

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

(WES)

Activity Report 2009-2010

June 2012

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**ANNEX 1:** List of WES members

# 1. INTRODUCTION

## 1. INTRODUCTION 2010

### 1.1 *Aims of the Report*

This report was drafted by WES<sup>1</sup>, the “European Network to Promote Women’s Entrepreneurship”. Its aim is to provide information about the activities carried out in 2009 and 2010 by the national and/or regional governments in the EU, EEA and candidate countries to promote women’s entrepreneurship. .

It is including all statistics available in each country that concern women’s entrepreneurship. The aim is to follow the development of the number of women entrepreneurs and of gender segregated statistics and thereby make the contribution of women entrepreneurs to society more visible.

This time the network decided to report for two years: 2009 and 2010 .The reason for this is that we found that there were a lot of activities that are built on longer periods than a year. Changes in attitudes and structures take time. Therefore it is very important to have long-lasting programs and methods that take the results from these programs and implement them into the ordinary systems to support small and medium sized businesses.

Many of the WES members reported on the areas identified in the Europe 2020 strategy as well as on additional activities that were considered to be priority 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 gender based statistics from these countries are very limited.

The WES report also aims to increase awareness of the large proportion that women entrepreneurs represent in the area of entrepreneurship. Substantial progress has been reported in many Members States in the area of female entrepreneurship. It is clear that this area should become one of the priority areas 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.

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

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

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

WES currently has members from the European Union, EEA and candidate countries<sup>2</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, visibility of women entrepreneurs through the female ambassador's network etc.

### **1.3 WES' activities in 2009 and 2010**

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 2009 and 2010 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 contributed substantially towards access to information about good national examples and projects.

The WES network held meetings in Brussels both 2009 and 2010 where the state of play of national activities aiming to promote women's entrepreneurship was discussed. The network was also informed about the European Commission's activities to support women's entrepreneurship.

During the meeting the Commission presented to the WES activities from other DG's that were connected to women entrepreneurs. WES network also got information about the Networks of Female Entrepreneurship Ambassadors and Mentors, as well as for the project on entrepreneurial education for women graduates that DG Enterprise was managing.

The WES network meetings provide an opportunity to Delegates to exchange information with colleagues, receive latest news from the European Commission and the European Parliament as well as from recent research work on the field of women entrepreneurship. Last but not least, the Network enables participants to discuss and develop working methods and tools in view of improving the support of women's entrepreneurship nationally.

The co-ordinator has informed about and represented WES in different events such as national and regional conferences on women entrepreneurship and networking.

#### **Priority areas in the coming years**

The Network also identified priority areas that future work should focus on. The priorities for the coming years are:

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<sup>2</sup> See list of members in annex 1

A European conference in order to highlight the role of women's entrepreneurship in society, the relevant support systems and to provide an update of facts and figures.

The following areas were also mentioned

- Standardisation of data collection. Statistics and common indicators for women entrepreneurs.
- Growth, growth factors and sustainability of female entrepreneurship
- Reconciliation of private and professional life. Support services (expl. childcare, maternity or parental leave)
- Mentoring, coaching and consulting support
- Raising awareness and role models: (expl. entrepreneurial skills for schoolgirls)
- Access to finance and working capital. Micro-financing, venture capital/ network of business angels
- Entrepreneurship as a second chance career. Olderpreneurs, entrepreneurship and unemployment

#### **1.4 Main findings 2009 and 2010**

The WES activities report has played an important role to make women entrepreneurs' work and contribution to the society more visible. Support for women's entrepreneurship is a positive action that has been and still is very important

Women's businesses are a big part in the general economic context and to support start-ups and existing businesses by women will contribute to economic growth.

Many countries have been working with specific programs to support women's entrepreneurship for longer period's .When reading the national reports for 2009 and 2010 I found that there are now more countries that systematically take results from these positive actions and implement them into the general programs thereby integrating gender mainstreaming into the general programs. Moreover countries that only have general programs have implemented positive actions in order to support women's entrepreneurship.

Therefore, awareness and knowledge of the importance of looking at both men and women and relevant set up structures that support both groups has increased. To have both mainstreaming and positive actions until both women and men find it equally possible to be an entrepreneur is probably a necessity in order to be successful in this policy area work.

Still, looking at the facts and figures we will have to strengthen the knowledge on both what increases the possibilities and reduce the obstacles that are connected to the growth of women's entrepreneurship. In order to achieve this information on research and working methods and tools that have been functioning should be better disseminated to stakeholders and entrepreneurs.

By connecting the knowledge and demands from individuals with organisations and support structures, we can build the best support for entrepreneurs and entrepreneurship. Some of the conclusions that I found interesting are included in this summary; you can find further information of good practices from different countries in this activities' report.

Previous years' reports from WES include additional good practices, overviews of similarities and differences between countries etc.

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

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

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

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

Marianne Karlberg  
WES co-ordinator

# AUSTRIA

## A. Statistics

Since 1997 the percentage of female start-ups has increased by 13%. In 2010, 30.673 people established an enterprise, of which 53.2% were women. In the same year, about 38.7% of all Austrian enterprises were managed by women. The average age of female entrepreneurs is 45.5 years.

A survey, initiated by “Women in Business” (AFEC) and the Federal Ministry for Health and Women, was published in March 2006. It shows that 16% of the 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, both in the public and in 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 a maximum of 3 years, 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. Until 2010, so far around 180 alumni have participated.

In 2003, EUROCHAMBRES Women Network<sup>3</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. In 2007, the network initiated 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>4</sup>.

The objectives of the working group were based on a short term basis, including: analyse the reasons for the under-representation of women on Chamber boards, develop guidelines for an increase of female representation on Chamber boards as well as to promote these 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 ultimate goal is to have more women in Chamber boards in order to reach a stronger visibility for the female business agenda.

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<sup>3</sup> <http://www.eurochambreswomennetwork.eu>

<sup>4</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)

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 lack of engagement in Chambers. 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. However, the organisation of informative events, networks of female business representatives, mentoring through skilled female business representatives and training measures scored highest in the possible measures for increasing the share of women 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 stimulated an enormous exchange of knowledge and best practices.

"Women in Business" introduced the '**Betriebshilfe**' (business continuation aid) throughout Austria, which acted as a relief for small companies. It consisted of a **qualified replacement of the entrepreneur who** is made temporarily available, in case the permanent female entrepreneur is unfit for work in the event of an accident, is on 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-profile personality from politics or economics and it also provides the chance of networking and of exchange of ideas.

In 2009 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 the **support** of 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.

**In 2010** 'Women in business' introduced the Management Program **Female.Future**. The aim of the program is to see more women in management and supervisory board positions and to ensure that women are motivated and possess a desire to reach higher positions and apply accordingly. The target groups consist of women who are en route to the first management level, senior management, the board of directors or the supervisory board.

**[www.undernehmerin.at](http://www.undernehmerin.at)**

## **BELGIUM**

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

## **BULGARIA**

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

# CYPRUS

## Good Practices

### Operational programme 2007 – 2013: “Sunustainable Development and Competitiveness” – Structural Funds

#### Scheme for the enhancement of the women’s Entrepreneurship

The scheme is part of the Operational Programme 2007 – 2013 “Sunustainable Development and Competitiveness” that is co-financed by the European Regional Development Fund and the Republic of Cyprus. For this period of time, the total amount which will be granted is €5 million.

The aim of the Scheme is to develop, support and encourage the entrepreneurship of women between the ages of 18 – 55, who wish to establish an enterprise in any economic activity except for:

- The processing of agricultural, fishing and foresting products
- Trade (whole and retail)
- Tourist apartments, restaurants, taverns etc (except those located in traditional buildings).

The above aim is expected to be achieved with the exploitation of motives under the forms of grants and educational seminars of training for the creation of new and viable very small 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.

#### Scheme's progress

The first call was announced in February - May 2008 and 149 applications were received. From these applications, 89 new businesses were approved. Finally only 70 successful candidates signed the relevant contract and the finance of the eligible investments for which an amount of €2.5 million will be granted.

The second call was announced in November 2009 - March 2010 and 229 applications were received. From these applications, 74 new businesses were approved and the finance of the eligible investments consisted of an amount of €2.5 million that will be granted whilst expecting to spend the whole amount of the €5 millions.

During 2010, the sum of €273.727 was paid in the form of a grant to 15 new businesses.

## 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 third quarter of 2010, as published on [www.czso.cz](http://www.czso.cz), women in the Czech Republic amount to 29.1% of all entrepreneurs (876, 500 people). Female entrepreneurs represent 12.2% of working women, while 22.0% of working men are entrepreneurs. 2.0% of employed women are also employers (out of 2,088,100 employed women). In comparison, the proportion of employers in the male employed population was 5.0% (of a total of 2,823,800 employed men).

*Employed people are all employees (including members of producers' cooperatives) and entrepreneurs (employers, own-account workers and contributing family workers).*

The proportion of women employers (22.6% of about 177,000 employers) is lower than their representation in the ranks of the self-employed (of more than 699,000 self-employed, 31.1% 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. 23.8% of female entrepreneurs are university graduates, which is 4% higher than graduate male entrepreneurs. 19.9% of businessmen are university graduates. In the case of employees, the percentage of graduates is about the same for both men and women, 18.0%.

In the total working population, most women are aged between 45 and 59 (here women make up 46.2% 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 30.6% : 69.4%). The highest numbers of employees (women and men) fall in the 30-44 year-old range, and the same holds true for male and female entrepreneurs.

The most visible dominance of men among entrepreneurs was (according to five years age structure) in the 20-24 year-old age category. On the contrary, the lowest gap between men and women by entrepreneurs was in the 50-54 year category. There is not a strong dominance of men by employees as by entrepreneurs. The dominance of men changes with age of 39 years. From 40 to 55 years, there are more women in each of the five year categories by employees. After this category, men predominate again (in the age over 60 years most of women are pensioners).

The highest number of employed people was determined in manufacturing (1,238,100 people), in wholesale and retail trade, repairs of motor vehicles (594,300 people) and in construction (465,600 people). On the contrary to men, who show the same trend as the total, the third position by employed women are involved in human health and social work activities (as opposed to the construction for men).

