



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

(WES)

Activity Report 2011

December 2012

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\* This report includes updates of the above countries for 2011.

Information on other countries may be found in previous

reports: <http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/#h2-3>

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# 1. INTRODUCTION

## 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 2011 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.

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.

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 support of start-up’s, training and counselling schemes. Other growing areas are supporting growing businesses and business mentor support schemes.

A growing number of countries now combine a gender equality and mainstreaming approach combined with special measures to support women’s entrepreneurship.

The aim of these actions are to ensure women’s fair share of the general measures, and to mainstream general support policies so both men and women can benefit from these.

This however needs to be combined with tools and gender divided statistics in order to secure and measure the numbers of women and men who benefits from the activities.

The combination of special support to women’s entrepreneurship and gender mainstreaming is one of the areas that will be followed up in the coming WES reports.

## 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 2011**

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 2011 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 a meeting in Brussels on 22 March 2011 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, the actions on gender equality and the work of the European Institute of Gender Equality.

WES network also got information about the Networks of Female Entrepreneurship Ambassadors and Mentors, as well as for the project Erasmus for Young Entrepreneurs.

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.

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

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

Members of the WES network took part at the inauguration of the European Network of Mentors for Women Entrepreneurs that was organised together with the EU Polish Presidency in Warsaw on 15 November 2011.

### **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:

- Strategies for exchange of best practises according methods and tools to support women's entrepreneurship.
- Supporting and exchanging knowledge about research on economic impact from women's entrepreneurship
- Growth, growth factors and sustainability of women's entrepreneurship
- Mentoring, coaching and consulting support
- Access to finance and working capital.

#### **1.4 Main findings 2011**

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. Women's businesses make a very important contribution to the national economies and that's a fact that's mentioned in many of the national reports

An increasing number of countries have been working with specific programs to support women's entrepreneurship for longer periods.

When reading the national reports for 2011 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.

As I mentioned earlier the awareness and knowledge of the importance of looking at both men and women when policies and support systems are set up has increased, so many countries have both mainstreaming and positive actions. The positive actions are probably a necessity to have until both women and men find it equally possible to be entrepreneurs.

So looking at the facts and figures we will have to strengthen the knowledge on what increases the possibilities and reduces the obstacles that are connected to the growth of women's entrepreneurship.

In order to achieve this information research, working methods and tools that have been well functioning should be disseminated in efficient ways. The knowledge is important to disseminate to policymakers, 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 women's 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 coordinator

## AUSTRIA

### A. STATISTICS

Around 40,3% of the Austrian companies (around 120.000) are led by women. In 2011 30.364 people established an enterprise, of which 55,1% were women. The average age of female entrepreneurs is 45,4 years.

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

### B. GOOD PRACTICES

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

**Special Training for Female-led Micro Businesses without Employees** started successfully in 2006. Due to a unique combination of training and coaching, female-led micro enterprises which have existed for 3 years at the most, improved their business strategies within a special academy. The main content of the curriculum comprises making business plans, marketing, sales, cooperation/networking and work-life-balance. The project has been highly successful: so far around 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. The network initiated in 2007 its third project “Women on Board of Local Development” – in short “On Board” – in which the Austrian Federal Economic Chamber – Woman in Business has assumed the role of the project leader of the working group “**Women on Chamber Boards**”<sup>4</sup>.

The objectives of the working group were in the short term to analyse the reasons for the under-representation of women on Chamber boards and to develop guidelines for increasing the presence of women on Chamber boards as well as to promote these guidelines to other local and regional Chambers in the participating country, at national level and in exchange with other Chambers in the EU. In the long run, the aim was to motivate female entrepreneurs to run for Chamber elections. The aim is to lead more women in Chamber boards in order to reach a stronger visibility for the female business agenda.

A survey was conducted among female business representatives involved in Chamber bodies and female entrepreneurs in the partner countries and regions with the aim to identify the obstacles that prevent women from running for Chamber elections and becoming members of Chamber boards. The results gave detailed

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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)

information about motivating factors as well as specific barriers that influence women's non engagement in Chambers.

