For the period 2007-2013 the total amount of funding which will be granted is € 5 millions.

The Ministry of Commerce, Industry and Tourism has been announced the commencement of the Scheme in February 2008. The interested applicants could apply until the end of May 2008. In total, 149 applications have been submitted.

During the past year, the evaluation process has been started and it is expected to be completed during March of 2009.

The total amount which will be granted for this call is foreseen to be € 2, 5 millions.

Also, the Scheme was improved in relation to the economic activities, the sum and the allocation of the level of grant assign to successful candidates entering the Scheme.

The aim of the Scheme is to develop, support and encourage the entrepreneurship of women between the ages of 18 – 55, who wish to start an enterprise in any economic activity (with the exception of those referred in the relevant Application Guides of the Scheme). This aim is envisaged to be achieved with the exploitation of incentives **in the form of financial aids and educational / training seminars towards the creation of new and viable very small enterprises.**

Particular emphasis will be given in the development of new technologies, in the use of innovative methods of production and promotion of the products and services, in

the development of entrepreneurship in the area of environment and generally in the promotion of modern entrepreneurial activities aiming in the creation of dynamic, promising and competitive enterprises.

Successful candidates will be eligible to get a grant of 50% on their approved budget covering: equipment, configuration of space, promotion, training and working capital expenses. The maximum amount of the grant is € 70.000 for the manufacturing sector and € 50.000 for the other sectors. The Human Resource Development Authority will be responsible for the educational training seminars and the cost will be fully covered by the Schemes.

## CZECH REPUBLIC

### A. Statistics

The access of women to business in the Czech Republic is characterised by their interest in trading authorisation and own entrepreneurial activity. Out of the entire number of issued trading authorisations for natural persons, 31% belong to women.

According to statistical data for the average of 2008, as published on [www.czso.cz](http://www.czso.cz), women in the Czech Republic make up **26.5% of all entrepreneurs** (775.0 thousand people). **Female entrepreneurs** represent almost **9.7% of working women**, while over 20.0% of working men are entrepreneurs. 1.9% of working women are also employers (out of 2,139.2 thousand working women). In comparison, the proportion of employers in the male working population was 4.8% (of a total of 2,863.2 thousand employed men).

The proportion of women employers (22.6% of over 180.0 thousand employers) is lower than their representation in the ranks of the self-employed (of slightly under 596.3 thousand self-employed, 27.6% are women).

The breakdown of employees and entrepreneurs by level of education more or less reflects the structure of the population as a whole, where women figure most frequently in the category of school leavers with a graduation certificate, and men in the category of school leavers with no graduation certificate.

**24.7% of female entrepreneurs are university graduates**, which is 5.8 percentage points higher than graduate male entrepreneurs. 18.9% of businessmen are university graduates. In the case of employees, the percentage of graduates is about the same for both men and women: 15%.

In the total working population, most women are aged between 45 and 59 (here women made up 49.4% of all employees in this age group). The same applies to entrepreneurs as to the working population (although here the proportion of women is far lower than in the case of employees – i.e. the proportion of female to male entrepreneurs in the 45-59 year-old category is 29.7 : 70.3%).

The highest numbers of employees (women and men) fall in the 30-44 year-old range, and the same holds true for male entrepreneurs. Most **female entrepreneurs are aged between 45 and 59**.

### B. Good Practices

In the year 2008, women used programmes in support of small and medium entrepreneurs from the Operational Programme of Business and Innovation, approved for the period 2007 – 2013 (OPPI), primarily of the **programmes Progress, Start and Guarantee**. Access to capital was supported in the form of loan guarantees, loans at reduced interest rate and grants. [www.mpo.cz](http://www.mpo.cz).

The programme 'Start' enabled the implementation of entrepreneurial intentions of persons going into business for the first time.

The programme 'Progress' allowed the implementation of entrepreneurial projects for the development of small and medium entrepreneurs with a short history.

Through advantageous guarantees and advantageous guarantees with financial contribution to the guaranteed loan, the programme 'Guarantee' in particular made

the implementation of entrepreneurial projects easier for small and medium entrepreneurs focussing on investment and increasing their competitiveness.

The main source of support for innovation projects by female entrepreneurs in the Czech Republic comes from programmes funded from the State budget and the EU Structural Funds. A total of **59% of projects funded by innovation-focused programmes** have a **positive impact on equal opportunities** and **11% of projects funded from innovation programmes** directly focus on **support for equal opportunities**.

#### **Activities of associations of female entrepreneurs**

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

Projects of the APM ČR in 2008:

**The Eurobusinesswoman of the 21<sup>st</sup> century project.** The following project outputs were completed in 2008:

Strategic planning methodology, education cycle, mobile classrooms, the Education and Training portal, the Videoprogram study centre and the Guide to the Development of New Methods for Access to Financing for Businesswomen, Business Directories of Services for the towns, the Overview of Best Practices in Supporting Entrepreneurship.

Project: **'Prague eLearning Business Faculty'**

The project fulfilled two specific goals: increasing the adaptability of employers and employees to the changing economic and technological conditions, and improving the awareness of employees and employers through developing specialized information and advisory centres.

#### **Project Teleworking**

Training of the threatened groups in specific areas of information literacy required by employers, making information and communication technologies accessible so that the threatened groups can use them easily - even when caring for a family member in the household-, creating suitable conditions and promoting flexible forms of work from home or work in teleworking centres- located not only in large housing estates on the outskirts of large agglomerations but also in smaller regions with poor public transport access-, motivating employers to take advantage of the benefits of teleworking, mapping professions that allow distance work in the Czech Republic, creating a system of incentives and assessment criteria that would motivate employers to hire distance-work employees, employer research, the benefits of teleworking and successful examples from other countries.

The project answered the question of whether teleworking is applicable in the country pointed out the strong and weak aspects of its practical application in the Czech Republic, including material for legislative amendments.

## **DENMARK**

No new activities reported. Please consult the 'WES report 2007'

## **ESTONIA**

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

## FINLAND

### A. Statistics

There were nearly **80.000 women entrepreneurs** in Finland at the end of the year 2008. The total amount of all entrepreneurs was 258.000. **Women entrepreneurs** accounted approx. **30 %** of the total amount of all. According to the GEM2007 study the share of women starting their business was highest in the Nordic countries (for every 10 enterprises established by men started 7 women owned companies). A typical woman entrepreneur in Finland is self-employed (70%), she is in the service industry but not in knowledge intensive sector (63% services, 22% trade, 10% manufacturing, 5% agriculture and forestry). She is highly educated, 10 % have university education. She is younger than her male colleagues; 19 % are under 35 year old. The **women owned enterprises have good solvency, equity ratio is over 30% and the profitability and productivity is higher than average.**

### B. Good Practices

Since 1997 **access to finance** both for self-employed and micro-enterprises employing maximum 5 people and owned and managed by women has been available. Loans are granted by Finnvera Plc, a public limited company, fully owned by State. Loans are targeted at enterprises having women as the majority of its owners (over 50%). The loan amount can be between 3.000 – 35.000€. One enterprise can have maximum 35.000€. Public Venture Capital financing / **Veraventure Ltd.** A national venture capital fund Aloitusrahasto Vera Oy is owned by Finnvera Plc. It will target its operations to new technology (NTNE's) start-ups and innovative enterprises in service sector. [www.finnvera.fi](http://www.finnvera.fi)

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

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

#### **Women entrepreneurs' well being at work and development of business**

The project is launched by the Central Association of Women Entrepreneurs in Finland and Finnish Institute of Occupational Health during 2008 – 2009. The project is financed by the Ministry of Employment and the Economy.

The target of the project is to study the relationship between well being at work and success in business and how to promote well being at work of women entrepreneurs and women enterprises.

**Female Entrepreneurship Portal** ([www.yrityssuomi.fi/naisyrittajyys](http://www.yrityssuomi.fi/naisyrittajyys)). In the portal are collected nearly 200 different services ( e.g. training-, advising-, marketing-

and financing services) from approx. 100 public business promotion agencies which are aimed at would-be women entrepreneurs and women entrepreneurs.