The highest shares of entrepreneurs of all employed people were in professional, scientific and technical activities (48.0%), real estate activities (43.2%) and in construction (40.1%). The highest shares of female entrepreneurs were (similar to men and total) in scientific and technical activities and in real estate activities. The third position in proportion, belongs to information and communication activities. It represents one fifth of undertaking of all employed women.

The highest share of women was determined by employees (80% share of women) are by entrepreneurs (70% share of women) in human health and social work activities. The lowest one is in construction (less than 10%).

## **B. Good Practices**

### **Support for women in business**

In the year 2010, 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, Guarantee and other programmes. Access to capital were supported in the form of loan guarantees, loans at reduced interest rate and grants. The full wording of the programmes is given on the internet page of the Ministry of Industry and Trade, [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 Progres allowed the implementation of development entrepreneurial projects of small and medium entrepreneurs with a short history.

Through advantageous guarantees and advantageous guarantees with financial contribution to the guaranteed loan, the programme **Guaranteein** made the implementation of entrepreneurial projects easier for small and medium entrepreneurs focusing on investment and increasing their competitiveness. **The main source of support for projects by female entrepreneurs in the Czech Republic comes from programmes funded from the State budget and the EU Structural Funds. A total of 38 % of projects funded by the Operational Programme of Business and Innovation have a positive impact on equal opportunities and 11 % of projects funded from OPPI programmes directly focus on support for equal opportunities.**

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

Female entrepreneurs are federated in four associations. These are mainly 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 about their projects and activities.

## DENMARK

### A. Statistics

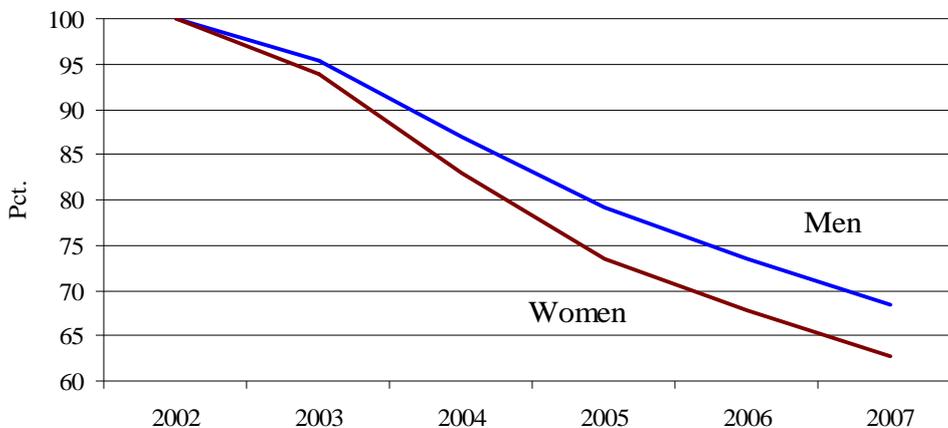
The share of women entrepreneurs in Denmark is fairly constant between 25-27% (see table 1). In 2007 there were 42% more women entrepreneurs than in 2001. The increase in women entrepreneurs is more outspoken than the increase in the number of male entrepreneurs with 32%. The data covers all new enterprises including companies, sole proprietorship and partnerships.

**Table 1: Share of women and male entrepreneurs in %**

	2001	2002	2003	2004	2005	2006	2007
<b>Women</b>	26	26	26	27	27	25	27
<b>Men</b>	74	74	74	73	73	75	73
<b>Total</b>	100	100	100	100	100	100	100

After five years, fewer women entrepreneurs in Denmark have employees (24%) compared to men (34%). The survival rate of women businesses is also lower.

**Figure 1: Survival rate 2002-2007 of women and male businesses (start-up year 2002)**



The average age of women entrepreneurs is 38 years old. Most women entrepreneurs start their business in the Capital Region (37%), and the majority of women entrepreneurs work in the service sector. Moreover, a higher share of women entrepreneurs has a longer higher education.

See more statistics on this link:

<http://www.startvaekst.dk/virksomhedskvinder.dk/statistikomkvindeligeivaerksaettere>

## **B. Good Practices**

In 2010, Denmark started implementing the initiatives under the “Action plan for Women Entrepreneurs” from November 2009. The action plan contains seven concrete initiatives to promote women’s motivation and competencies to start and grow a successful business.

In April 2010, the Danish Enterprise and Construction Authority together with the regional development centres launched a new website for women entrepreneurs, that being [www.virksomhedskvinder.dk](http://www.virksomhedskvinder.dk). The website offers relevant information about starting and growing a business. For example, it presents lists of networks, mentors, programmes targeting women entrepreneurs, descriptions of a large number of women role models, statistics etc.

In the educational system, a new initiative was started in 2010 to get more women pupils and students interested in entrepreneurship during their studies. The Danish Foundation for Entrepreneurship is responsible for this initiative and focus on awareness raising, gathering gender specific statistic for entrepreneurship education as well as new courses and subjects targeting studies/educations with a majority of female students.

All initiatives in the action plan are funded by the Danish Enterprise and Construction Authority and are carried out in close cooperation with a number of different actors.

The EU Female entrepreneurship ambassador network counts 15 Danish ambassadors (as well as 10 Norwegian and 4 Icelandic ambassadors). In the three countries, 31 inspirational meetings have been held in 2010 and 18 new businesses have been started with inspiration and help from the FEN-ambassadors.

## **ESTONIA**

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

## FINLAND

### A. Statistics

At the end of the year 2010, there were **82 000 women entrepreneurs** in Finland. The total amount of all entrepreneurs was approx. 270, 000. Women entrepreneurs accounted to approx. 30 % of the total amount. According to the GEM2009 the share of early-stage female entrepreneurs (4.2%) in the adult population is around the Nordic and European average. In 2009, early-stage entrepreneurial activity of women remained around 5%. The female/male ratio 0.7 suggests that there are 1.5 times as many entrepreneurially active males as females in Finland.

A typical woman entrepreneur in Finland is self-employed (70%), she is in the service industry (70% services, 16% trade, 7% manufacturing) and is highly educated (10 % have university education). She is younger than her male colleagues; in fact approx. 20 % are under 35 years 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

#### **Women entrepreneurs' well being at work and development of business as well as the implementation of the substitute service method for self-employed**

The project is launched by the Centre for Economic Development, Transport and the Environment in Centre Finland. It will benefit the results of the project carried out by Central Association of Women Entrepreneurs in Finland and Finnish Institute of Occupational Health during 2008 – 2009 and the project Substitutes for the Self-Employed which was an ESF funded project co-financed by the TE-centres. For the purposes of the project, an Internet-based register will be created to facilitate communication. [www.verynais.fi](http://www.verynais.fi)

#### **Gender Mainstreaming Development Programme Valtava**

It is a national development programme, to be undertaken within the 2007–2013 programming period of the ESF. It involves the production of a guidebook on mainstreaming the gender perspective, a summary of good practices in gender equality projects for application in various environments, an assessment of the gender-related impacts of structural fund decisions, and a training package on gender mainstreaming, for the use of the employment and economic administration and the education administration (adult education). [www.tem.fi/index.phtml?l=en&s=3223](http://www.tem.fi/index.phtml?l=en&s=3223)

*Since 1997 access to finance **both for self-employed and micro-enterprises employing maximum 5 people that are 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 €3000 to €35 000.** One enterprise can have **a maximum of € 35 000.** Public Venture Capital financing / **Veraventure Ltd.** is a national venture capital fund. **Aloitusrahoitus 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)*

Since 1987, the programme “**Ladies Business School**”, provides training programmes for female executives and key people of SMEs. Several **Managing Director courses** have been provided especially for women entrepreneurs and would-be female entrepreneurs by the Centres for Economic Development, Transport and the Environment.

### **Centres for Economic Development, Transport and the Environment**

In the 15 ELY-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.ely-keskus.fi](http://www.ely-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 advise, information and thematic sessions, training, mentoring and networking events and participation in international projects. 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. The advisory work occurs in 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 the interest of women entrepreneurs in operational, business and social issues. The Association focuses on special issues concerning women entrepreneurs, for instance, family-related and socio-political problems. [www.yrittajanaiset.fi](http://www.yrittajanaiset.fi)

WINNET8, Women's Resource Centres, Promoting Innovation in Gender Equality across Europe is an Interreg IV project financed by the European Regional Development Fund. As a result of the project, the partner regions will be able to benefit from: reformed and improved policies for gender equality in local and regional development with the support of WRCs, increased knowledge of how to design policies and best practices from WRCs which promotes women in the labour market as a whole and specifically innovation and technology and entrepreneurship, counteracting horizontal gender segregation, 9 Regional Operational Programme (ROP) action plans to inform EU level policies and development programmes on how to implement WRCs as an actor, a best practices guide available containing 100 best practice tips from WRCs and other projects from a gender perspective. [www.winnnet8.eu](http://www.winnnet8.eu)

## **FRANCE**

No new activities reported. Please consult the 'WES report 2008'

## GERMANY

### A. Statistics

The number of women working independently has been rising continuously for several years now. The microcensus found that, in 2009, some 4.21 million people were self-employed, of which 1.31 million (31.1%) were women. At 13.8 %, self-employment among men was almost twice as common as among women (7.4 %). During the period 1970-2009, female self-employment rose by around 52%, whilst female employment rose by only around 26%, demonstrating an ongoing rise in women's entrepreneurship. According to the *KfW-Gründungsmonitor* (KfW start-up monitor), of a total of 872 000 people who started their own business in 2010, 38.3% were women, thus confirming the trend.

### B. Good Practices

In October 2009, the *bundesweite gründerinnenagentur* (*bga* – National Agency for Womens' Business Start-ups) was commended by the EU as a European role model in the context of the European Charter for Small Enterprises Conference. No other EU Member State has a comparable body active at both national and regional levels. The work of the *bga* and the dedication of the Federal Government to promoting female entrepreneurship were thus acknowledged in an international context.