While a lack of time, no involvement in relevant networks and the lack of information on the procedures were the most important barriers to the involvement of female entrepreneurs in Chamber boards, the organisation of informative events, networks of female business representatives, mentoring through skilled female business representatives and training measures scored highest in the possible measures for increasing the share of women in Chamber boards.

The project group developed general guidelines in order to increase the share of female business representatives.

"Women in Business" introduced the '**Betriebshilfe**' (business continuation aid) throughout Austria where as a relief for small companies a **qualified replacement for the entrepreneur** is made available temporarily, if she becomes unfit for work in the event of an accident or during maternity leave, etc.

With this service the entrepreneur's living can be secured. About 500 assignments a year are required. '**unternehmerin**' is the quarterly periodical published by Women in Business which offers information on current topics and a lot of practical advice for female entrepreneurs.

Events such as the '**Ladies Lounge**' are organised for female entrepreneurs, managing directors and wives working in their husbands' enterprises four times a year.. 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.

"Women in Business" also demands **afternoon-care for school children** on a voluntary basis rather than all-day school.

This would enable female entrepreneurs to spend their free afternoons with their children. It also asks for **support** for female entrepreneurs managing a 'single-person company' wanting **to employ the first staff member**.

This should be realised with the help of an expert in combination with coaching.

**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 stronger, with the desire to reach higher positions and apply accordingly.

The target groups are women who are en route to the first management level, senior management, the board of directors or the supervisory board.

Due to the great importance and influence of media on people's perception of reality and society, „Women in business“ established the „**Charta für rollenbildneutrale Mediengestaltung**“ (Charta for neutral presentation of gender roles in the media).

The intention of the project is to improve the on-going process of changing the traditional roles of men and women in society

This means for example, when bringing up the topic of work-life balance or the role of parenting, men *and* women should be part of the discussion, discriminatory coverage should be strictly refused, men *and* woman should be considered and quoted as experts, the number of men *and* women taking part in round-table discussions should be balanced, etc.

Since the start of the project in 2011, "Women in business" successfully managed to get this Charta signed by 27 media enterprises in Austria, some of which very well-known and influential. ([www.unternehmerin.at/charta](http://www.unternehmerin.at/charta)) More information: [www.unternehmerin.at](http://www.unternehmerin.at)



## BELGIUM

### GOOD PRACTICES

Entrepreneurship is a subject which is mostly a matter for the Regions, but the fact that it is also a responsibility which is 'shared', in particular, between the Minister for Small and Medium-Sized Businesses (Sabine Laruelle) and the Minister for Equal Opportunities (Joelle Milquet) both requires and explains work carried out in networks and at national level.

Since 2001, the Institute for Gender Equality has been facilitating exchanges in this connection at national level, and between networks. The Institute also carries out its role as an information provider by publishing statistics, such as 'Women and men in Belgium – gender statistics and indicators, second edition', which is available at <http://iqvm-iefh.belgium.be>, as well as the review that Jump was asked to produce in June 2010; the results are available on line at [www.forumjump.eu](http://www.forumjump.eu).

Every April, the Jump forum provides the opportunity for the various networks and sponsors to get together and discuss a range of topics: developing entrepreneurialism among women, improving the image of women entrepreneurs, policy on mentoring and coaching to accompany the creation, transfer and takeover of firms, how to improve their participation and visibility in economic activities, following gender screening of the latter, etc.

Addressing the specific demands of women entrepreneurs with regard to training and the issue of reconciling their professional and private lives remains a challenge in Belgium's three Regions, as it is elsewhere.

VEGA (*Valoriser les Expertes et l'Approche de Genre* – Promoting Women Experts and the Gender Approach) is the first on-line guide concerning women's expertise and the gender approach: [www.vegastar.be](http://www.vegastar.be); this is an initiative by the Institute for Gender Equality and was developed by the Amazone resource centre.

# **BULGARIA**

## **A. STATISTICS**

Gender equality is a value established in the Bulgarian society, regulated by national legislation in line with the European requirements and the international agreements signed by the Republic of Bulgaria. The Gender and the Women Entrepreneurship issues are addressed by the National Strategy for Promotion of the Gender Equality 2009 – 2015, which is updated and specified in annual Action Plan for Promotion of Equality between Women and Men. These documents incorporate the priorities of the EU Strategy for equality between women and men 2010-2015. The goal is to eliminate differences and promote equal opportunities of sexes in line with the objectives, laid down in the Treaty of EU concepts. The basic challenges are increase employment of women, improving their position in the labour market, eliminating the social distance between the sexes.