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

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

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

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

In relation to the Policy programme for employment, entrepreneurship and worklife, the Ministry of Employment and the Economy set up a **working group on female entrepreneurship**. From May 2008 to June 2009 it worked on new guidelines to promote women entrepreneurship. The tasks of the group were to follow up the proposals of the previous working group to promote women entrepreneurship, 2004 – 2005. It also carried out a survey of the measures and financing methods to promote women entrepreneurship and the resource centres for women. The working group also worked on the improvement of the visibility of women entrepreneurship in the national, regional and local entrepreneurship strategies and policies. Further it made proposals on how to:

- promote women entrepreneurship as a part of the Enterprise Finland service system
- encourage self employed women to be employers
- encourage young women to be entrepreneurs and to juggle entrepreneurship and family life
- improve the social security system of women entrepreneurs
- develop the entrepreneurship training to respond the needs of women entrepreneurs
- encourage the immigrated women to be entrepreneurs (special training instruments)

## FRANCE

### **A. Statistics<sup>7</sup>**

Although there are more women than men in the general population and numbers are almost equal in the working population, only **28% of entrepreneurs are women (stock)**.

Among the new generations of entrepreneurs (*flow*), they accounted for **29% of business start-ups<sup>8</sup>** in 2006 (27% in 2002). This average, which has risen slightly over the years, does, however, conceal disparities, since women account for 28.6% of genuine start-ups and 43.1% of transfers. In 2006, women set up 51% of new businesses in the personal services sector and 59% of those in the education, health and social action sector.

### **B. Good Practices**

To encourage the development of business initiatives by women, the ministries responsible for gender equality and SMEs have adopted or developed the following measures:

**1-** To promote women's access to bank loans, the state has introduced the **FGIF (guarantee fund for the creation, transfer and development of businesses on women's initiative)**. This fund guarantees medium-term loans to meet for working capital or investment requirements. Any business set up or taken over by a woman within the previous five years can benefit. Loans guaranteed for between €5 000 and €38 112 are granted for a term of two to seven years. The FGIF guarantee is limited to 70% of the loan.

The appraisal and selection of FGIF applicants takes place at local level, via two support networks for business start-ups, *France active* and *France initiative*. This means that support is provided as locally as possible, which facilitates cooperation between all the players in business start-ups. Such support limits the risk of a project being abandoned and makes the survival of the business more likely.

743 guarantees were arranged in 2008, for guaranteed loans totalling €18 million. The arrangement has made it possible to create or consolidate 904 jobs, while 67% of the women entrepreneurs who received funding were unemployed when they set up their business.

**2-** **A policy of partnerships between ministries and the main players in business start-ups has led to the signing of framework agreements.** These framework agreements, concluded with institutional partners or associations, cover all the aspects likely to promote the creation or take-over of businesses by women. Their purpose is to support women in setting up their projects, develop an entrepreneurial approach, promote entrepreneurship in women and test new financial instruments.

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<sup>7</sup> The precise proportion of women involved in business start-ups and transfers is known only for sole proprietorships, since the business register gives the director's gender for that legal form only. To obtain a more comprehensive view and to take account also of company start-ups and takeovers, surveys are used. The most significant study is carried out by INSEE, the results of which are obtained from the SINE (Information system on new businesses, the aim of which is to monitor, for five years, a representative panel of businesses set up in the same year).

<sup>8</sup> According to INSEE's new definition of business start-ups, which corresponds to the European definition established by Eurostat.

In particular, framework agreements have been signed between the State and "*France Active*" and "*France Initiative*" with a view to promoting women's business start-up projects among financial bodies, providing support for women involved in business projects and developing entrepreneurship among women.

The state also actively supports the initiatives of many non-governmental networks dedicated to women's entrepreneurship by providing **subsidies**, for example:

- the *Fédération Pionnières* association: an agreement was signed with this association for the period 1 July 2008 to 30 June 2011 to promote the use throughout France of the "Pionnières" model of incubators, which support business creation in the innovative services sector.
- "*Action'elles*": provides support for women entrepreneurs at each stage of the creation of their businesses, guiding them during the first few years of activity and helping businesses develop;
- "*Dirigeantes*": brings together women entrepreneurs seeking to develop synergies with each other and other businesses to increase the effectiveness with which they operate.

**3-** Given that the creation and take-over of businesses by women show great potential for economic development, after consulting the support networks Hervé Novelli, Minister of State with responsibility for Trade, Craft Trades, Small and Medium-Sized Undertakings, Tourism, Services and Consumer Affairs presented **ten lines of action** to assist women's entrepreneurship on 11 March 2008.

The ten lines of action comprise several objectives, including:

- Improving knowledge of women's entrepreneurship in terms of quantity (SIRENE register)
- Setting up an observatory of women's entrepreneurship
- Communicating on women's entrepreneurship
- Increasing support for start-ups by women via networks.

Some lines of action require further expert appraisal or negotiation, while others could not be implemented in the absence of agreement.

#### **4- Legislative measures:**

- The Law on the promotion of SMEs of 2 August 2005 provides for the **status of assisting spouses to be strengthened**. The measures mainly concern women, since they account for 93% of declared assisting spouses.

The spouses of crafts and tradespersons often make a significant contribution to the running of a business. From now on it is compulsory for them to have one of three types of formal status (assisting spouse, employee or partner) for their activities and rights to be recognised. The status of assisting spouse allows the person to build up their own pension rights. It also confers the right to life-long vocational training and opens up the possibility, when a spouse takes over the family business after the head of the enterprise has stopped working, to continue the business without having the required professional qualifications, subject to obtaining validation of the experience acquired. Finally, it allows the spouse to participate in save-as-you-earn schemes.

- Under Social Security Funding Act No 2006-1640 of 21 December 2006 (Article 12), **support from ACCRE** (Aid to unemployed people starting up or taking over businesses) **has been expanded to include recipients of the *complément de libre choix d'activité*** (benefit paid to persons who wholly or partly stop work to look after children aged under three years).

## GERMANY

### A. Statistics

For several years now, the number of business start-ups by women has been increasing continually and more dynamically than the number of start-ups by men. Nevertheless only half as many women as men are self-employed. According to a microcensus, 4.161.000 people were **self-employed in 2007**, of which **1.288.000 (31%) were women**, while the **employment rate of women** is currently around **63%**. Another survey, the *KfW* start-up monitor, which is based on the respondents' own estimates, indicates that women were behind **39.6% of all start-ups** in 2008

### B. Good Practices

The establishment and promotion in Germany of the **National Agency for Women Start-ups** [*bundesweiten gründerinnenagentur – bga*] by the Federal Ministry of Education and Research, the Federal Ministry of Economic Affairs and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth reflects a clear commitment by the Federal Government to provide continuing support for women setting up or running businesses. The *bga* is a unique nationwide centre of competence and services in Germany providing information on the various branches to promote the independence of women setting up in business, together with consultancy services and facts and figures on all the phases in business start-up, expansion and succession. It is represented by regional offices in all the 16 *Länder* and operates a nationwide information platform. The value of the *bga* lies in establishing and bringing together expertise specific to certain target groups. In addition, the various parties involved in start-ups are brought together under a single roof that goes beyond federal structures. A further aim is to increase acceptance of "women entrepreneurs" in business organisations, which have hitherto not acknowledged this target group.

The Ministry of Education and Research action programme "**Power für Gründerinnen**" [Power to women setting up in business] promotes around 20 projects with a total of 40 subprojects. The *bga* supports this measure through practical transfer of know-how and exchanges between the individual projects with a view to broad-based generation of knowledge on start-ups by women, structural differences in the start-up process between men and women, and factors to be supported and that can inhibit the willingness of women to set up in business. The aim is to develop and test model innovative approaches designed to create a favourable climate for women setting up businesses and to exert a positive influence on women's motivation in this respect. Initial results from the projects have been available since 2008. The Ministry of Education and Research action programme has published an information **brochure entitled "Power für Gründerinnen – Maßnahmen zur Mobilisierung des Gründungspotenzials von Frauen"** [**Power to women setting up in business – Measures aimed at promoting the entrepreneurial potential of women**].

Databanks currently containing around 1.600 up-to-date consultancy offers can be found at the *bga*'s central online portal at [www.gruenderinnenagentur.de](http://www.gruenderinnenagentur.de). In addition to listing 870 experts, it contains the profiles of 430 consultancy bodies and 310 networks, together with around 250 offers of further training, mentoring and coaching.