The *bga* provides cross-sectoral information and advice, facts and figures relevant to all phases of starting, expanding and passing on a business. Since 2006, it has had regional agencies in all 16 *Bundesländer* and acts as a contact point for business, research, politicians and the public, bringing together under one roof all activities relevant to self-employment for women in Germany. The *bga* combines the expertise of over 1 800 regional partners throughout Germany and develops innovative ideas, taking on board the specific features of women's start-ups.

The *bga* has created access to 460 advice centres for initial guidance and advice, 1 080 male and female experts offering more in-depth specialist and sector-specific advice, and 320 networks for women starting up or already running a business, and every year offers some 400 further-training, mentoring and coaching opportunities. Since the start of 2004, it has given more than 5 000 advice sessions, made around 2 000 media contributions and organised more than 1 400 events. The more than 30 publications by the *bga* on women's entrepreneurship contain up-to-date facts and figures, demonstrate the opportunities in growth markets such as the creative industries and businesses catering for the needs of older people, give advice and present successful businesswomen as role models.

Women's role in business successions was a particular focus of the *bga* in 2009 and 2010, with a campaign entitled "*Nachfolge ist weiblich!*"<sup>5</sup>. This campaign was run by a *bga* task-force of more than 100 members and included two national days of action with over 120 regional events and a national telephone campaign involving more than 40 experts. Other subjects tackled included innovation-, knowledge- and

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<sup>5</sup> Translator's note: Literally "Succession is feminine", this is a pun on the fact that the German noun for succession, 'die Nachfolge', takes the feminine gender.

technology-based start-ups by women, start-ups in the liberal professions and by women from an immigrant background.

In 2009/10, many of the 40 sub-projects promoted by the Federal Ministry of Education and Research (BMBF) on the subject of "*Power für Gründerinnen*" (Power for women starting up in business) achieved results geared to motivating and equipping women to become self-employed and relating to the structural differences in men's and women's business start-ups. The brochure "*Power für Gründerinnen - Maßnahmen zur Mobilisierung des Gründungspotenzials von Frauen*" (Power for women starting up in business – how to mobilise women's business start-up potential) provides information about the action programme and the projects promoted.

In 2009/2010, the Federal Ministry of the Family, Senior Citizens, Women and Youth (BMFSFJ) continued with the action programme on "*Perspektive Wiedereinstieg*" (Starting up in business again), and the BMFSFJ programmes "*frauenmachenkarriere.de*" (Women pursuing a career) and "*Infobörsen für Frauen*" (Women's information exchange). These programmes raise awareness and support women in various contexts, including that of self-employment as an attractive alternative to paid employment.

The idea of the "Supporting Women Entrepreneurs" network, founded in 2009 and supported by both the BMBF and the EU, is to highlight positive and realistic examples of women entrepreneurs so that more women consider self-employment as an option in their career planning. A total of 64 women entrepreneurs were selected as role models. At events held in schools, universities, women's networks and chambers of commerce, they highlight the theme of women's self-employment.

In 2009, an amended version of the BMBF programme "Frauen an die Spitze" (Women to the top), originally launched in 2006, was announced. So far, a total of 70 research and development projects have been promoted, the aim being to investigate the causes of women's low level of representation in research and in top positions in business and, on this basis, to develop frameworks for action. Some of the projects promoted relate to women's entrepreneurship.

The BMFSFJ's multi-stage plan "*Frauen in Führungspositionen*" (Women in management) has, since 2010, been highlighting career opportunities for women in the public sector, as private-sector employees or as self-employed entrepreneurs. The road show "*Meine Zukunft: Chefin im Handwerk*" (My future as a female boss in a craft trade) aims specifically to interest women in a career as an entrepreneur in the crafts sector.

The initiative "*Gründerland Deutschland*" (Germany as a business start-up location), promoted by the Federal Ministry of Business and Technology (BMWi), aims, among other things, to tap more effectively the existing potential of female entrepreneurs, e.g. in business successions and among young women, and to help make Germany more entrepreneurial in general.

# GREECE

## Good Practices

Despite the significant efforts that have been made in Greece during the last 30 years, gender-based discrimination is still a reality. Discrimination is directly connected to gender inequalities in employment, income, political and social power, leisure, and care for dependent, family and personal life.

The National Programme for Substantive Gender Equality 2010-2013 of the General Secretariat for Gender Equality (GSGE), consists of a group of planned actions, governed by the fundamental principles of gender equality and the feminine criticism of public policy.

The Programme's 4 strategic goals are the following:

1. Protection of women's rights and orientation of interventions towards women's groups that face multiple discriminations.
2. Prevention and combating of all forms and types of violence against women.
3. Support of women's employment and women's entrepreneurship, and their financial independence
4. Utilisation of cultural creation to highlight the goal of gender equality.

The monitoring of Gender Equality, as a horizontal policy, its actions to support Women participation in small and medium enterprises (either as business owners, or as employees), and actions to reduce the difficulties that business women confront to their access to funding, have been scheduled.

In Greece, the Women's Participation in entrepreneurial activity is 20% whilst that in the EU is 30%. The national Greek policy has included in its priorities the reinforcement of the Female Entrepreneurship by activities implementing especially:

- The Ministry of Economy - H.O.S.M.E.H. ( Hellenic Organization for Small and Medium Enterprises)
- The Ministry of Employment - O.E.L.F. ( Organization of Employment of Labor Force)
- The General Secretariat of Equality (G.S.G.E)

Projects of H.O.S.M.E.H. for the development of Female Entrepreneurship at 3rd C.S.F. "Development of Female Employment and Entrepreneurship" by measures of strengthening, guidance for women to start their new enterprise, promoting extroversion and networking for the existing enterprises. The project was implemented by 4,787 female enterprises with a budget of €44 million its main features being:

- Reinforcement of women's enterprises of all industries, sectors and legal form with special emphasis on female partnerships, single parent families enterprises and disabled women.

The Action “Development of Female Employment and Entrepreneurship” was selected as good practice for the support of female enterprises by the Ministry of Employment (S.C.S.E.S.F.), the European Commission and the O.E.C.D.

Projects of H.O.S.M.E.H (Hellenic Organization for Small and Medium-sized Enterprises) for the Development of Female Entrepreneurship at N.S.R.F. (NATIONAL STRATEGIC REFERENCE FRAMEWORK 2007-2013)

At the end of February 2009, the Action “FEMALE ENTREPRENEURSHIP” of the N.S.R.F. Entrepreneurial Project “Competitiveness and Entrepreneurship 2007-2013” was proclaimed through Hellenic Organization of Small and Medium Enterprises. It refers to women aged 18-55 years, who have had no business from 1/1/2008 onwards. It is exclusively for women who participate in partnerships, composition and management of capital.

The rate of Public Funding for the total approved budget of the proposal will be of 50%, while in islands under 5.000 residents it will be of 60%. The limits of the total subsidized budget of the proposal will be from €30,000 to €40,000 for the Processing sector, while for the sector of Trade and Services it will be €30.000 to €200,000.

### **Reinforcement of Female Entrepreneurship**

1.151 entrepreneurial plans of women were included with a budget of €86 million

### **Youth Entrepreneurship**

1.380 entrepreneurial plans of young people, in which young women participate, were included in 200 entrepreneurial plans with a budget of €16 million.

### **Fair Business**

It is a project of entrepreneurial training which is addressed to young entrepreneurs who have recently started or are intending to start a business.

### **Good Practices from the project “Development of Female Employment and Entrepreneurship”**

In North Aegean Region 426 women’s business benefited thus proving that the reinforcement of business woman was realized even in the most distant Regions:

- Agrotourism Partnership of Women from Messotopo Lesvou.

In West Macedonia Region, 801 women’s business benefited and the rate of 70% was embedded for the first time in co financed projects:

- Kagara Conservatory Modern Centre of Music Studies.

## HUNGARY

### A. Statistics

Female entrepreneurship statistics are not available but in case of setting up a sample necessary for a targeted research on women entrepreneurs, the number of individual entrepreneur women is easily available. Information on the ownership structure of the corporate enterprises can be reached by carrying out long and complicated research in the database of the Court of Registration. According to the estimation of the so called Conjunction Research of the Ministry of Economy and Transport, 30% of the registered enterprises are owned by women.

In line with this, researches on Hungarian enterprises usually estimate that 30-40% of all entrepreneurs are women. One of these working groups is the „Women as Entrepreneurs” working group whose experts are partly colleagues of the SEED Foundation (Foundation for Small Enterprise Economic Development, [www.seed.hu](http://www.seed.hu)). In 2008 the **SEED Foundation** 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 their 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 give importance to the protection of their intellectual properties.

**Those businesses which are successful, differ from the average in the following traits:** they were established 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.

### B. Good Practices

The idea of promoting women entrepreneurship was born in the early 1990s mostly in the circle of NGO-s focusing on women and other disadvantaged groups facing unemployment. These programmes were financed mostly from PHARE resources and by other overseas donors. Since the EU accession, the National Development Plan and the Operational Programmes (OPs) have determined specific targets relating to unemployed women over 40 and young women returning from childcare leave, in order to assist their reintegration into the labour market and to stimulate them to become self-employed. The ESF supported training and re-training programmes to reach these aims. Legislation also strengthened these efforts: as a

result of the new law against discrimination and promoting equal opportunity, there is a very conscious equal opportunity policy in Hungary.

As an important consequence of putting forward this law, the OPs contain many important indicators applied also at EU level that must be accepted by all applicants applying for EU funds in the different schemes. The evaluation of the projects is dependent on the extent to which they fulfil these indicators. The Ministry of Social Affairs and Labour set up a Family Friendly Workplace Award, which is donated annually to the enterprises that make significant efforts in order to improve the work–life balance of their employees. Furthermore it established an Equal Opportunity Award and a certificate for women, including women entrepreneurs.