Women in Bulgaria represent approximately 51.5 percent of the population in the country. The level of female employment and the gender gap now compared favourably with the EU average (women constituted an estimated 47.1% of the workforce in Bulgaria) Bulgaria has dropped by the coefficient of employment compared to the average levels for countries in the European Union;

Small number of women are working part-time because of the low pay and insufficient demand; Bulgarian women constitute nearly 36.7% of self-employed and 23% of employers;

Women entrepreneurs are estimated to be around 30% of all managerial positions in the country. There is an inequality in the level of payment for women and men;

Bulgarian women are better educated than men and more active in lifelong learning;

Unemployment among women is still higher than that for men but a trend is observed the increase of women family head which replace the men as family head.

## **B. GOOD PRACTICES**

The image of female entrepreneurs is definitely different than that of male ones. Above all more of them are well educated and use foreign languages than male SMEs owners - 75% of the female SMEs owners state that they use foreign languages, compared to 61% of the male SMEs owners.

Women begin business undertakings later than men. This is determined, on one hand, by the lower average age (44 years for women and 47 years for men) and, on the other hand by their fewer years of experience in entrepreneurship (an average of 12 years for women and an average of 15 years for men).

The generations of 51- 60 year old and over the age of 61 among the entrepreneurs are represented exclusively by men — 4 out of 5 owners of SMEs in these age categories are male. Female SMEs owners are significantly more often found in the lower age groups.

A half of all female entrepreneurs work in the field of services. That is 12% more than men in this field. However only 1% of the women own SMEs that deal with construction work (compared to 9% of men).

Typically companies of female entrepreneurs are micro-enterprises. Small and medium size enterprises are generally characteristic for male entrepreneurs.

Female entrepreneurs tend to show a lower degree of fear of bankruptcy and a higher degree of willingness to start a new enterprise if their company becomes insolvent. For comparison, 39% fear bankruptcy compared to 44% of men. Willingness to start anew is present among 65% of women against 59% of men.

The number of women entrepreneurs and managers in small and medium businesses grows sustainably.

*The distribution by sectors* - women entrepreneurs in Bulgaria run mostly small businesses in trade and services, as the number of consulting firms run by women significantly increases. Positive trend is the use of computers and internet services by women entrepreneurs.

*Access to finance* - women who develop their own business in Bulgaria and the EU have a common problem - access to finance, especially start-ups. Over 62% of Bulgarian women entrepreneurs said they started the business with its own funds. The absence of credit history and enough confidence in women prevent further lending to businesses owned by women in EU countries. This raises the need to create organizations which support women's business, and to ensure special support from industry organizations.

*Work at home* - in Bulgaria the number of firms in which women - owners and managers can work from home online is negligible, while in other European countries is widespread and provides a full or partial working day for millions of employees.

However, women continued to work predominantly in low-paid, low-status sectors. This trend of women working in certain sectors partially explained why, on average, women earned an estimated 69% of the wages of men 34, one of the largest gender pay gaps among the Eastern European countries.

**Promotion of WES Entrepreneurship** On 2 and 3 December 2011 in Sofia, Bulgaria was held the *Second International Forum on Women Entrepreneurship*, which was organized by the Bulgarian Small and Medium Enterprises Promotion Agency and the [Bulgarian Association of Women Entrepreneurs](#) (member of Business & Professional Women International). The main objective of the International Forum was to encourage ladies' business leadership and to promote their active presence at managerial positions among the business circles as well as among the general public, by means of presenting, from one part, the activity of the companies they are in charge of, and from the other - by subjecting to discussion women entrepreneurship's topics of present interest. To this end, the event was run in two different aspects – the one, being a discussion forum and the other – b2b meetings.