In January 2008, the series "*Gründerin im Fokus*" [**Portrait of a woman starting up in business**] was launched on the website, presenting selected women setting up in business and their start-up strategies. These portraits of successful women entrepreneurs and their individual approaches provide a valuable stimulus for women interested in setting up their own businesses. They show practical routes for setting up and running businesses and support successful awareness-raising for and by the media.

A separate series of publications is dedicated to presenting facts, topics and branch information aimed both at women setting up and running businesses and at consultants. The publications show the prospects in the growth markets such as the creative industries or the "silver economy" and give tips and advice.

In 2008 the Ministry for Family Affairs, Senior Citizens, Women and Youth, in collaboration with the Federal Employment Agency set up an action programme entitled "*Perspektive Wiedereinstieg*" [**Starting back in business**] with the aim of supporting women wishing to return to work after devoting themselves to their families for several years. It includes a "pilotage portal" with a wide range of offers of consultancy and information for women starting back in business, an "on-the-spot service" based in local and city authorities, associations and initiatives, and 17 nationwide model projects for developing and testing practice-oriented and effective ways of starting back in business and bringing together the various parties that are active in this area.

**"Business succession by women"** is one of Germany's avowed priorities, the aim being to open up the career option of taking over a business to more women in view of the shortage of suitable male successors, particularly in SMEs. Central to this is the campaign entitled "*Nachfolge ist weiblich!*" [Succession is for women] launched by the *bga* in connection with the Federal Government's *next* initiative. The main body involved is the Taskforce – which by now has more than 100 members working as experts on succession in chambers of commerce, ministries, business or research. In 2008, the first nationwide day of action involving 70 regional events throughout Germany took place under the watchword "Succession is for women". On offer were, for example, advice, (telephone) consultations, workshops and seminars, and various events, exhibitions and panel discussions with women who had successfully taken over businesses, as well as discussions with the press and cooperative projects with the media.

Under the title "*16 Unternehmensnachfolgerinnen zeigen Gesicht und das Geheimnis ihres Erfolgs*" [**Portraits of 16 women who have taken over businesses and the secrets of their success**] a collection of encouraging examples have been published both as a brochure and on the Internet, and the nationwide promotion of business succession by women has been stepped up. Another publication contains "Selected tools and strategies for people promoting business succession by women" from the fields of awareness-raising, qualification, consultancy, networking and cooperation with a view to furthering business succession by women.

Other topics that have received particular attention in connection with women launching and running businesses include technology-based and innovative start-ups, starting up freelance and knowledge-intensive services, start-ups by people with migrant backgrounds and start-ups in rural areas.

## **GREECE**

No new activities reported. Please consult the 'WES report 2007'

## HUNGARY

### Statistics

The idea of promoting women entrepreneurship was born in the early 1990s mostly in NGO-s focusing on women and other groups of people with fewer opportunities facing unemployment. These programmes were financed mostly from PHARE resources and from other donors from the overseas. Since the EU accession, the National Development Plan and the Operational Programmes (OP-s) have determined specific goals in connection with unemployed women over 40 years old and young women returning from childcare leave etc. in order to assist their reintegration into the labour market, or to stimulate them to become self-employed. The European Social Fund (ESF) supported training and re-training courses to reach these aims. These goals can also be found in the New Hungary Development Plan, and the new OP-s. An affirmative action in the legislation also strengthened these efforts: as a result of the new rules against discrimination and promoting equal opportunity, there is a very conscious equal opportunity policy in Hungary. The OP-s contains many important indicators applied also at EU level to be accepted by all applicants applying for EU funds in the different schemes. The evaluation of the projects is linked with the extent they fulfil these aims. The Ministry of Social Affairs and Labour set up a Family Friendly Workplace Award for the enterprises, which is donated annually to the workplace that has proven to be the most family friendly workplace in the given year and made significant efforts in order to improve the work–life balance of their employees.

The purpose of the Hungarian employment and entrepreneurship policy was to achieve the Lisbon goals in case of women entrepreneurs. But the unfavourable economic situation contraindicates the establishment of new businesses, despite of the new “one stop shops” which significantly reduced the administrative burden, and the new Corporate Law which diminished the initial capital of the new enterprises.

Regulation 800/2008 of the European Commission provides a series of measurements relating to the financial assistance of women entrepreneurs, especially of those women, who are planning to start their entrepreneurship, and to diminish the administrative obstacles in establishing a company. The enforcement of these regulations would be easier, if we had accurate data regarding the social and demographical composition of Hungarian women entrepreneurs. Unfortunately the Hungarian Central Statistical Office does not collect gender-based data on women entrepreneurs yet. However in case it would be necessary to set up a sample for a targeted research, the number of entrepreneur women is available, and the ownership structure of the corporate enterprises is also accessible by data searching in the database of the Court of Registration. According to the estimation of the so called Conjuncture Research of the Ministry of Economy and Transport, **30% of the registered enterprises are owned by women.**

Researches on Hungarian enterprises usually estimate that from among the **whole number of entrepreneurs, about 30-40% is women.** The Ministry of Social Affairs and Labour has established different working groups in order to accomplish the priorities of the Roadmap for Equality between Women and Men 2006-2010 adopted

on 1 March 2006 by the European Commission. One of these working groups is the „**Women as Entrepreneurs**” working group.

In 2008 the **SEED Foundation** (Foundation for Small Enterprise Economic Development, [www.seed.hu](http://www.seed.hu)) prepared a **survey on the female aspects of enterprises** in Hungary on a sample of 1000 persons. According to this survey, *only cc. 15% of female entrepreneurs regarded their businesses to be growing*. Most of them do not realize considerable profit, two-third of them has never participated in any cooperation, and the majority of them sell their products in their own respective settlements. Only 15% of them have ever taken out business loan, whereas 30% of them have already relied on private or household loans for the benefit of the business operations.

*In 2008, less than 10% of them planned to expand the enterprise*, more than half of them financed developments by reinvesting their (rather small) profits. Just a fraction of women in enterprises rely on expert services, they hardly have business plans, brand names, logos, and they do not care about the protection of their intellectual properties.

**Those businesses which are successful, differ from the average in the following traits:** they were formed in 2000 or later; they are owned by women at the age of 35–45 with qualifications of higher education who put huge work into the operations; they typically have some large, steady customers and plenty of other small buyers; they operate much more consciously than the average: they are three times more likely to have business plans than micro-enterprises in general. They would be willing to engage more employees if public dues were lower and less administration were needed.

The National Strategic Plan for Promoting Gender Equality of Men and Women is presently being elaborated. In the framework of this preparatory work, the experts make their proposals also for the stimulation of women enterprises. After the Government adopts the Strategic Plan, hopefully it will be possible to present the Hungarian good practices in this field.

## ICELAND

### A. Statistics

For the past few years women's share in start up businesses has increased gradually. In 1990 11% of **start up** businesses were founded by women, compared to **21% in the year 2008**. Most were small firms in the service sectors and had few employees. Unemployment among women was 4.1 %.

### B. Good Practices

The "Impra Service Centre for Entrepreneurs and SMEs" <http://www.impra.is> provides advice to women developing specific business ideas with the intention of establishing their own businesses. A 15 week seminar Headway I "**Brautargengi I**" is held at national level and deals with the establishment and running of businesses, encouraging women to enter the Icelandic business area and to promote equality between businesses run by men and those run by women. "**Brautargengi II**" is another seminar offering guidance and follow-up on female businesses for those who want to deepen their knowledge in running a business. This is done through education on marketing, finance and market planning. Brautargengi celebrated its 10<sup>th</sup> successful year of operation in 2008.

**Guidance "Handleiðsla" advice** given free of charge to women working on a special business idea planning to establish their own business.

**Women planning exportation "Konur í útrásarhug" project** on how to make the first steps when planning exporting. Participants learn the process of export and marketing, where to seek information, find opportunities and make first draft on an export plan.

The technique on negotiation for women a project aimed at learning the technique of negotiations for the benefit of their firms or their employers.

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

The **Bifröst University** <http://bifrost.is> offers 11 week business **courses for women** in **business** called Women Power "Máttur kvenna", and also Women Power part II, an 11 week course on further education in this field. Both business courses are Online Education.