**In order to achieve gender mainstreaming, the Government of the Republic of Hungary has passed a Resolution with the title of ‘National Strategy for the Promotion of Gender Equality – Guidelines and Objectives 2010-2021’ (Government Resolution No. 1004/2010. (I. 21.))**

Accordingly, the Government adopted the strategy called *National Strategy for the Promotion of Gender Equality – Guidelines and Objectives 2010-2021*; and in order to implement the long term objectives of such Strategy, the Government ordered the elaboration of the implementation measures for the first two years (2010-2011) and the identification of the relevant indicators along the following objectives:

1. Accomplishing equal economic independence of women and men, closing the employment and pay gaps, considering issues of women and poverty and women and health;
2. Enhanced facilitation of the reconciliation of professional, private and family life;
3. Helping to reduce disproportion between the presence of women and men in political and economic decision-making and in the sciences;
4. Taking measures to efficiently combat and prevent violence;
5. Facilitating the elimination of gender stereotypes;
6. Laying down the professional foundations for the inevitable changes necessary to achieve the goals of gender mainstreaming (training, institution system, gender budgeting, gender aggregated data collection).

**The first priority of the Strategy includes the main strategic guidelines and objectives in the field of 'Women in business':**

- Eliminating the problems of economies of scale affecting both women and men, providing the relevant information at all levels of economic decision-making.
- Promoting self-employment and entrepreneurship of women, reducing knowledge and culture related risks.
- Supporting measures to improve employment and to facilitate access to resources in order to put women’s businesses on the growth path.
- Making micro-credit schemes accessible for women in multiply disadvantageous positions.

## ICELAND

### **A. Statistics**

The female employment rate in Iceland is 77% whilst 11.4% of the nation, are entrepreneurs. For the past few years, women's share in start up businesses has increased gradually, but 37% fewer startup businesses were founded in Iceland in 2010, compared to the year before. Businesses run and owned by women are mostly small firms in the service sector with few employees. Unemployment among women in 2010 was 5.7 %.

### **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.

- "Brautargengi I" is a 15 week seminar held on 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.
- Guidance "Handleiðsla" advice is given free of charge to women working on a special business idea planning to establish their own business.
- Women planning exportation through the "Konur í útrásarhug" project on how to make the first steps when planning exporting.
- The technique of negotiation for women is a project aimed at learning the technique of negotiations for the benefit of their firms and of their employers.

The Institute of Regional Developments, Crafts and Design, Iceland Design Center, Iceland Academy of the Arts and Innovation Center Iceland give grants to women of 50% of the total cost of the preparation to market Icelandic crafts and design abroad. The grant is meant to create added value, new market opportunities and is a part of the Regional Development Plan to support women entrepreneurs. The grant is aimed at women and businesses owned and run by women in the countryside. The product (craft or design) has to be ready for marketing abroad and at least manufactured partly in Iceland. The applications are valued and a selection committee decides which products get financial and professional support.

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 that provides further education in this field. Both business courses are offered online. Bifrost University runs a two days conference called Power to Women “Völd til kvenna” which is a very successful platform to strengthen women’s network, critically discuss the fight for equality and to work for the benefit of women. This year’s topic was “Lets stay united”.

A conference called 'Let’s activate men and women – Diversity in leadership' was held in February and some methods will be published that the Business environment will use to increase the number of women as board members before the year 2013. Norway enacted *the 60/40 rule*, which states that the proportion company executives of either gender may not fall below 40%. A regulation of this type will be put in place in Iceland in 2013 and is considered to be a significant step in the battle for gender equality and an equally significant step in corporate management. The higher the number of women in positions of responsibility the more compelling role models are provided.

The Icelandic Association of Women Entrepreneur “Félag kvenna í atvinnurekstri” <http://fka.is/> 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 society. It seeks to encourage the exchange of ideas and knowledge and sharing experiences, between its members. The association 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 womens' guarantee fund “Lánatryggingasjóður kvenna” <http://www.vinnumalastofnun.is> which has now been reconstructed and strengthened and offers guarantee for up to half of a loan that women can get from their bank to work on Marketing, Research and Product Development. The business has to be owned and run by women, the loan is guaranteed and a contract is made with the bank on interests. Guidance and advice to the Applicants from the appropriate party in the supporting system is a condition for granting the guarantee.

The Ministry of Social Affairs gives special grants to women through The Women’s Fund “Kvennasjóður” <http://www.atvinnumalkvenna.is> The grant is for 50% of the cost of preparing a new Business idea which will not skew the competitive position in businesses owned by women.

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

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

## IRELAND

### A. Statistics

#### Self Employment

In Q 4 (Oct – Dec) 2010, there were 1,823,200 persons (aged 15 years +) employed in Ireland. The average employment level in 2010 was 4.2% lower than the level recorded in 2009 which followed a decrease of 8.1% between 2008 and 2009.

The number of self-employed persons was 296,900 in Q4, 2010 an annual decrease of 8.1%. The number of self-employed persons was last below the level of 300,000 in the second quarter of 2003 when the number of self-employed was 297,700.

Of the 296,900 self-employed persons in Q4, 2010 some 19.5% were female of whom 67% had paid employees. For the same period in 2009, there were 1,887,700 persons employed in Ireland with some 323,200 self employed. Of these, just over 18% were female, and 37% of these women had paid employees.

### B. Good Practices

One of the key priorities for Ireland is to continue to grow our entrepreneurial base. Consequently Ireland continues to promote the benefits of entrepreneurship and creating the right environment for entrepreneurial development has increased in importance.

A key focus of **Enterprise Ireland** is to drive and support the development of a seedbed of new vibrant Irish enterprises by successfully harnessing the creativity and innovation of home grown entrepreneurs. State support for entrepreneurship, through Enterprise Ireland, is clearly focused on the ongoing creation of new entrepreneur led business entities with a solid base in innovation, intellectual capital and a capability of becoming internationally competitive within a short period of time.

Overall Enterprise Ireland financial and advisory supports are equally available to both men and women. There are no specific gender based supports available for women entrepreneurs. However, state development agencies have a clear role to play in supporting female entrepreneurs who wish to grow their businesses. In the past the overall landscape of support for female entrepreneurship was run through non tangible methods of support such as conferences and networking meetings.

Conferences and networking have proven to be invaluable within the context of examination of the role female entrepreneurs in economic development. Allied to the conference and networks, there has been a move for more action oriented support mechanisms for women in business, to develop sustainable businesses.

The **Going for Growth** initiative, supported by Enterprise Ireland and the NDP Gender Equality Unit with EU funding, was rolled out in October 2007. The initiative was designed to be complementary to the role of the development agencies. The Going for Growth initiative has provided a support mechanism for female

entrepreneurs with clear business growth aspirations. The programme offers peer support and the leadership direction of a more experienced lead entrepreneur.

Over the last few years there has been a significant increase in the number of conferences and events focused on female entrepreneurs, both at regional and national levels. The Going for Growth initiative is part of a wider initiative to encourage more women to start and grow their own businesses and includes events which are focused on issues relating to growth that are particularly relevant to Irish female entrepreneurs. Research indicates that 53% of those availing of assistance such as business skills training, management development, mentoring programmes and networking opportunities are women, so it is essential that female entrepreneurs receive adequate support through these events.

The Going for Growth initiative has been selected to represent Ireland in the European Enterprise Awards 2011.

Appointed in 2009, the **Irish Network of Ambassadors for Female Entrepreneurship** continues to do good work in the regions in terms of encouraging and inspiring other women to start their own business. The Ambassadors have been very active on the ground and have had several speaking opportunities in front of groups such as unemployed females, students, business employees. Some of the Ambassadors have also participated in University led entrepreneurship competitions whereby they have been invited by a University to judge the short listed business ideas by undergraduates.

The Ambassadors have also participated at the EU level meeting of all Ambassadors in December 2010 where they discussed the challenges faced by women entrepreneurs and proposals for the continuation of their efforts.

A dedicated Facebook page has also been created for the Ambassadors, with the possibility for the Ambassador to contribute content relevant to entrepreneurs on a regular basis. The Facebook page has also been promoted to the wider EU network of Ambassadors via their national coordinators and a number of their members have "Liked" the page and joined the online community.

A critical point for the Ambassadors in Ireland is to be able to actually influence change at a national level in order to boost entrepreneurship amongst women. To this end, the Ambassadors will lobby for further initiatives and incentives to bring more women into business to discuss their work.

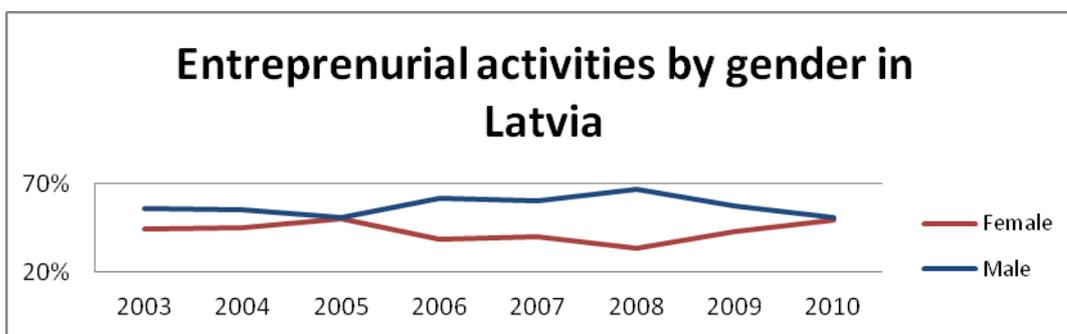
## **ITALY**

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

# LATVIA

## A. Statistics

The level of economic activity among females was 62.1% and males – 71.4%. Latvia has one of the highest proportions of female entrepreneurs in Europe. The share of self-employed women has strongly oscillated in the last ten years about 10% (EUROSTAT). This development is the consequent of the vulnerability of the Latvian economy after the economic crisis. There is no unique national policy on female entrepreneurship in Latvia. The Ministry of Economics has included the priority of "equal opportunities" in their horizontal criteria's in elaboration national SMU development policy. Special benefits and support measures are not divided by gender. The aim of all support activities is to create the most crucial conditions for establishing and developing competitive, value-added-producing enterprises.



Report on national policies on women's entrepreneurship in the Baltic Sea Region", Baltic development Forum, 2011 (not published yet).

It should be noted that in 2009 the employment rate among females aged 35–59 years, if compared to the previous year (except 45–49 years old), was higher than the employment rate among males in this age group, although the overall employment rate among females was by 3.6% lower than the employment rate among males. Besides, the share of male job seekers in the total number of economically active males in 2009 exceeded the share of female job-seekers in the total number of economically active females as a whole (by 6.2%) and in all age groups.