More than 70 participants— representatives of foreign organisations of women entrepreneurs, most of which coming from Europe, as well from Balkan region. Leading Bulgarian and international companies managed by ladies were presented as well. What is important is the future policy of the country to ensure effective implementation of the legislative framework of the European Union for gender equality, the realization of genuine and effective "mainstream gender" (or integrated approach to equal treatment of men and women) in all policies including the one on spending the resources of the European Social Fund.

## CYPRUS

### GOOD PRACTICES

Operational Programme 2007–2013: “Sustainable Development and Competitiveness” Structural Funds - Scheme for the enhancement of Female Entrepreneurship.

The Scheme is part of the Operational Programme 2007-2013 “Sustainable Development and Competitiveness”, that is co-finance by the European Regional Development Fund and the Republic of Cyprus. For this period of time the total amount that will be granted is €7.2 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
- 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 announcement of the Scheme was on February 2008 and the second on November 2009. The Ministry received 378 applications and 194 new businesses were accepted into the Scheme.

It is expected that about 500 new jobs will be created of which a significant number concerns of scientific personnel. Since 2009, a total grant of €1.3 million was paid in 48 new businesses.

In general, the Scheme proved to be very popular among women.

What we have seen is that age and sex was not a barrier for women who want to start up a new business.

The eligible investment projects include various professions such as nurseries, hairdressing and beauty salons, law offices, accounting and consulting offices, bakeries, small manufacturing businesses, surgeries, gym and fitness centres, etc.

## **CZECH REPUBLIC**

### **A. STATISTICS**

In 2011 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 and 34 % of all. 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 make up 30.8 % of all entrepreneurs (886.2 thousand people).

Female entrepreneurs represent 12.9 % of working women, while 22.0% of working men are entrepreneurs. 2.0 % of employed women are also employers (out of 2,117,3 thousand employed women). In comparison, the proportion of employers in the male employed population was 5.0 % (of a total of 2,810.6 thousand employed men).

The proportion of women employers (22.6 % of about 174.0 thousand employers) is lower than their representation in the ranks of the self-employed ( more than 699.0 thousand self-employed, 31.1% are women).

25.6 % of female entrepreneurs are university graduates, which is 2.0 percentage points higher than graduate male entrepreneurs. 20.6% 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%. The highest shares of entrepreneurs of all employed people were in professional, scientific and technical activities (41.2 %), real estate activities (49.8 %) and in construction (41.0 %).

The highest shares of entrepreneurs-women were (similar as by men and total) in scientific and technical activities and in real estate activities. The third position in the proportion belongs to information and communication activities (one fifth of undertaking of all employed women).

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

### **B GOOD PRACTICES**

In 2011, women used programmes in support of small and medium entrepreneurs from the Operational Programme Enterprise and Innovation (OPEI), approved for the period 2007 – 2013. Access to capital were supported in the form of 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 main source of support for projects by female entrepreneurs comes from programmes funded from the State budget and the EU Structural Funds. A total of 48 % of projects funded by OPPI (1331 projects) have a positive impact on equal opportunities and 10 % of projects funded from OPPI programmes directly focus on support for equal opportunities.

"Start" enabled the implementation of entrepreneurial intentions of persons going into business for the first time.

Through advantageous guarantees the programme Guarantee particular made the implementation of entrepreneurial projects easier for small and medium

entrepreneurs focussing on investment and increasing their competitiveness. 178 jobs for women were created in the 2011 within the programme GUARANTEE.

The programme "Progres" allowed the implementation of development entrepreneurial projects of small and medium entrepreneurs with a short history. 120 jobs for women were created and 1 loan was provided to women entrepreneurs in the 2011 within the programme PROGRESS.

#### 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 of their projects and activities.

#### Association of Women Entrepreneurs in the CR (APM CR) ([www.apmcr.cz](http://www.apmcr.cz))

The goal of this association is to bring together women entrepreneurs and managers to improve business and management activities, to create new business and social ties, to create a consulting network, to develop the potential of women through education, to develop business ethics and managerial skills, to allow women entrepreneurs and women managers to meet, exchange experience, develop new business opportunities. APM CR is a founding member of the Czech Women's Lobby which is part of the European Women's Lobby (EWL) in Brussels. APM CR has been a long-term member of the global organisation Business and Professional Women International as a BPW club in Prague, the Czech Republic.