Bifröst University runs a two days conference called Power to Women "Völd til kvenna" a very successful platform to strengthen women's network, discuss critically the fight for equality and to work for the benefit of women. The topic this year was "Women and justice".

The Icelandic Association of Women Entrepreneur "Félag kvenna í atvinnurekstri" <http://fka.is/> a non profit professional organization for female business owners that aims to bring them together, make them stronger, more noticed in the business world

and the society. It aims to encourage exchange of ideas, knowledge and sharing of experiences between its members.

Fka offers a new **4 – 6 months Mentor guidance project**. A member being a mentor can share experience and knowledge with a member who seeks advice. The network enables participants to learn from a mentor, ask questions and form ideas with guidance from a woman with similar experience.

The **women's guarantee fund** "Lánatryggingasjóður kvenna"

<http://www.vinnumalastofnun.is> offers guarantee for up to half of a loan women can get from their bank to work on Marketing, Research and Product Development. The fund is now being reconstructed and strengthened.

The Ministry of Social Affairs gives special grants to women through **The Women's Fund** "Kvennasjóður". The grant is for 50% of the cost of preparing a new Business idea which will not skew the competitive position in Businesses owned by women.

Vivid agriculture "Lifandi landbúnaður" a grass roots movement within the farming community, that introduces farm life and agricultural products to people living in urban areas and promotes gender equality within agriculture.

The Research Centre for Gender Studies at the University of Iceland <http://www.rikk.hi.is/> an independent research institute, that promotes research in the field of women, gender studies and disseminates information on this field.

A **Database "We say yes"** <http://www.leidtogaaudur.is> with the names of 100 very able Businesswomen willing to be Board members in Iceland largest business firms, was launched.

The **Icelandic Women Database** <http://www.kvennaslóðir.is> provides information on women specialists in numerous fields with the purpose of making women's expertise more visible and accessible. The database contains the names and CVs of women experts in a wide range of professions.

## **IRELAND**

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

## **ITALY**

No new activities reported. Please consult the 'WES report 2007'

## MALTA

### Good practices

Malta assigns considerable importance to its endeavours in promoting work for women across all aspects of their working lives including women's entrepreneurship development. Through various government measures, women have been actively encouraged to participate in the workforce. Such measures include:

- Training of child carers so as to improve the provision of child care services. This scheme is available for both women entrepreneurs and women employees. The Government started an initiative whereby parents availing themselves from childcare facilities are now able to deduct (€932) from the taxable amount to make good for part of the expenses incurred in licensed childcare services. In the cases where employees receive payment from their employer for expenses related to childcare services, such payments are no longer to be considered as fringe benefits and will, therefore, no longer be taxable for the employee. At the same time, expenditure related to childcare services is considered as business costs for the employer and, therefore, are deductible from taxable income.
- As from the 1 January 2008, paid maternity leave has been increased by another week amounting to a total of 14 weeks. Expenditure for the extra week is borne by the Government by means of a credit in the social security contribution paid by the employer.
- A tax credit for women returning to employment, where women will benefit from a tax credit of approximately €1,630 subject to certain conditions.

### **Promotion of female entrepreneurship through the EQUAL Community Initiative Programme 2004-2006**

The EQUAL Community Initiative Programme aims to fight discrimination and inequality in the labour market by implementing measures that seek innovative ways to improve access for employment and / or training opportunities to people who are socially excluded or at a disadvantage.

Funded through the European Social Fund (ESF), EQUAL is being implemented in, and between, the Member States up until 2008.

The Malta Enterprise project entitled '**Encouraging Entrepreneurship Among the Unemployed in Malta**' trained a number of unemployed persons, including women, in the area of entrepreneurship. This project exposed these beneficiaries to hands on experience in the field of entrepreneurship. Furthermore, the project assigned a number of grants to a selected number of unemployed persons to assist them setting up a possible enterprise. Under this project, twenty-seven females were trained. Eight females started their own business thanks to this project. Female business start-ups included beauty parlour, jewellery business, fresh fruit processing activity and book-selling.

The HEADSTART project implemented by the Housing Authority provided training and certification of youths leaving institutional care in particular trades and skills so as to enhance their employability prospects. The project also included work placements and the provision of mentoring support. Through this project, six females were trained. Work placements included secretarial duties, hairdressing and experience in a beauty salon. This helped the HEADSTART participants in enhancing their employability prospects and given them the possibility of also opening their own business.

An important element of the EQUAL Programme was mainstreaming. A Policy Brief was produced in October 2008 which analysed in depth the best practices of the EQUAL projects. Following that, policy recommendations were made to Government for inclusion into national policies.

### **Entrepreneurship Scheme**

The Entrepreneurship Scheme known as INT – (Ibda Negozju Tiegħek: **Start Your Own Business**) was launched in February 2002 with the aim to promote an enterprise culture among those clients who are interested in taking up self-employment. It is a direct response to the rapid changes that are occurring in the national and international labour markets. Among the salient needs are the ever-growing imperatives of innovation, initiative and entrepreneurship.

This aim is achieved by assisting persons interested in starting their own businesses thereby contributing to generate growth in the economy. Participants in this scheme will be assisted and trained to become their own bosses.

**Client Groups:** The scheme was open for those interested in starting their own business. It primarily targeted unemployed clients aged 40 years and over, and women who seek to re-enter the labour market. University graduates, graduated apprentices and other clients were also accepted on the scheme.

## **LATVIA**

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

## **LITHUANIA**

No new activities reported. Please consult the 'WES report 2007'

## **THE NETHERLANDS**

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

## **POLAND**

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

## PORTUGAL

### A. Statistics

In 2008<sup>9</sup>, women accounted for 46.18% of the employed population in Portugal and the female employment rate was 61.9%, 12% lower than the employment rate of men which was 73.8%.

Of the employed population in 2008, only 23.04% are self-employed workers, of which 42.46% are women and 57.54% are men.

The data regarding the entrepreneur profile<sup>10</sup> between 1995 and 2007<sup>11</sup> shows that there are a **growing trend in what concerns the women entrepreneurship** and the educational level of female entrepreneurs.

**In 2007<sup>12</sup> women accounted for 32.5% (5,947) of the entrepreneurs** while in 1995 they accounted for 27.5%.

Regarding the age, the major percentage of women entrepreneurs is into the age category of 36-55 years old although the age category of 26-35 years old accounts for 40.2% of all female entrepreneurs.

In 2007, women accounted for **40.1% of the entrepreneurs with a degree level** education and 21.5% of all women entrepreneurs were educated to degree level.

According to another source - the 2007 survey of the Observatory for Enterprises Creation<sup>13</sup>, based upon an enquiry on 891 enterprises and 1,518 entrepreneurs, most of the start-ups created in 2007 work in the area of services (40.4%) and trade (26.3%).

### B. Good Practices

Under the framework of the new round of the European Structural Funds, in 2008, new programmes providing public funding schemes for women entrepreneurs were launched. We highlight the following two national level programmes:

The Intervention **Support for entrepreneurship, memberships drive and creation of entrepreneurial networks of economic activities managed by women**, Axis 7 – Gender Equality (it's a measure of positive action to promote gender equality) of Human Potential Thematic Operational Programme (ESF), is specifically targeted to support female entrepreneurship.

The organisations that can benefit from this programme (Associations of Women Entrepreneur; Business, Trade and Industrial Associations; Non-profit Local Development Associations; Social Economy Entities) have to submit proposals to develop projects targeting women who wish to create their own business. The projects must comprise training (between 228 hours and 350 hours); mentoring, consultancy and technical assistance which may not exceed 100 hours per business

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<sup>9</sup> INE - National Statistics Institute – Labour force survey.

<sup>10</sup> These data refer only to entrepreneurs who are employers.

<sup>11</sup> MTSS/GEP – Ministry of Labour and Social Solidarity, Personnel Records. The data referring to 2007 are still preliminary data.

<sup>12</sup> The data regarding 2007 report only to enterprises started up in 2007.

<sup>13</sup> IAPMEI - Institute for the Support to SMEs and Innovation, Observatory for Enterprises Creation, 2007 Enquiry results, August 2008. ([www.iapmei.pt](http://www.iapmei.pt))

plan/idea; financial support for enterprise start-up and support the creation of entrepreneurial networks.

The public financing support given to enterprise start-up is covered by the scheme of “*de minimis*” aid. The amount financed for enterprise start-up is 12 times the minimum wage.