By analysing the education level among the economically active population, it can be concluded, that there is a clear tendency in the increase of highly educated labour supply on the whole in Latvia, which continues also in 2009. The share of population with higher education in the total economically active population was 26.9%. In 2009, 12.4% of the economically active population had primary education or lower, 25.5% - secondary education, 35.2% - secondary vocational education. The analysis of economically active population by education and gender shows that although the share of females in the economically active population was 49.5% in 2009, the share of economically active population with higher education among females comprised 62.5%.

The share of females among the economically active population with the secondary vocational education was 45.9%, among economically active population with general secondary education - 48.6%, but with the primary and lower education - only 33.2%.

At the same time, the rate of economic activity among females is lower than among males on the whole and at all levels of education. It should be noted that such composition by education level between males and females has been a characteristic for Latvia for a long period of time.

### **B. Good Practices**

The non-governmental sector has become the main promoter of female enterprises mainly by means of offering institutionalized education and knowledge with the help of their mentoring program. Significant role in developing women's entrepreneurship is the association „*Līdere*” which promotes mentoring in Latvia; support women entrepreneurs in the cities and rural areas of Latvia; increase women density in the foundation of accomplished companies and in the creation of new workplaces; provide free access to information and possibility to receive advises.

In 2007, the Ministry of Economics had concluded the co-operation contract “On Performance of Particular Public Administration Tasks in the Field of Mentoring Development” with the association “*Līdere*” for the implementation of the Mentoring programme. Since that, within the framework of co-operation several mentoring programmes had been organised for entrepreneurs and business beginners.

### **Latest projects:**

#### **24.03.2009.—04.12.2009.—Association *LIDERE* acts as a National Focal Point of the initiative “BREAK GENDER STEREOTYPES, GIVE TALENT A CHANCE!”**

The European Commission has launched an initiative to help private sector companies and in particular small and medium enterprises (SMEs), to **better understand the benefits of combating gender stereotypes** in the world of work, thus improving their competitiveness. Gender stereotypes have a significant impact on the labour market and the business sector. Although companies cannot afford to waste talents, stereotypes related to what is more appropriate for men and women often act as barriers. To address these issues, the initiative includes a series of workshops that take place in the 27 EU countries plus Iceland and Norway. Such workshops target staff of: chambers of commerce; business and professional associations; training bodies; businessmen and businesswomen; SMEs managers; human resource managers; and all those who work to improve SMEs competitiveness. The action also develops and provides an ad-hoc training “toolkit” for better and full use of individual talents within a company. 3 National workshops in Latvia—Riga, Iecava and Rezekne—are organized by the association *LIDERE*.

#### **March – October, 2010, Pilot Project “Career Coaching and Mentoring.”**

12.03.2010. - 15.10.2010. - NGO's *LIDERE*, "ICF (International Coach Federation), Latvia", "Come and do!" and State Employment Agency of the Ministry of Welfare have launched the joint project "Career mentoring and coaching". In the framework of project 15 active unemployed persons received the advice of mentor or coach consultations with the aim of creating their own company or career changing and development.

## **LITHUANIA**

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

# LUXEMBOURG

## **A. Statistics**

In terms of business permits issued by the Ministry of SMEs (July 2011), the number for female individuals (natural persons) was that of 304 which is 20.79% of the total number of business permits issued for natural persons. As regards business permits issued for companies managed by women, it amounted to 62, being 17.49% of the total number of business permits issued for companies.

It should be noted that these figures cover not only the setting up of new businesses but also changes of manager in existing companies.

## **B. Good Practices**

1. the PAN Egalité or *Plan d'action national de l'égalité entre les femmes et les hommes 2009-2014* (National action plan for equality between women and men 2009-2014) was approved by the Cabinet in January 2010. As for the previous legislative period, the Ministry of Equal Opportunities (MEGA) is responsible for coordination work. However, the effective implementation of the vast majority of actions and measures agreed under the *PAN Egalité* is the operational responsibility of other ministerial departments. That is why an agreement was reached to cooperate more closely with the Ministry of SMEs and Tourism and the Ministry of Economic Affairs regarding in particular the issue of business creation by women. A contract concerning scientific support for the implementation of *PAN Egalité* was signed with the *Université libre de Bruxelles* on 21 May 2010.

2. The Journées création et développement d'entreprise (Business Development and Creation Days) took place between 26 November and 9 December 2010, allowed all those wishing to create, take over or develop a business to meet key stakeholders in the field and gather as much information as possible. Furthermore, numerous conferences and workshops covered a wide range of subjects.

### 3. Actions positives (positive actions)

They have been continued by the new government, which took office in July 2009, through the national action plan for gender equality (2009-2014), adopted in January 2010. The positive action programme comprises three priority themes. In 2010, two businesses signed an agreement with the Ministry of Equal Opportunities with a view to participating in the positive action programme. Staff surveys and data analyses were conducted as part of positive action projects in three businesses in banking and communication, the service sector, and the catering and cleaning sector. The five positive action projects presented to the Positive Action Committee all received the green light from the Committee, and ministerial approval for a period of two years was granted to five businesses. All businesses given the ministerial go-ahead also received subsidies for their positive action project.

### 4. The Business Mentoring Programme

This is a confidential service offered by an experienced person acting as "mentor" to

another, the "mentoree" for the purpose of his/her project. The Business Mentoring Programme follows government policy to support SMEs/SMLs, and is entirely consistent with the measures of the third SME action plan and the governmental programme. It has the potential to encourage more women to venture into business creation or recovery.

5. The Réseau des Ambassadrices de l'Entrepreneuriat Luxembourgeois FEALU (Female Entrepreneurship Ambassadors Luxembourg) is a network of experienced and successful female business managers campaigning to encourage other women, particularly those starting out in their careers or seeking a change in career and female students, to set up their own businesses. The eleven ambassadors serve as examples to inspire and motivate other women by presenting their personal histories.

6. Various research projects are under way. In 2010, a study was finalised on the importance of the gender aspect in practice in Luxembourgish infant, primary and secondary schools. Two other studies were commissioned by the Ministry of Equal Opportunities with the *Centre d'Etudes de Populations, de Pauvreté et de Politiques Socio-Economiques* (CEPS/Instead), entitled:

Les femmes et les hommes sur le marché de l'emploi (Men and Women in the job market, [http://www.mega.public.lu/publications/1\\_brochures/2011/femmes\\_et\\_hommes\\_marche\\_emploi/index.htm](http://www.mega.public.lu/publications/1_brochures/2011/femmes_et_hommes_marche_emploi/index.htm)) and L'entrepreneuriat féminin et masculin au Luxembourg (Male and female entrepreneurship in Luxembourg).

7. A number of prizes have been awarded:

- Prize for the best gender equality practice in businesses

Since 2000, the winning business is selected from among businesses which participated in the positive action programme run by the Ministry of Equal Opportunities. The prize for the best gender equality practice in businesses has to date been awarded to 13 businesses from different sectors of the economy, such as the crafts sector, industry, trade, services, banking and the hospital sector. The Positive Action Committee, created by the Act of 12 February 1999 on the implementation of the 1998 national action plan for employment, decides which of the candidate businesses has identified most convincingly with the positive action programme of the Ministry of Equal Opportunities, and undertaken to pursue an action plan of specific measures to foster equality in the workplace, on all levels and in all fields: recruitment, working conditions, training, remuneration and promotion. The merit of the winning business lies in its commitment to remedying any lack of equality between men and women which exists within its structure, by rigorously applying the positive action programme set up by the Ministry of Equal Opportunities.

- Dexia-BIL Woman Business Manager of the Year Award

In 2010, all female managing executives or heads of businesses who had contributed through a project to the development of a business established in Luxembourg could participate in the "Woman Business Manager of the Year" competition.

## MALTA

### A. Statistics

The Enterprise Policy Directorate within the Ministry of Finance, the Economy and Investment has carried out a survey on Small Businesses. The survey interviewed 2,493 businesses having between 1 and 49 employees (Micro and Small Enterprises) between August and October 2010. The survey analysed the following aspects: size and structure of business; business growth performance; external obstacles to future growth; sources of business advice; factors limiting growth and demographic details of business owners including gender. The following are some of the results obtained relating to women in business:

Only 14% were led by women. The percentage of female led businesses is on the increase judging from the number of newer businesses which are owned by females. Distribution of plans to increase the number of employees by gender of business owner revealed that males are the most willing to affect such an increase. In fact out of the 41% who identified this as a way to grow their business, 44.2% of the male respondents were willing to employ more people while only 24.9% of the female respondents were planning to do so. A bigger percentage of respondents, around 70%, plan to increase their financial turnover while 30% plan to operate in markets outside Malta. Of these only 12% of women plan to tap external markets as opposed to 32% of men. It could be relevant to note that a larger percentage of female led businesses are sole operators than the equivalent for male led operations. This could influence the choices indicated above since it indicates that female led businesses are, on average, smaller. Women tend to seek less finance than men. Moreover, they tend to prefer sources for financing other than banks and EU funding. Only 3.7% of women sought finance from a bank as opposed to 13.5% of men.

A full report of the survey may be accessed on  
<http://www.finance.gov.mt/image.aspx?site=MFIN&ref=SMSR-Small Business Survey Report>

### B. Good Practices

**The introduction of Women Stakeholder groups at the newly set up Enterprise Consultative Council** – In 2010 Malta set up the Enterprise Consultative Council. It includes a strong representation of women stakeholder groups. These include the National Council of Women, the Maltese Association of Women in Business and the Foundation for Women Entrepreneurs.

**The Ibda Negozju Tiegħek - Start your Own Business (INT)** scheme, administered by the Employment and Training Corporation (ETC), was also available in 2009 to those persons, particularly jobseekers and inactive individuals, interested in becoming self-employed and starting up their own business.

The INT scheme is divided into 3 phases. The first and second phases involve an 18-week training programme. The third focuses primarily on the commencement of the business venture. During the remaining 24 weeks, the scheme proceeds on an entrepreneurial level, during which participants conclude their projects on the basis of the training given in the first two phases. A mentoring service is provided to the

participants under the scheme. In order to encourage individuals, especially women, to participate in the INT scheme, ETC reimbursed up to €1.30 per hour per child for childcare services utilised throughout the training programme which was increased to € 1.50 per hour with effect from January 2010.