From the activities of APM CR in 2011

The conference "ETHICS - Examples of Good Practice" assessed the importance of ethics in various areas of public and commercial sector as well as the obvious and less known aspects of ethics in various fields and brought about suggestions for comparison, confrontation and debate. The lecture "Power of Communication" on how to effectively obtain more using interactive communication. Interactive lectures and discussion on "Understanding of and Coping with Fear" and "Teambuilding and its Possibilities" on how to overcome barriers within the team.

The international workshop in Prague "Women Leaders Mentoring" or "Principles of Mentoring and what does Mentoring Bring to Women Mentors?" with the participation of lecturers from the Senate of the CR, BPW Switzerland, IVPL Poland and women managers and entrepreneurs from the CR.

Cooperation with the Czech Management Association, with the Enterprise Europe Network Czech Republic, the Association of Entrepreneurs and Traders of the Czech Republic, the Chamber of Commerce of the Czech Republic and other entities.

In 2010, APM CR-BPW Prague completed work in a major international project aimed at promoting equal opportunities and support women's entrepreneurship.

#### Central Bohemia Association of Women Entrepreneurs and Managers (STAMP) ([www.stredoceske-podnikatelky.cz](http://www.stredoceske-podnikatelky.cz))

Since 2011, STAMP a civic association that provides a common platform for women entrepreneurs and women managers has been a partner of the project organized by the business community SPAR Šumava "Education in Retail" funded by the European Social Fund. The club is mainly focused on families with preschool children.

## **ESTONIA**

### **A. STATISTICS**

30.4% of shareholders are women (from all enterprises registered in Estonia). In sectors the largest share of the female shareholders are in social work 78.2%, health 74%, manufacture of wearing apparel 67.9%, manufacture of textiles 59.6%, legal and accounting activities 58.5%, travel agencies and tour operators 53.6%.

The lowest percentage of shareholders are in water transport 8.8%, manufacture of motor vehicles, trailers and semi-trailers 9.3%, production of metal 10.7%, wholesale and retail trade and repair of motor vehicles and motorcycles 11.1%, manufacture of rubber and plastic products 12.1% and telecommunications 12.7%.

22.7% of managing board members are female. In sectors, the largest percentage of female members are in social work 70%, manufacture of wearing apparel 66.3% and manufacture of textiles 60.2%.

Less female members are in other mining 3.2%, water supply 4%, manufacture of rubber and plastic products 6.7%.

Regarding labour force 50.5% of employed are women.

### **B. GOOD PRACTISES**

Name: ETNA microcredit

Project period: 01.06.2012-31.01.2014

Project size: 268 794 EUR (240 197 grant and 28 597 co-financing)

The project is supported by: The Open Estonia Foundation

Project Partners: NGO ETNA Estonia (ETNA) and the Rural Development Rural Development Credit Cooperative (MEHLÜ).

More information: [www.fem.ee](http://www.fem.ee)

The project objectives are to:

- Provide an integrated support package for women who want to start their own business or expand an existing business and develop entrepreneurial thinking. Support package consists mentoring, training and business loan for women.
- To support the business through the micro-credit program.
- Encourage and persuade women to create their own jobs and start a business.
- To make women more visible and effective in business.
- To increase rural residents' confidence and entrepreneurial thinking.
- Contribute to the reduction of poverty and unemployment in rural areas.

Women participating in the mentor group and trained under the guidance of a mentor. The loan is granted to the group, and the group is free to decide how much and to whom to lend to the group, the program works on the principle of trust and mutual surety and requires group members support each other and cooperate. Interests rate is 4%, maturity is 3 years and maximum amount is 10 000 euro per group.

Sustainability of the project and future directions:

- Mentors who have been trained and are working in the project are able to offer support for persons in the project (start-up companies work in pairs or in a group).

- Lending Group members will continue their activities and are also strong partners for business cooperation after the end of the project.
- Loan resources are growing. Accrued interest will be added to the total amount of the loan.
- The lessons learned can be used in new projects.
- Microcredit allows increasing women's ability to act as an entrepreneur.