Some data about this Intervention in 2008 is shown on the table below.

Applications to the Intervention	Approved applications	Planned Training Courses	Training Courses initiated in 2008	Enterprise start-ups <sup>14</sup>
246	54 <sup>15</sup>	44	27	69

Source: Human Potential Thematic Operational Programme

The **System of Incentives to Innovation** of Competitive Factors Thematic Operational Programme (ERDF) includes a measure to encourage qualified entrepreneurship and particularly the women entrepreneurship.

Here the female entrepreneurship is seen as a positive contribution to competitiveness and productivity and as a source of innovation in business at national level.

It allocates a **bonus for Female Entrepreneurship, given to projects led by women** which meet the following conditions:

- c) The entrepreneur owns, directly or indirectly, a share equal to or exceeding 50% in the capital, for two years;
- d) The entrepreneur plays executive functions in the company and keeps them at least two years after the completion of the project.

The programme funds projects from 25.000€ to 1.000.000€. It does not fund activities of social economy such as health, social support, personal services and educational activities.

Besides the public support various **Entrepreneurs Associations** are running **projects to support women entrepreneurship**. ANJE – National Association of Young Entrepreneurs<sup>16</sup> initiated at the end of 2008 the **project JENE** - Young Entrepreneurs for New Companies which main purpose is to address the imbalances between women and men with regard to the promotion of business and entrepreneurship in general.

The project target group is employed women with a degree level qualification who wish to develop a business activity.

The project comprises various phases. The training (300 hours) started in 2008 both in Lisbon and in Algarve. The training programme includes contents such as Entrepreneurship, Citizenship and Gender Equality, Leadership, Business Strategy, Marketing and Advertising, Commercial Management, Ethics and Corporate Social Responsibility, Financial Management and Preparation of a Business Plan (simulation).

<sup>14</sup> These enterprise start-ups were outcome of Projects developed under the measure “Support of Female Entrepreneurship” (POEFDS Programme) from the previous round of the European Structural Funds.

<sup>15</sup> 12 of these applications are projects that the first phase of the project was initiated under the measure “Support of Female Entrepreneurship” (POEFDS Programme) from the previous round of the European Structural Funds.

<sup>16</sup> [www.anje.pt](http://www.anje.pt)

## **ROMANIA**

No new activities reported. Please consult the 'WES report 2007'

## **SLOVAK REPUBLIC**

### **A. Statistics**

The Slovak Republic enjoyed several years of very strong growth and has made significant progress in catching-up to the income levels of the more advanced economies. In 2006 and 2007, GDP growth was the highest among OECD countries and the unemployment rate fell substantially. Nevertheless, notwithstanding the stellar economic performances at the national level, the benefits of higher growth remain fairly concentrated in those geographical areas where FDI inflows have been strongest, leaving large regional economic dispersions. Mirroring the progress in catch up, the exchange rate has appreciated by around 20 % since 2006. Growth has been underpinned by significant structural reforms. The introduction of a flat tax raised the attractiveness of the Slovak Republic as a business location for domestic and foreign investors and, together with welfare reforms, has raised work incentives. On the fiscal side, the pension reform reduced the future fiscal costs of ageing, while raising the short-term deficit of the defined benefit system. However, recent measures will contribute to increasing future fiscal costs.

### **B. Good Practices**

Following the successful efforts in meeting the Maastricht criteria, the Slovak Republic adopted the euro at the start of 2009. This marks a major achievement and will be beneficial for the country going forward, not least in light of the current global financial crisis. At the same time, structural reform and a strong fiscal policy framework will be needed to fully reap these benefits. This Survey addresses the following main challenges associated with maintaining high trend growth while being a member of the euro area:

- Increasing the flexibility of labour and product markets in order to improve the potential of the economy to adjust to shocks and facilitate structural change.
- Ensuring the working of the automatic fiscal stabilisers and the sustainability of public finances in the face of ageing pressures.
- Reducing distortions in the housing market in order to improve regional mobility and contain risks to financial stability.

The level of labour productivity is well below the euro area average in most service sectors, suggesting a large catch-up potential, but productivity growth has been rather limited or even negative in recent years. Despite notable progress in making the regulatory framework more competition-friendly, further action is needed in this area to raise growth and facilitate adjustment to shocks. The government has acknowledged the need for further reforms and has made improving the regulatory framework and the entrepreneurial environment a priority in its Modernisation Programme Slovakia 21. To strengthen competition in the liberal professions, entry conditions should be eased and conduct regulation should be liberalised, but required standards of professional qualification should be maintained. In addition, the government should extend the points of single contact that exist for other small enterprises also to entrepreneurs of the liberal professions. Furthermore, a wider use of ICT could lead to important productivity gains. Removing obstacles to the spread of e-business and swiftly implementing e-government services would have high returns. Such moves would also have important spill-over effects on other sectors by

improving the quality and cost effectiveness of public services.

In line with the EU directive on services in the internal market, the Slovak government is planning to **establish points of single contact for entrepreneurs** to facilitate the entry into new business activities. Such a system would enable entrepreneurs to perform all administrative acts necessary to start and carry on a business at one single point, thus considerably shortening the administrative processes and making them more efficient. The planned points of single contact are already operational for small enterprises (with the small business offices serving as the points of single contact), but they are still lacking for the liberal professions. The authorities should quickly proceed with the planned set up of points of single contact for the liberal profession. In doing so, they should extend the points of single contact that already exist for small enterprises to entrepreneurs from the liberal professions.

### **Recommendations to raise flexibility in labour and product markets**

Avoid wage growth in excess of productivity growth

- Abolish the legal extension of collective wage settlements. Alternatively, ease the conditions for exoneration and make generous use of the scope for exoneration.
- Implement further increases in the minimum wage only insofar as they do not have negative impacts on employment opportunities.
- Take into account advice from an independent expert commission when making decisions about the minimum wage level. Reduce regulatory barriers to promote competition in service sectors
- Ease entry conditions for the liberal professions, while maintaining required standards of professional qualification.
- Ease conduct regulation in legal and notary professions. For example, reconsider the law that prohibits advertising in legal and notary professions and reduce price regulation in these sectors. In addition, ease restrictions on the legal form of the business.
- Extend the points of single contact that already exist for small enterprises to entrepreneurs of the liberal professions. Ensure that framework conditions do not inhibit the spread of e-business and e-commerce
- Establish centres (possibly as an integral part of the small business offices) that provide comprehensive information on the benefits of e-business and e-commerce, disseminate best practices, offer training courses and workshops as well as support services for the establishment of e-business and e-commerce activities. Consider the involvement of business and industry associations in order to gain economies of scale and to better tailor the offered services to the needs of specific industries.
- Reassess the current regulatory framework on consumer protection, privacy and security to increase transparency and to ensure that consumers participating in e-commerce activities are sufficiently protected from any misuse.
- Introduce efficient and fair out-of-court dispute settlement mechanisms to build consumer confidence in electronic commerce.
- Strengthen the independence of the telecommunications regulator.
- Quickly proceed with the privatisation of Slovenska Posta. Abolish the 2008 amendment of the Postal Act that grants Slovenska Posta the exclusive right to deliver hybrid mail. Speed up the implementation of e-government
- Make sure that the e-government is implemented by the target date of 2013.
- Make sure that the training of employees in computer and Internet skills as well as the adoption of the legal framework to e-government services takes place at an early stage of the implementation phase.

## SLOVENIA

### A. Statistics

According to data collected by the Agency of the Republic of Slovenia for Public Legal Records and Related Services (AJPES), 111,201 enterprises existed in Slovenia in 2007. The last six years (2002 to 2007) has seen a steady growth in the number of enterprises, reflecting the positive momentum of the development of entrepreneurship in Slovenia. Most enterprises fall within the K industries—namely, real estate, renting, and business services (22.3 percent)—followed by G industries (trade, repair of motor vehicles, and household goods; 21.2 percent), D (manufacturing; 15.8 percent), F (construction; 15.5 percent), and I (transport, storage, and communications; 8.2 percent). All remaining industries combined accounted for 17 percent of all enterprises. The fact that enterprises in Slovenia are very unevenly distributed throughout its territory is worrying.