The ETC launched two new projects aimed at increasing the number of women active in the labour market. The project, entitled 'Creating innovative working arrangements through the support of the Public Employment Service (PES) for a better work-life reconciliation' – also known as 'Tajjeb' – aimed at identifying, through the drawing up of individual national reports, the principal concerns and needs of private sector employers. The benefits of sharing life's responsibilities campaign – commonly known as 'NISTA' - seeks to challenge cultural stereotypes pertaining to male and female roles in relation to work and family, and to simultaneously promote family friendly measures amongst employers.

Tax breaks were introduced wherein female workers who re-join the workforce after an absence of 5 years or more are awarded a waiver from income tax according to the number of children under the age of 16.

Female workers who are already employed or who re-joined the workforce after less than 5 years and who have children born in 2007 or after are exempted from income tax.

Reduction in income tax – amounting to €12 million as a result of the widening of tax bands, with the intention of encouraging increased participation in the workforce.

The National Commission for the Promotion of Equality (NCPE) fosters equality of opportunity in the labour market and in entrepreneurship for both men and women. In 2009, training was provided which aimed at empowering individuals on various issues that are related to rights and responsibilities, in relation to equal treatment in social and economic spheres, including in the labour market. Particularly, training focused on equality issues and equality policies, equality at the place of work, family friendly measures and teleworking, and other subject-matters that are relevant to NCPE's remit and responsibilities.

NCPE also commenced work on an EU co-funded project, 'ESF 3.47 – Unlocking the Female Potential'. The research undertaken will provide vital information, findings and recommendations of most relevant to policy-makers.

Malta Enterprise administered schemes which are designed to encourage entrepreneurs to improve their companies' performance. The said schemes are ERDF International Competitiveness Grant Scheme, ERDF Innovation Action Grant Scheme (Innovation), ERDF Innovation Actions Grant Scheme (Environment), ERDF e-Business Development Grant Scheme, ERDF Small Start-Up Grant Scheme, and ERDF Research and Development Grants.

## **POLAND**

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

## PORTUGAL

### Good Practices

The Portuguese Government has improved mechanisms with a view to fostering women's employability and entrepreneurship, namely by encouraging female entrepreneurship as a factor of innovation and competitiveness through vocational training and re-skilling, financial incentives, microcredit, creation of organisational networks, meetings and sharing good practices. It also adopted measures to close gender pay gap and combat gender segregation in the labour market, by encouraging and supporting, among others, the implementation of Equality Plans in public and private institutions, namely Central and Local Public Administration bodies, Private Companies and Business Associations. These mechanisms are mainly co-financed by the European Social Fund through two Programs of the National Strategic Reference Framework (NSRF 2007-2013), the human potential (POPH) and the competitiveness (POFC).

The Operational Programme for the Promotion of the Human Potential (POPH) is the national authority responsible for the implementation of European Social Fund. Under the POPH, several priority policy sectors or axis were designed. Axis 7 aims at developing the capacity of national public institutions and civil society organizations to promoting gender equality. In this regard, under typology 7.6<sup>6</sup> (Promotion of Women Entrepreneurship), until September 2010, 583 companies were created by women and promoted training for 1.416 women.

Also, under the Operational Program for Competitiveness (POFC), since 2008, there were 3 calls for proposals with a specific funding line to promote women entrepreneurship. As a result, 9 million Euros were distributed among projects that foster women's entrepreneurship.

By considering female entrepreneurship as a positive contribution to competitiveness and productivity and as a source of innovation in business at national level, under this Program, 59 Projects have been supported (on a total of 207). It allocates a bonus for female entrepreneurship, given to projects led by women which meet a set of conditions.

A research on Portuguese Women and entrepreneurship, together with a research on the entrepreneurship of migrant women in Portugal, funded by CIG, was concluded in 2010 and the main objective was to provide an overview of the current situation and propose recommendations for the adoption and implementation of policies aiming towards the promotion of women's entrepreneurship.

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<sup>6</sup> Axis 7 has a funding of about 83 million euro for the 6 year period distributed by the following 7 typologies:

7.1 Knowledge and Information System

7.2 Equality Plans

7.3 Technical and Financial support to NGO's

7.4 Training of Strategic Target Audiences

7.5 Awareness raising and promotion of Gender Equality

7.6 Promotion of Women Entrepreneurship

7.7 Implementation of projects to fight Violence Against Women

With a view to disseminate successful cases of women entrepreneurs and encourage female entrepreneurship, CIG has created a network called "Be Entrepreneur". The CIG established a protocol with the CASES - Cooperative António Sérgio for Social Economy, in the context of National Microcredit Program, approved by Ordinance No. 58/2011, 28 December. This programme is intended to stimulate job creation and entrepreneurship among population that has greatest difficulty in accessing labour market, thereby facilitating access to credit and to technical support for the creation and consolidation of business projects.

The IEFP – Institute for Employment and Vocational Training - has adopted measures to support entrepreneurship and self-employment through the **Programme of Support for Entrepreneurship and the Creation of Self-Employment** (PAECPE-Ordinance No. 985/2009, 4 September). It falls within the framework of active policies for employment, regulating the rules of granting support for the creation of enterprises by unemployed women, young people seeking their first job and other disadvantaged groups, through mechanisms that facilitate the access to credit, technical support for the creation and consolidation of projects or unemployment benefits.

The IAPMEI – Institute for Support to Small and Medium Enterprises and Investment - manages the program FINICIA. It is directed to potential entrepreneurs regardless of their qualifications, as well as immigrants with a residence permit. ( [www.iapmei.pt](http://www.iapmei.pt))

The ACIDI - High Commissioner for immigration and Intercultural Dialog - manages the PEI – Immigrant Entrepreneurship Project ([www.acidi.gov.pt](http://www.acidi.gov.pt)).

There are also measures under: Program SIMPLEX: **On the Spot Firm** that permits to set up a “one-man” company, a private limited company or a PLC; and, the **Zero Licensing** ([www.empresanahora.pt](http://www.empresanahora.pt)); Program PRIME: Nest-new business of technological support; SIPIE- system of incentives to small business; PRIME-JOVEM program supporting Youth Entrepreneurship; Inov-Jovem; and, Infra-Turísticas ([www.prime.min-economia.pt](http://www.prime.min-economia.pt)).

There are women entrepreneurs associations that develop projects and activities aimed at promoting women's entrepreneurship, as well as actions that increase the visibility of women, in particular, the ANE - National Association of women Entrepreneurs, the APME - Portuguese Association of women entrepreneurs and the AMEP - Association of women entrepreneurs in Portugal and the Federation of Associations of Women Entrepreneurs. There are also NGOs, namely ANJE-National Association of Young Entrepreneurs and the AIP-CCI - Portuguese Industrial Association.

On an academic level, in certain Bachelor, master and doctorate degrees, there are entrepreneurship classes, namely the **PEC - Specialization Program In Entrepreneurship and Business Creation** and under the coordination of **AUDAX-Entrepreneurship Centre and Family Business** of the ISCTE. ([audax.@iscte.pt](mailto:audax.@iscte.pt) or [www.audax.iscte.pt](http://www.audax.iscte.pt)); The ISEG- School of Economics and Management ([www.iseq.pt](http://www.iseq.pt)) and the IFDEP- Institute for the Promotion and Development of Entrepreneurship in Portugal ([www.ifdep.pt](http://www.ifdep.pt)).

## **ROMANIA**

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

## **SLOVAK REPUBLIC**

### **A. Statistics**

On the basis of elaborated data from the register of the Statistical Office, at the end of 2009 the total number of individuals / entrepreneurs was 72.3 % men and 27,7 % women. Within each of the legal forms of doing business, women entrepreneurs had the largest proportional representation of persons doing business in the free professions (54.7 %). They were substantially less well represented among entrepreneurs (26.5 %) and self-employed farmers (24.8 %).

The highest proportions of women were found - in the areas (classified by SK NACE) of other public services (58.9 %), business services (49.5 %), commerce (39.7 %) and hotels and restaurants (39.5 %). Conversely, women had the smallest representation - in the construction trades (1.9 %), other sectors (10.6 %), industry (13.7 %) and transport and information (14.2 %).

More than the average were women entrepreneurs represented in the Bratislava region (32.8 %), Košice region (31.0 %) and Banská Bystrica region (29.6 %). In other regions, women entrepreneurs ranged from 22.0 % (Prešov region) to 25.9 % (Nitra region). From the perspective of different legal forms there is clearly a significant representation of older age categories of entrepreneurs as private farmers and individuals doing business in the free professions (share of 50 and over, 64.5 % for farmers and 48.3 % in the free professions). For business people, the proportion is 26.1 %. Conversely representation of those aged 30 or less was most important among self-employed business people (16.6 %), reaching only 3.7 % among farmers and 10.3 % of the free professions.

### **B. Good Practices**

Small and Medium Enterprises in Slovakia are an important part of the economy, both as a stabilizing element in the economic system and as the sector with the greatest potential for growth. The role played by small and medium enterprises is irreplaceable, especially in the areas of job creation, balancing regional development and the introduction of innovations into standard business practice. Small and Medium enterprises in the non-financial economy provide jobs for more than two thirds of the active labour force and contribute more than half of the creation of value added. However, they are increasingly sensitive to the quality of the business environment. Systematically improving the environment for business is therefore an important task for the government, which is subsequently reflected in improved competitiveness in the domestic and European markets.

The economic crisis has further underlined the importance of the implementation of positive changes in the business environment that have the potential to streamline processes in the business sector, particularly in the field of enforcement of legal rights, reducing the administrative burden for enterprises, the high social and health insurance burden, developing e-government services, avoiding the negative impacts on the business environment or legislation and the suppression of cronyism and corrupt practices. It has also heightened the importance of the euro as protection

against the financial crisis and the introduction of the single currency in Slovakia helped to mitigate the effects of financial and economic crisis on the Slovak economy.