## GERMANY

### A. STATISTICS

The number of self-employed women in Germany has been rising steadily for years. According to the microcensus, some 4.26 million people were self-employed in 2010, of which 1.34 million (31.5%) were women. With a male self-employment rate of 13.9%, men were almost twice as likely as women (7.5%) to be self-employed. The trend towards more business start-ups by women is confirmed by the *KfW-Gründungsmonitor* (KfW start-up monitor) 2011, according to which 41.5% of the total of 835 000 people starting up their own business were women.

### B. GOOD PRACTISES

The *bundesweite gründerinnenagentur* (bga – National Agency for Women Start-ups Activities and Services (bga)), commended by the EU as a European model of success, operates nationally and at the level of the individual *Bundesländer* and in the regions. As an initiative bringing under one roof since 2004 all the support opportunities for women entrepreneurs and business starters in Germany, the bga provides cross-sector information, advice services, training and networking opportunities. Since 2006, it has had regional branches in all 16 *Bundesländer* and operates as a central contact point for industry, education, politics, the media and the public. The bga network is constantly growing and now includes more than 1 900 regional partners. It is a think tank for the development of innovative ideas, taking into account the specific nature of women's start-ups.

Germany has 470 advice centres for initial advice and guidance specifically designed for women business starters and entrepreneurs, 1 100 male and female experts offering more in-depth technical and sectoral advice and 330 networks available via the national bga platform. The national calendar of events includes training on all aspects of starting and expanding a business and facilitating business succession, mentoring and coaching.

Since it started, the bga has provided well over 5 000 advice sessions, featured around 2 500 times in the media and conducted over 1 500 events. Its almost 40 publications on women's entrepreneurship contain current data and facts, illustrate opportunities in growth markets such as the creative industries or the senior economy, give guidance and showcase successful women entrepreneurs.

One explicit focus is the promotion of business successions by women by means of the '*Nachfolge ist weiblich*' (Succession is female) campaign. Together with the members of the bga task-force from the *Land* and Federal ministries, chambers of commerce, business support organisations and consultancies, new concepts to raise the awareness of potential women successors, multipliers and business families were developed in 2011. Focuses also include innovative, knowledge-based and technology-oriented start-ups by women, female freelancers and the self-employment of women with an immigration background.

The results of the 40 subprojects supported by the Federal Ministry of Education and Research (BMBF) in the context of the '*Power für Gründerinnen*' (Power to Women Starters) project are available following the project's conclusion and illustrate women's motivations and ability to go self-employed and structural differences in the business start-up process between men and women.

The ambassadors' network 'Supporting Women Entrepreneurs' promoted by the BMBF and the EU showcases 64 positive and realistic role models chosen as ambassadors. They can be accessed via the national bga platform even after the conclusion of the project and, together with another 80 women starters, engineers and successors showcased by the bga, they are available for events in schools and universities and to speak to the media.

In the context of the BMBF programme '*Frauen an die Spitze*' (Women to the Top), almost 100 research and development projects are working on the reasons for the unsatisfactory level of female participation in the economy and in top jobs. Eight of the supported projects focus explicitly on women's self-employment.

Since 2010, the career opportunities of women in the public sector, as employees in companies and in self-employment have been the focus of the step-by-step plan of the Federal Ministry of the Family, Senior Citizens, Women and Youth (BMFSFJ) on 'Women in Top Jobs'. In April 2011, the road show '*Meine Zukunft: Chefin im Handwerk*' (My future: boss in the craft sector) was launched with a start-up event in Berlin.

This project aims to raise women's awareness of career opportunities running businesses in craft trades by means of an interactive exhibition. It was incorporated into many events in 2011 in a total of nine chamber of handicrafts regions and their training establishments.

In 2011, the BMSFSJ also continued the action programme '*Perspektive Wiedereinstieg*' (Reintegration prospects) and the programmes '*frauenmachenkarriere.de*' (Women's careers) and '*Infobörsen für Frauen*' (Information fairs for women) and supported the networking of self-employed female joiners. These programmes raise the awareness of and support women in various contexts, including self-employment as an attractive alternative to dependent employment.