### **Female Entrepreneurship in Slovenia<sup>17</sup>**

Statistical data for the second part of 2006 (Statistical Yearbook of the Republic of Slovenia, 2007) indicate that women represented 45.3 percent of active paid employment in Slovenia. The highest percentage of active working women was in the following occupation groups: civil servants (65 percent), saleswomen and those employed in other services (63 percent), and professionals (59.5 percent). The lowest occupation groups occurred in non-industrial types of work (8.2 percent). Meanwhile, among registered unemployed persons, more than half were women (54.4 percent). The unemployment rate of women continues to increase. Regarding the investigation, the unemployment rate for men was 5.6 percent and 6.9 percent for women (in the fourth quarter of 2006). Although 4 percent of the unemployed women found new work in less than one month, 30 percent waited more than two years for a new job.

Women are generally a little more educated than men are. This is especially true for those aged 25 to 44 years—a group in which twice as many women have higher post-graduate education than men (16.6 percent of the women versus 8.6 percent of the men). On the other hand, women earn—on average—only 93 percent of the average man's gross monthly salary. Thus, despite a decade of efforts to create legal and formal equal conditions for men and women (Zimmerer & Scarborough, 2005, p. 16), women still face discrimination in certain situations. At this point, it needs to be addressed that it is the entrepreneurial sector that offers women an opportunity for economic participation through the mechanisms of employment and entrepreneurship. A growing number of women have realized that one option for avoiding the “glass ceiling” that prevents access to top positions in many organizations is to start their own business.

A more detailed insight into female entrepreneurship in Slovenia demonstrated a considerable reserve. Female entrepreneurs in Slovenia more often than not do not face prejudice in their entrepreneurial career. Indeed, there are no legal barriers to restrict women in the ownership of enterprises. In recent years, relevant legislation to

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<sup>17</sup> **References:** DYNAMICS of Slovenian entrepreneurship: Slovenian entrepreneurship observatory 2008 /Karin Širec, Miroslav Rebernik editors. – Maribor: Faculty of Economics and Business, 2009.

allow equal opportunities has also been taken. However, women are actually involved in entrepreneurship significantly less often than men. After achieving an infamous record in 2006 (Rebernik et al., 2008, p. 45) that ranked Slovenia third for male dominance in entrepreneurship activity, the year 2007 witnessed a somewhat better situation. The ratio between men and women improved to 2.6, **meaning that a man on average opts for entrepreneurship 2.6 times more often than women.** Meanwhile, women are forced by the need to pursue entrepreneurship 1.5 times more often than men (Rebernik et al., 2005).

The analysis results indicate that Slovene woman—despite their relatively high social and cultural support—do not take advantage of business opportunities sufficiently; rather, to a greater extent, they undertake business activities out of need. The fact that **Slovenian female entrepreneurs lag behind men in entrepreneurial activity** can be associated with their significant educational and career choices. Women work predominantly in the economic sector, which promotes serial production and a strong division of labour. For this same reason, women are not trained for the overall management of their own business. They are also employed in public service organizations, which involve the regulated and limited transition to self-employment (e.g., concessions in health care, the problem of public funding for education, child care, and social protection). Consequently, women remain a largely unexploited entrepreneurial resource.

The establishment of effective mechanisms for the promotion of female entrepreneurship could be an important additional source of entrepreneurial ideas in Slovenia. Support and development programs, which some EU countries have already implemented, focus primarily on ensuring gender equality and do not focus on women's entrepreneurship as such. The programs are not tailored to the specific needs of female entrepreneurs.

## **B. Good practices**

Public Agency of the Republic of Slovenia for entrepreneurship and foreign investments (JAPTI) tackled the issue of the women entrepreneurship with very concrete measures. Based primarily upon the Programme of measures of the Government of the Republic for promoting entrepreneurship and competitiveness in the time period 2007-2013 as well as upon the Resolution on the national development projects in the time period 2007-2023, the Sector for entrepreneurship of our Agency planned in its Programme of work and Financial plan for 2008-2009 as part of its long-term orientation "**promotion of entrepreneurship among the special target groups**". In compliance with that we published in July 2008 a public procurement call with open procedure for designing a model for promotion of entrepreneurship among the special target groups and organizing and implementing the entrepreneurial training among the special target groups in 2008. The public procurement call was carried out with a purpose to increase growth of entrepreneurship among the under-represented groups such as young people and women and we signed a contract in the value of 180.000€ with a selected contractor. In this way we expect to set up 40 new enterprises (young and women) in the year 2009.

## SPAIN

### A. Statistics

According to the Labour Force Survey (EPA) for the last quarter of 2008, **women** represent just over **32% of entrepreneurs**, a rate that has oscillated only slightly from 2007 when they represented a rate around 31%.

### B. Good practices

In 2008, after the Constitutional Act for Effective Equality between Women and Men approval in 2007, and the creation in 2008 of the Spanish Ministry for Equality, what means an important raise of the policies for gender equality political level; Spain has been working on two cores of activity:

1. The continuity and development of those **specific programmes aimed at encouraging women to become active as entrepreneurs and in business.**
2. The deeply work with public and private entities, taking part in the general economic context, in several actions in order to **integrate gender mainstreaming** in their policies and programmes, and training and sensitize all the professionals and stakeholders involved in those policies and programmes implementation.

#### **1. Specific Programmes**

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

In 2008 the Spanish Institute for Women, dependent, since 2008, on the Spanish Ministry for Equality, has continue its cooperation with the High Council of Spanish Chambers of Commerce, Industry and Navigation and the local Chambers of Commerce, to raise awareness and encourage entrepreneurial activity by women.

During this year, the advice offices provided information to 9,917 women, 12,128 requests for advice were dealt with, consultancy services were provided on 8,728 business plans, and support was provided for the setting up of 1,992 enterprises which created 328 jobs. This programme has an on-line advice service e-empresarias.net which handled 12,637 enquiries from a total of 3,912 users.

##### **1.2. Business Creation and Consolidation Programmes**

###### **1.2.1. Training for the development and consolidation of businesses**

In 2008, this programme of 400 hours of individual and group training that is especially aimed at businesswomen who would like to consolidate their businesses, improve their profitability or evaluate other expansion alternatives, have account with the participation of 52 women.

###### **1.2.2. Business Management Training**

In conjunction with the Industrial Organisation School Foundation (EOI), a prestigious business school supported by the Spanish Ministry of Trade, Tourist and Industry, a training programme on setting up and managing businesses is being provided with the objective of promoting entrepreneurship of women with a business idea they want to put into action. In 2008 121 women took part in this programme. Tutorials are provided for every single project.

##### **1.3. Financing programmes for woman entrepreneurs**

###### **1.3.1 Microcredit programme**

The programme is being developed like in 2007 in cooperation with the Directorate-General for Small and Medium-sized Enterprise Policy (DGPYME) (Spanish Ministry of Industry, Tourist and Trade), a commercial banking group and various national-level Businesswomen's Organisations. In 2008, 209 business plans were evaluated and 24 micro credits granted.

**1.3.2 Self-employment grants “Emprender en Femenino”** in order to encourage women to set up their own businesses and to support the launching and consolidation of business initiatives in some specific sectors of activity. In 2008 it was announced the 13th round of these grants. Of the 951 applications received, 123 were granted aid.

#### **1.4. Business tutoring, follow up and coaching**

In 2008, 120 women entrepreneurs took part in this programme, that provides them individual technical tutoring in aspects of the setting up and management of businesses, as well as follow-up and coaching measures to provide them personal tools to help to take decisions that will make their businesses competitive. All the meetings were adapted to the entrepreneurs schedule and took place in their own business or personal addresses, according their preferences.

#### **1.5. Virtual Complex for businesswomen ([www.soyempresaria.com](http://www.soyempresaria.com))**

In 2008, this portal aimed at promoting and consolidating the use of new information and communication technologies among entrepreneurs had more than 3,000 users accessing the different spaces hosted by this Virtual Platform for Businesswomen.

## **2. Activities for gender mainstreaming integration**

**2.1.** The collaboration between the Spanish Institute for Women and Chambers of Commerce into the “Business Support for Women” Programme (PAEM) context comprises, since 2007, several sensitize and training days on gender equality aimed at the staff of the Chambers of Commerce, business leaders and both sides of industry. This activity, integrate a gender mainstreaming dimension that has become more important in 2008 with 20 training days with 400 participants (In 2007, just 8 training days were carried out).