The crisis hit the Slovak economy due to adverse developments in the external environment. The crisis began in the financial markets and gradually spilled over into the real economies of developed countries. The globalised economy facilitated its spread. Most developed economies entered deep recessions and emerging economies experienced a significant decline in economic activity. World trade fell and international flows of finance were considerably weakened.

A systemic tool whose wider application has the potential to provide a higher quality of legislation, would avoid the negative impact on the business environment and increase the stability of the legislative framework for business, is the introduction of mandatory assessment of the impact of legislation on the business environment. In May 2008, the Government approved the Proposal for a Unified Methodology to Assess Selected Effects, which contains an obligatory methodology for evaluating the impact on the business environment, which all departments will have to use when submitting legislative proposals to the Government. A pilot project for uniform methodology to assess selected effects was launched in September 2008. Due to the fact that the pilot project was conducted in a period of economic crisis, it did not include draft legislation, which would be a real and effective trial of the uniform methodology, since most of the laws were passed in shortened legislative proceedings. To allow more effective testing of the uniform methodology, the pilot project was extended till the 15<sup>th</sup> November 2009 with the agreement of the Government, and the deadline for launching a uniform methodology was set to the 1<sup>st</sup> February, 2010. The pilot project considered materials of a legislative and non-legislative nature.

Better regulation is crucial for economic growth and the competitiveness of firms and their potential to create new jobs. Entrepreneurs (or the private sector) are a group that is most affected by various requirements and obligations arising from legislation or regulations in general. One of the key aspects of better regulation is to reduce the administrative burden borne by Enterprises. The Action Programme for Reducing Administrative Burdens in Slovakia for 2007-2012, approved by Government Resolution No. 833/2007 was developed following a recommendation from the European Commission on the National Reform Programme of the Slovak Republic for 2006 - 2008 and also on the National Lisbon Strategy (National Competitiveness Strategy 2010), which defined the business environment as one of the priorities.

## **SLOVENIA**

No new activities reported. Please consult the 'WES report 2008'

## SPAIN

### A. Statistics

According to the Labour Force Survey (EPA) from the last quarter of 2010, women represent just about 32.5% of entrepreneurs, a rate that has oscillated only slightly from 2008 when they represented a rate around 33.50%.

### B. Good Practices

In 2010, Spain has been working on two core activities:

1. The continuity and development of those **specific programmes aimed at encouraging women to become active as entrepreneurs and in business.**
2. A deep work with public and private entities, taking part in the general economic context, in several actions in order to **integrate gender mainstreaming** in their programmes. This process has been focused on the training and sensitizing of all the professionals working and all the stakeholders involved in the programmes' implementation.

### **Specific Programmes**

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

This programme that had started in 1998, has been developed during 2010 to raise awareness and encourage entrepreneurial activity by women. Since 2001, this programme also provides an ‘on-line’ consultancy service at [www.e-empresarias.net](http://www.e-empresarias.net) giving an answer in a maximum of 48 hours. This programme is consolidated as a reference in female self-employment. During this year, the advice offices provided information to 11,212 women and support was provided for the setting up of 2,313 enterprises which created 254 jobs. The on-line advice service e-empresarias.net handled 14,166 enquiries from a total of 5,696 users. Together with the self-employment and business activities promotion in women, the PAEM Programme also focus in raising awareness about equality of opportunities in economic and business agents, and also in 2010, promoting the creation of business projects in emerging sectors.

#### **Business Creation and Consolidation Programmes Business Management Training**

In conjunction with the Industrial Organisation School Foundation (EOI), a training programme on setting up and managing businesses is being provided with the objective of promoting women entrepreneurship, specific training for women in some areas aimed at rendering profitable and consolidating their business.

#### **Microcredit programme**

This programme is promoted in cooperation with the Directorate-General for Small and Medium-sized Enterprise Policy (DGPYME) (Spanish Ministry of Industry, Tourism and Trade), the National Company of Innovation (ENISA) and MicroBank

(Social Bank of La Caixa). On the other side, various national-level Businesswomen's Organisations cooperate in the advisory service and monitoring, just to help the entrepreneurs to deal with the early phase obstacles and to ensure their continuity. The maximum financing amount is the 95% of the total project cost, with the limit of 25,000 €, and no commissions or bank guarantee are required. The business projects have to be considered viable and one of the financial backer entities is to agree their financing.

### **On-line supporting tools**

The Women's Institute has integrated, in 2010, into its new Website, the "Women Entrepreneurs" site which aims to support women's entrepreneurship and participation in the economic sphere, where it is possible to find some programs developed by prominent women business organizations at a national level. This site is linked with the "Business creation game simulation," an effective tool for starting a business that generates a final document with diagnoses, recommendations and graphics that help the entrepreneur to assess the viability of her business plan on a solid basis. On the other hand, it is possible to find a link to the national "On-line Network of Women Entrepreneurs", which provides services specifically designed for women entrepreneurs' associations, and also offers linkages between entrepreneurs, and several on-line tools to save costs on their businesses.

### **Special Actions Programmes**

The State Secretariat for Equality, by means of the General Direction for Equality in Employment and against Discrimination, began in 2009, different actions with the Autonomous Communities and City Councils for the training and promotion of women self-employment. The aim is to raise the presence of women in the labour market, to progress in effective equality between women and men, increasing their formative level and the adaptability to the requirements of the labour market.

### **Activities for gender mainstreaming integration**

Several activities were developed to raise awareness about gender and equal opportunities between women and men:

- Making a pre-diagnosis of the situation and setting objectives and action lines for the development of the EOI's Plan of Equality.
- Specific training for staff of the HR department and the whole working group constituted for the preparation and implementation of the Plan of Equality.
- Online training is aimed at all the staff, and specifically to the Steering Committee, staff management and coordination, and complementary action of prior learning on the diagnosis and plan of equality between women and men of the EOI.
- Preparation of 5 different informative videos and disseminated over the Internet
- Implementation of a training module on equality issues in six of this business school masters, concretely about the Constitutional Act for the effective equality between women and men and the implementation of equality plans in companies.

## SWEDEN

### A. Statistics

More than 30 % of new businesses are set up by women (in 2010: 32 %) and more than 7 % of the new businesses are set up by women and men jointly. From 2009 to 2010 the number of start-ups amongst women has increased by almost 8 % and the start-ups by women and men jointly by more than 37 %. In 2008 almost 266 000 women were running a business, full- or part-time, which is an increase of 12 % from 2006. In 2008 more than 131 000 companies were run by women (increase by 8 % from 2006), having more than 35 billion Euros in total turn-over (increase by 23% from 2006), employing almost 358 000 people (increase by 13 % from 2006) and paying their employees more than 6 billion Euros in salaries (decrease by 0.6 % from 2006, most likely due to the financial crisis). The impact of women's enterprise in the Swedish economy continues to grow. About 22-29 % of the Swedish small businesses are run by women, the number depends on the source of statistics. However, the share of women start-ups is considerably higher than the share of women already running a company. This indicates that the share of women and men amongst entrepreneurs is gradually getting more even.

41 % of women entrepreneurs would like the company to grow compared with 44 % 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 % of women and 76 % 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 men entrepreneurs. 46 % of women entrepreneurs have studied at the university, compared to 33 % for men.

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 in the local and regional market. However, the local market orientation is somewhat greater for women, 77 %, than for men, which is 68 %.

95 % of all businesses in Sweden have less than 10 employees and 99 % have less than 50 employees. Sole trader is the most common type of company. Men more often than women tend to run limited liability companies, men: 59 % (56 % in 2005) compared to women: 43 % (38 % 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.

### B. Good Practices

Tillväxtverket, the Swedish Agency for Economic and Regional Growth, took over the responsibility from Nutek for two national programmes focusing on women: **Promoting women's entrepreneurship** (including the Ambassadors for women's enterprise) and **Resource centres for women**.

In September 2007 a new programme was launched, **Promoting women's entrepreneurship**, which was prolonged for 2010. In March 2011 the Government commissioned Tillväxtverket to coordinate and implement another programme, **Promoting women's entrepreneurship**, ending in 2015, which means that the Swedish Government in total has dedicated 87 million Euros during 8 years (2007-2014) in promoting women's entrepreneurship. More than 140 000 women have had use of the programme so far.

The programme consists of:

- **Actions useful to women entrepreneurs:** for example co-financing of business and innovation development projects at regional level in order to make business development programmes and tools more available; "Start-up" days; innovation financing. During 2007-2010 more than 27 000 women participated in more than 700 business development projects in the regions. More than 600 innovation projects have been financed.
- **Actions making women's entrepreneurship more possible:** for example entrepreneurship projects at universities targeting women students, transfer of business schemes, mentorship programmes, business angels networks, training for business advisors, the dissemination and development of methods and tools for business development. During 2007-2010 more than 31 000 women students participated, of which more than 7 300 participated in entrepreneurial training, starting more than 540 companies.
- **Actions making women's entrepreneurship more visible:** for example producing and spreading facts and statistics, showing the value and impact of women's entrepreneurship on the economy and society. Tillväxtverket also works with films and social media to show that women run businesses and always have, without being regarded as entrepreneurs. More than 900 appointed women entrepreneurs are Ambassadors for women's enterprise and important role models, especially for young people. So far the ambassadors have met in total more than 82 000 people. The national competition for women entrepreneurs, The Beautiful Business Award, in which Service Developer of the Year has been awarded for three years, is another way of increasing the visibility of women entrepreneurs.

As part of the programme **Promoting women's entrepreneurship**, Tillväxtverket runs and coordinates the national network of **Ambassadors for Women's Enterprise**. More than 900 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. An ambassador has agreed to perform 4 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 continue contribute to increase the knowledge of enterprising and the interest for entrepreneurship until 2014.

Tillväxtverket provides financing to **Resource centres for women** in order to increase the impact of women in the regional growth, thus making women more visible and included, and allowing women to influence the regional development policies and actions.

# THE NETHERLANDS

## A. Statistics

- Women make up 50,5 % of the Dutch population and 70% of them are active in the labour market.
- Women constitute 31% of the self-employed.
- Many new entrepreneurs are women – 35% of the newly-self-employed are women. This means an increase with 10% compared to the year 2000.
- Women entrepreneurs are most active in the service sector, care taking and education.
- Women entrepreneurs are highly educated: 42% have a bachelor's or master degree, 38% has completed vocational education.