Activities in the context of the '*Gründerland Deutschland*' (Start-up Land Germany) initiative of the Federal Ministry of Economics and Technology (BMWi) include, for example, the annual '*Gründerwoche Deutschland*' (Start-up Week Germany) with more than 1 400 events by a wide range of actors, which also aim to make better use of the existing potential of highly qualified women and contribute to entrepreneurship in Germany.

In cooperation with the '*Kreditanstalt für Wiederaufbau*' (KfW), the BMWi invited successful women entrepreneurs from around Germany to a round-table in 2011. The goals were to discuss in detail the results of the KfW survey on women entrepreneurs, growth prospects and the specific challenges facing businesses run by women and, together, to develop new strategies for the growth of women-owned businesses.

## 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.

## ICELAND

### **A. STATISTICS**

In 2011 female employment rate in Iceland was 74% but according to an annual report by the World Economic Forum (WEF), published in October 2010, Iceland remains the country that has the greatest equality between men and women.

Managers in Icelandic companies were 19% women, 23% women were Chairmen of Boards and 23% women were board members.

Unemployment among women in December 2011 was 7,3% and had increased.

### **B. GOOD PRACTICES**

The “Impra Service Centre for Entrepreneurs and SMEs” <http://www.impra.is> has assisted women in developing specific business ideas with the intention of establishing their own businesses with very successful ongoing projects.

- “Brautargengi I” a 15 week national level seminar, since 1996, which 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. 933 women have graduated since 1998, and according to a new research made by the Social Science Research Institute more than 50% of them now run their own business. “Brautargengi II” seminar offering guidance and follow up on female businesses for those who want to deepen their knowledge.
- Guidance “Handleiðsla” advice given free of charge to women working on a special business idea and are planning to establish their own business.
- Women planning exportation “Konur í útrásarhug” project on how to make the first steps when planning exporting.
- The technique on negotiation for women to the benefit of their firms or their employers.

The Bifröst University <http://bifrost.is> offered the 11 week business course for women in business called Women Power “Máttur kvenna” for the 13<sup>th</sup> time. Women Power part II, a further education in this field was also offered. Both courses are offered on-line. The first women graduated in 2004. Now the courses have been adjusted to unemployed women looking for work.

The parliament (Alþingi) passed a law aimed at promoting gender quotas on boards of directors in companies. According to this regulation, the board of directors in public limited companies with more than 50 employees are required to represent each gender when the board consists only of three persons, and when board members are four or more the gender ratio shall not be lower than 40 per cent. These rules will enter into force on September 1st 2013 and are considered to be a significant step in the battle for gender equality and an equally significant step in corporate management. Increased number of women in positions of responsibility, the more compelling role models. The Ministry of Welfare and the Ministry of Economic Affairs are jointly preparing this.

The Icelandic Association of Women Entrepreneur “ Félag kvenna í atvinnurekstri” <http://fka.is/> a nonprofit professional organization for female business owners that aims to bring them together, make them stronger, more noticed in the business world and the society. To encourage exchange of ideas and knowledge and sharing experiences, between its 700 members.

The women’s guarantee fund “Svanni” <http://www.svanni.is> is a pilot project for 4 years with calls for applications twice a year. The fund is owned by the Ministry of Welfare, the Ministry of Industry and the City of Reykjavík and the Directorate of Labor is in charge of the project. An agreement has been made with the bank Landsbankinn for awarding the loans.

Women with innovative ideas can apply online for loans from 12.500 Euros to 125.000 Euros with the fund guaranteeing half of the amount and the bank the other half. The applications are evaluated by the board of the fund and the bank.

The Ministry of Welfare has since 1991 awarded grants to women entrepreneurs through The Women’s Fund “Kvennasjóður” <http://www.atvinnumalkvenna.is> The amount every year has been approximately 186.000 Euros with 18.600 Euros as the highest grant possible.

The project/company has to be owned by a woman at least 50%, the idea has to be innovative and make jobs in the long run. Grants are awarded for making business plans, for marketing, product development and a wage grant to start up a company. According to an evaluation of the grants in 2010, 85% of the grantees said that the grant was very important for the development of their business and 83% will keep on developing their ideas/companies.