**2.2.** By other side, in the context of the programme “Business Management Training” developed in conjunction with the Industrial Organisation School Foundation (EOI), in 2008 we have carried out several training and sensitize activities on gender perspective and equal opportunities between women and men, aimed at all kind of companies through out the Business Network “Redepyme”, and also, some training days on those matters aimed at the training programme on setting up and managing businesses and masters in business administration teaching team, and all the professionals working in EOI. Furthermore, several gender perspective tools have being created: A module about equality between women and men to being programmed into the School courses and masters, and some audiovisual tools to integrate gender mainstreaming perspective in the entrepreneurial practice.

Finally, we have to remark that, all along 2008, this kind of actions on gender mainstreaming perspective integration into the entire economic context has being a priority for us, increasing the Spanish Institute for Women participation in several training activities aimed at economic public administration stakeholders (Ministry of the Treasury, Ministry of Industry, Tourist and Trade and The Institute for Fiscal Studies).

## SWEDEN

### A. Statistics

#### **More women are setting up a business**

More than **30 percent of the new entrepreneurs are women** (in 2008: 32 per cent) and about six percent of the new businesses are set up by women and men jointly. Fewer women than men already run a business. About **25 percent** of the Swedish **small business entrepreneurs are women**, and about 75 percent are men. Thus, the share of women start-ups is considerably higher than the share of women already running a company. This is indicating that the share of women and men amongst entrepreneurs gradually is getting more even.

The ambition to grow is strong amongst the entrepreneurs. **41 per cent of the women entrepreneurs would like the company to grow** compared with 44 per cent for men. Lack of personal time is the greatest growth barrier for both women and men. A majority of the women and men who run companies, 81 per cent of women and 76 per cent of men, state that the possibility of influencing one's own working conditions is better for an entrepreneur than for an employee. Women entrepreneurs tend to be more educated than male entrepreneurs. 46 per cent of women entrepreneurs have studied at the university, compared to 33 per cent for men.

#### **The service sector is growing in importance**

The majority of Swedish companies operate in the service sectors. This dominance applies to companies run by both women and men. However, women and men run companies in all sectors, although their choice of sectors follows the same pattern as found in the labour market in general, i.e. the labour market is still divided between the sexes. In hiring and business services, commerce, and hotels and restaurants the distribution is fairly even between women and men entrepreneurs. Women tend to dominate as entrepreneurs in cleaning, recreation and other service, medical and health-care services, and education. Men as entrepreneurs dominate in manufacturing, construction, transport and communication. Most small businesses primarily operate on the local/regional market. However, the local market orientation is somewhat greater for women, 77 percent, than for men, 68 per cent.

Sole trader is the most common type of company. Men more often than women tend to run limited liability companies, men: 59 percent (56 per cent in 2005) compared to women: 43 percent (38 per cent in 2005). The choice of company type depends on several different circumstances, for example capital requirements and company size. Sole traders are dominant among businesses run by one person and limited liability companies when the company has employees. 95 per cent of all businesses in Sweden have less than 10 employees and 99 per cent have less than 50 employees.

### B. Good practices

Tillväxtverket, the Swedish Agency for Economic and Regional Growth, was established in April 2009, taking over the responsibility of two national programmes focusing on women's entrepreneurship: '**Promoting women's entrepreneurship 2007-2009**' and '**Resource centres for women**'. The Swedish Agency for Economic

and Regional Growth has worked with promoting women's entrepreneurship since 1993, promoting women's entrepreneurship on the national, regional and local level. In September 2007 a new programme was launched, "**Promoting women's entrepreneurship 2007-2009**". The Swedish Agency for Economic and Regional Growth was commissioned by the Government to implement and coordinate a three-year programme to promote women's entrepreneurship. The overall objective of the programme is to increase the start-up rate among women and that more of the companies run by women grow. The budget for 2007-2009 in total for promoting women's entrepreneurship is about Euro 32 million. The programme focus on being **useful** to women entrepreneurs, to make it more **possible** for women to be an entrepreneur today and tomorrow and to make women entrepreneurs more **visible**, through media and as role models.

The programme consists of four sub-programmes:

- 1. Information, advice and business development**, includes co-financing of business and innovation development projects at regional level; the dissemination and development of methods and tools for business development; training for business advisers; Internet services; "Start-up"-days. In 2008 more than 12.000 women participated in more than 300 business development projects in the regions.
- 2. Action in existing programmes** includes measures for transfer of business; entrepreneurship among young women studying at university; mentorship programmes. Women students have started almost 200 new businesses.
- 3. Development of financing opportunities** includes ALMI receiving an additional capital for innovation financing to women; an analysis of Government measures for the supply of capital; actions for developing women business angels network; service innovation competition – the Service Innovator of the Year.
- 4. Attitudes and role models**, focus on making women entrepreneurs more visible for example through facts and statistics, 16 regional role models projects more available and networks for women entrepreneurs.

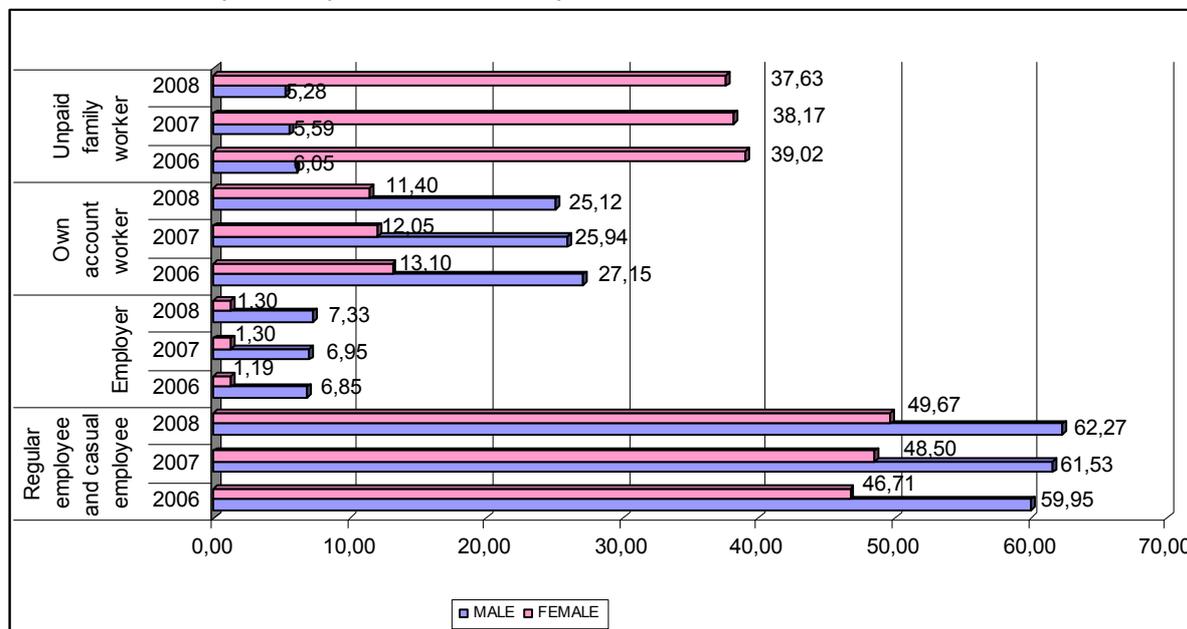
Tillväxtverket also runs and coordinates the national network of **Ambassadors for Women's Enterprise**. More than 800 ambassadors are spread all over the country and represent different business sectors, business forms, age and background. The ambassadors and their businesses are as varied as the small business sector they represent. The aim is to encourage women and girls to consider running a company as a career option. An ambassador has agreed to perform four ambassador visits every year i.e. speak at schools, universities, different networks, non profit organisations and such. They share their experiences as entrepreneurs and tell their story in order to inspire others. The ambassadors will contribute to increase the knowledge of enterprising and the interest for entrepreneurship.

The budget during 2008 for basic financing to **Resource centres for women** was SEK 18 million, financing local and regional resource centres. Grants for 50 per cent of the cost of projects were SEK 18 million. Nutek co-financed 14 projects in 2008 and more than 80 per cent of the projects focused on promoting business and entrepreneurship among women.