## B. Good Practices

The Netherlands has a generic entrepreneurship policy and generic instruments. The Ministry of Economic Affairs, Agriculture and Innovation focuses on a better familiarity of the entrepreneurship policies and instruments.

During the last years the Ministry has given attention to the women entrepreneurship by promoting:

- role models
- women entrepreneurship events and networks.
- Coaching for women

### **Activities in 2009**

- A brainstorming event for policy development at the Ministry of Economic Affairs. It was focused on examining the opportunities for women entrepreneurs during the financial crisis. As a result more attention was given to the access and availability of finance and especially for the SME's with less than 15 employees.
- Organizing and hosting a conference in cooperation with the umbrella of Dutch Women Entrepreneurship associations. The occasion was the International Women's Day and the theme: "women entrepreneurship and the challenges of the crisis". The conference focused on whether the existing financial instruments were appropriate for women entrepreneurs given the current economic situation.
- The Minister of Economic Affairs conferred personally the Federation Business Women Award to the Award winner Mrs. Karin Orsel, Management Facilities Group (international operating shipping company).
- The Minister of Economic Affairs held a meeting with leading Dutch women entrepreneurs in order to discuss gender issues of entrepreneurship. It was concluded that the problems women entrepreneurs face were of a business related nature.

- The Ministry hosted a conference on “Go, women entrepreneurs on the move” for growing women-led businesses, with more than 150 participants. It was a good network event for women entrepreneurs with employees and growth ambition. They were inspired by several role models like Scarlett Kwekkeboom – Pep Business, Arjanneke Teeuw – Healthy People and Yolanda Eijgenstein, MiYu Magic Stones.
- The Ministry proposed Annemarie Rakhorst of Search Engineering for the 1<sup>st</sup> European SME week booklet “The Secret of Success”.

### **Activities in 2010**

- The Ministry organised an information day for the European Commission's call for female entrepreneurship ambassadors to explore if there was interest to submit a proposal. All the interested parties were invited and were enthusiastic but in the end it didn't result in a proposal submission.
- In order to reconsider the need for policy on women entrepreneurship specific research was commissioned. It investigated the status of women entrepreneurship in the Netherlands and the development between 2000 – 2007. Women entrepreneurship is stable in the Netherlands: 31% of the total amount of entrepreneurs. The amount of one-person businesses is very high. This also influences the profitability and quality of entrepreneurship.
- The ministry sponsored two women entrepreneurship award events. Claudia Willemsen with her company and concept [www.kleertjes.com](http://www.kleertjes.com) was the Federation Business Women Award winner. Sindy Go Choa was the Ethnic Business Woman Award winner with her company Nivo Import and Export.

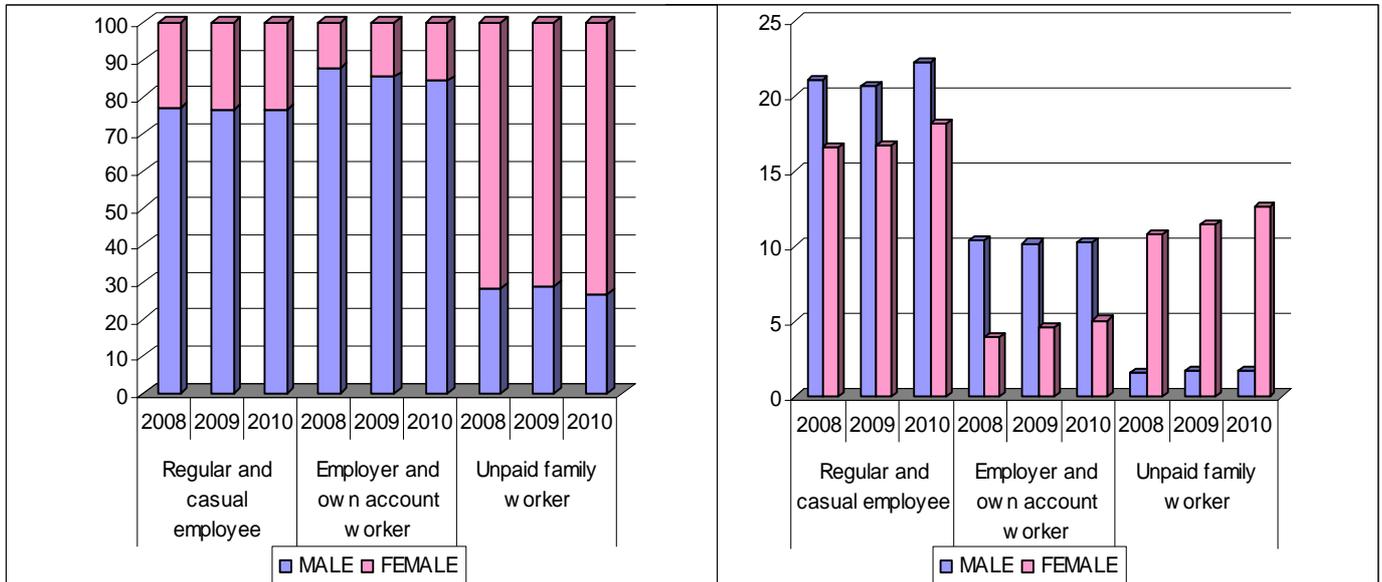
### **Policy in 2011**

Based on the research of 2010 the Ministry developed a policy on women entrepreneurship with three goals: 1. to improve profitability 2. improve growth potential and 3. improve networking. The Ministry's role was shifted from a more facilitating role to a more directing role. It was agreed that in order to achieve economic growth more women entrepreneurs and more growing women entrepreneurs' companies are needed. Around 50% of the women entrepreneurs companies have a potential to grow and the ministry's activities will focus on this area.

- The ministry suggested Karen Romme as best practice for EU, as an example of a second chance entrepreneur after bankruptcy. She is now a very successful entrepreneur and author of books like “Calimero marketing: how to benefit from a small size as a company and use your personality as unique selling point”.
- Further in order to stimulate more growing women enterprises the Ministry initiated a special conference for women entrepreneurs with growth ambition and connected them to our growth enabling initiatives.
- The Netherlands is a member of the European Network of Mentors for Women Entrepreneurs in order to support with mentoring schemes small companies to grow. There is also collaboration with the Microfinance association and Syntens consortium to set up coaching for women entrepreneurs in order to assist them to grow.

# TURKEY

## A. Statistics



## B. Good Practices

The Prime Ministry published a circular in May 2010 which stipulates the establishment of the **National Women Employment Monitoring and Coordination Board**. According to the Circular, all public institutions will take necessary actions to ensure that men and women will have equal access to opportunities in the public sector. Vocational training programmes will be arranged for the sectors predominantly employing women as identified by province-based employment market analyses. The Circular emphasizes that employment statistics will be collected on gender base, research will be conducted on women working from home, and businesses will be monitored to ensure that they fulfil their obligations regarding the establishment of childrens' day care centres on their business sites.

Women, performing income creating activities at home will benefit from health insurance services under the **Incentive Scheme 2010** of the Social Security Institution

**The First Forum for South East European Women Entrepreneurs** was organized by KOSGEB and the Regional Cooperation Council (RCC) Secretariat as a part of the project developed by the RCC and United Nations Economic Commission for Europe (UNECE) on promoting women entrepreneurs in South East Europe who intend to expand and/or innovate their activities on 21-22 September 2010 in Istanbul. This event is the first of what is intended to become a regular forum for dialogue and interaction among women entrepreneurs, women's business associations, government authorities, research institutions and non-governmental organizations, international experts and representatives of international organizations in the region of South East Europe. The launching of the South East European

Women Entrepreneurs Network coincides with the renewed emphasis by the European Commission on a more entrepreneurial Europe and on women's entrepreneurship, which is considered as a priority pillar within the recently launched European Union 2020 as well as lately enacted European Small Business Act. 49 participants from 8 SEE countries, 92 participants from Turkey and 14 participants from various international organizations attended the Forum.

VakıfBank (A public bank) provides **loans with low interest rate** for women entrepreneurs through special campaigns.

GarantiBank (A private Bank) developed a **package to support Women Entrepreneurs** from all sectors targeting to grow their businesses. The package consists of various tools such as loans, ready to use accounts, credit cards, foreign trade services, insurance services, e-trade services etc. 12,000 women entrepreneurs have obtained 349 million TL finance under this package up to date. The Bank also sponsors various events about women entrepreneurship arranged by different institutions.

**Female Entrepreneurship Support and Participation in Domestic Fairs Project** was carried out by the Union of Chambers and Commodity Exchanges of Turkey (TOBB) Women Entrepreneurs Committee which have 1392 members in 76 provinces. Participation of women entrepreneurs in 134 fairs which were organized in 2010 was supported under the project.

Several meetings were arranged in Turkey in 2010 under the Project entitled **“Women Entrepreneurs Gatherings”** with the cooperation of GarantiBank and Women Entrepreneurs Association of Turkey (KAGİDER). The objective is to provide women entrepreneurs with information on fundamental subjects, encourage them in creating new opportunities for their businesses, support their personal development, match women entrepreneurs with role models and make them benefit from their experiences. About 2.000 women entrepreneurs participated in the gatherings up till now.

**Second International Women Entrepreneurship and Leadership Summit** was organized under the sponsorship of GarantiBank with contribution from the American Turkish Friendship Council. This annual summit networks over 300 women leaders and entrepreneurs each year from Turkey, the United States, the European Union and the Middle East and North African Regions. The Summit aims to educate and encourage businesswomen to take a more prominent role in the global business community.

**Turkey's Woman Entrepreneur Competition** organized by GarantiBank and Ekonomist (a weekly magazine) with contribution from KAGİDER, was held for the 4<sup>th</sup> time in 2010. 3,600 women applied for the competition. The goal of the competition is to uncover the business and social entrepreneurship spirit of women in Turkey and help their numbers reach the levels that exist in developed countries.

## **UNITED KINGDOM**

No new activities reported. Please consult the 'WES report 2008'