## TURKEY

### A. Statistics

Table: Employment by Status in Employment



Source: TÜİK, [www.tuik.gov.tr](http://www.tuik.gov.tr)

### B. Good Practices

The activities on increasing women participation in labour force are carried out by several organizations below.

#### **The Small and Medium Industry Development Administration (KOSGEB)**

- **Credit Programs:** KOSGEB provides financial support to SMEs by subsidizing the interest rate of the credits. Especially under 2 credit programs which are “Manufacturing Tradesmen Support Credit” and “Employment Based Manufacturing Tradesmen Support Credit” there are affirmative actions for women. The total amount of the credit is 25.000 TL/per entrepreneur under each program and women can have 30.000 TL as a consequence of the affirmative action. Under Manufacturing Tradesmen Support Credit Program the amount of the approved credit is 14.974.000TL for the use of 513 women entrepreneurs. Under Employment Based Manufacturing Tradesmen Support Credit the amount of the approved credit is 9.632.000TL for the use of 307 women entrepreneurs.

- **Supporting for Women Entrepreneurship Project** is carried out by TESK and KOSGEB with support from EU.

o **Training and Consultancy Services:** Training and consultancy services to potential women entrepreneurs were carried out by The Confederation of Turkish Tradesmen and Craftsmen (TESK). Under this component Women Entrepreneurship Support Centres have been established in 25 provinces in Turkey. In 2008, 6.291 women have been trained and 2.755 women have benefited from consultancy services. 255 women among them have set up their businesses.

o **Business Incubator Services:** “Development of Incubation Centres for supporting women entrepreneurs” component was carried out by KOSGEB. 69 women

entrepreneurs set up their businesses in 4 women business incubators and 80 business plans have been completed.

- **The Union of the Chambers and Commodity Exchanges of Turkey (TOBB) Women Entrepreneurs Committee** was established in 2007 for the purpose of giving education and capacity-building support to women entrepreneurs to implement their entrepreneurial ideas. The functions of the Committee are to develop the potential of women entrepreneurs in terms of both quantity and quality, to set policies to make them more qualified, and to pioneer the development of entrepreneurship culture among women. In order to expand entrepreneurial movement of women regionally, "A Provincial Committee of Women Entrepreneurs" was established under each chamber and commodity exchange to work in coordination with TOBB Women Entrepreneurs Committee. These provincial committees will provide support to women entrepreneurs for capacity-building and implementing new enterprising ideas. Throughout the country, the committees have approximately 1650 members. The Committee's 1<sup>st</sup> Congress for improvement of women entrepreneurs for developing a strong economy was held in 24-25 August 2008. The TOBB/TALEX seminar on "Gender Equality: Supporting Women Entrepreneurship in Turkey" was held in 18 November 2008. Support for Participation in Domestic Fairs Project is carried out by The Committee and participation of women entrepreneurs to 167 fairs which are going to be organized in 2009 will be supported and the budget of the project is 2,5 million TL.

- **Women Entrepreneurs Association in Turkey (KAGİDER)** is the most widely organized voluntary organization for women entrepreneurs in Turkey. Women Entrepreneurs Association has opened its Brussels office in March 2008 to be accessible easily and to be a link for women in Turkey. Women Entrepreneurship and Leadership Centre has been established and it will give a constant institutional service to support and to empower women entrepreneurship. Women Entrepreneurs Association's trainings "Setting up my business" and "Developing my business" modules are facilitating the process of setting up and developing a business for women entrepreneurs who have a business idea. Two programs have been conducted under "Setting up my business" module in June and November 2008 and studies are going on for "Developing my business" module. Several summits took place in Anatolia in 2008 under the Project of "Women Entrepreneurs Meetings" The scope of the project is to match women entrepreneurs with role models and to make them benefit from their experiences. Under We-Mentor project training of trainees and meetings have been completed. 32 women entrepreneurs' profiles were added to the European Data Bases. Two workshops were conducted in İzmir and Istanbul in 16-17 October 2008. Women Entrepreneurs Association carried out a research study on "Women Entrepreneurship Attitudes and Behaviour".

- **Ankara Women Entrepreneurs Association (ANGİKAD)**

ANGİKAD organized the event "1st National Business Days from Woman to Woman" in Ankara on 24th – 25th May 2008. While more than 60 firms from 21 different sectors participated in the event with their stands, more than 200 participants and visitors from 30 cities including Nicosia and Girne in Northern Cyprus hold place in the organization. ANGİKAD will host the International W2W BUSINESS DAYS in 05-06 June 2009 in Ankara. The Aim of the Project is to bring together the businesswomen of participating countries to the same platform and thus enhance the development of regional cooperation. The participant countries will be expected as; Turkey, Syria, Jordan, Lebanon, Morocco, Tunisia Egypt.

## UNITED KINGDOM

### A. Statistics

- Women make up 51% of the UK population and 46% of those active in the labour market. But women constitute only **28% of the self-employed**.
- Many more new entrepreneurs are women – **32% of the newly self-employed are women**.
- Over one million self-employed women in the UK – a 17% increase since 2000.
- Majority women-led businesses **contribute about £45 billion** to the economy.
- Businesses with any women leadership involvement account for approximately 28% of the SME economy.
- Women are the largest under represented group in terms of participation in enterprise. Only **15% of the 4.7 million UK enterprises are majority women-led** and if women started businesses as the same rate as men there would be 150.000 extra start-ups each year in the UK.
- If the UK matched US levels of female entrepreneurship there would be 900.000 more businesses in the UK. If we had the same level of female entrepreneurship as the US, the number of women-owned businesses would double. The enterprise gap between the UK and USA is largely accounted for by the difference in rates of female entrepreneurship.

### B. Good Practices

SMEs are crucial to both maintaining employment and economic activity through the economic downturn and providing growth as the UK looks towards recovery. Central to the Government's economic strategy is the promotion and development of enterprise, including a particular focus on women's enterprise.

The **enterprise strategy** – “**Enterprise: unlocking the UK's talent**” – published in 2008 gave practical recognition to the importance of women's enterprise. Measures on women's enterprise run throughout the strategy and recognise the importance of: changing attitudes amongst women towards enterprise; taking steps to increase female entrepreneurship rates; providing advice and support to women in starting and running their businesses; and helping women entrepreneurs to achieve growth in their businesses. Measures introduced are set out below.

**Women's Investment Fund** –In November 2008, a £12.5 million women's co-investment fund was launched with the aim of securing a total of £25 million of investment. The fund, providing equity, focuses primarily on investing in women-led businesses, and provides increased networking support for women-led businesses to other sources of finance.

***Assisting Women to Finance their Businesses*** - As part of the work on the National Framework for Investment Readiness, a service expectation has been introduced for Business Link customers seeking advice and support on financing their business. It includes provision for tailored support, eg for women, and covers: awareness raising of financing options; coaching and skills to develop a robust finance strategy; appraisal and preparation of propositions and pitches, and engagement with potential investors and networks.

***Women's Business Centres and Use of Children's Centres*** – Through the English RDAs, the principles of the US Women's Business Centre model have been introduced. The centres provide women with advice and support through easy to access centres, in a supportive environment to build their confidence, skills and knowledge. A number of centres, both physical and virtual, are located in the regions. Additionally, the provision of enterprise information and advice is being piloted in a family-friendly environment through Children's Centres.

***Mentoring Support*** – Provision is being made for a **national mentoring network** for women in business, including enabling women's enterprise ambassadors to become mentors to other women considering starting a business. Work includes signposting a range of mentoring initiatives on the Business Link website, coupled with the development a guide on the benefits of business mentoring and activity with stakeholders on embedding enterprise mentoring within their websites.

***Women's Enterprise Centre of Expertise*** – Government support has been provided for the establishment of a National Policy Centre for Women's Enterprise, which was launched in October 2008. It aims to build and disseminate the economic case for women's enterprise across Government, the broader public sector and the private and third sectors. Amongst other things it is building a knowledge base for women's enterprise related data, research and information.

***Media Campaign*** – A targeted enterprise awareness media campaign has been run based on enterprise typologies that run across gender, ethnicity and age.

***WeConnect*** – The Government has supported work being undertaken by the private sector led "WEConnect" initiative, to ensure that women-owned businesses have fair and equal access to corporate and public sector procurement opportunities.

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