The grantees have one year to finish their projects and have to turn in a report where they evaluate the project and turn in an overview of the costs involved.

The Research Centre for Gender Studies at the University of Iceland <http://www.rikk.hi.is/> was founded in 1991.

The Centre, which is an interdisciplinary has been a leading institution research institute in Iceland, promotes research in the field of gender studies and the dissemination of research results and information.

The center works together with academics from the five Schools within the University as well as with academics and specialist from other universities and institutions employing an interdisciplinary approach in gender and equality research and also serves in advisory roles to government and civil society bodies.

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.

Reports: BBC News Business BBc <http://www.bbc.co.uk/news/business-11517459>:The Guardian <http://www.guardian.co.uk/world/2011/oct/03/iceland-best-country-women-feminist>:D. Websites

## **IRELAND**

### **A. STATISTICS**

Self Employment In Q 4 (Oct – Dec) 2011, there were 1,807,800 persons (aged 15 years +) employed in Ireland, 15,400 (0.8%) lower than the level recorded in 2010.

The number of self-employed persons in December 2011 (285,800) was at its lowest level since the fourth quarter of 1998 when 282,500 persons were classed as self-employed. The decrease in employment for self-employed persons (-11,100) accounted for just over 72% of the decrease in employment.

Of the 285,800 self-employed persons in Q4, 2011 some 46.5% were female of whom had 20.1% paid employees. For the same period in 2010, there were 296,900 self employed persons employed in Ireland. Of these just over 19.5% were female, and 67% 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 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.

During 2011 Enterprise Ireland conducted further research and a number of focus groups whilst developing a new “women in Business Start- UP drive”. Subsequently a new business unit has been set up within Enterprise Ireland to focus on accelerating female entrepreneurship in Ireland.

Mentoring for Female Entrepreneurs Programme. Following on from the success of the 2009 – 2010 Irish Network of Ambassadors for Female Entrepreneurship, 2011 saw the launch of the Mentoring for Female Entrepreneurs programme (Sept 2011) with 15 Irish mentors formally inaugurated by the European Commission at the

Female Entrepreneurs Conference in Warsaw, Poland (Nov 2011). This new initiative forms part of the wider European Network of Mentors for Women Entrepreneurs.

The Mentoring for Female Entrepreneurs programme offers expert mentoring to women entrepreneurs, to support them sustain and develop their fledgling businesses. Under the programme the participating entrepreneurs are matched with a suitable Mentor for a 12 month period for the purpose of receiving guidance and mentoring support for their business. A clear outline of the goals and objectives is agreed between both parties to ensure that the best results can be achieved.

In addition to the one-to-one mentoring, a series of regional mentoring clinics took place throughout Ireland affording entrepreneurs the opportunity to have individual consultations with mentors on specific aspects of their business. As part of these clinics applicants who were unsuccessful in securing a place on the programme, will be afforded the opportunity to have one-to-one meetings with a full panel of mentors. ([www.mentoringforfemaleentrepreneurs.com](http://www.mentoringforfemaleentrepreneurs.com))

### **Going for Growth**

The **Going for Growth** initiative ([www.goingforgrowth.com](http://www.goingforgrowth.com)), 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 and in excess of 160 female entrepreneurs have participated in this initiative. The programme offers peer support and the leadership direction of a more experienced lead entrepreneur. The Going for Growth initiative represented Ireland in the Investing in Skills category of the European Enterprise Awards 2011.

Enterprise Ireland is also supporting a follow-on initiative *Continuing the Momentum* for selected participants who have completed a cycle of Going for Growth and continue to be focused on achieving growth.



## ITALY

### **A. STATISTICS**

Using data from the Observatory, made by Unioncamere on the basis of the Business Register of the Chamber of Commerce - the 2nd National Report on Women Entrepreneurship separately analyzes the dynamics of enterprise development for women with a survey of the period 2003-2008 and a deepening the twelve months ranging from June 2009 to June 2010. The report presents the results of a sample survey of corporate behavior with respect to access to resources to innovate and compete, and the relationships they have with the different territorial entities: the banking system, associations, institutions, chambers of commerce, training and education systems, universities and research.

### **B. GOOD PRACTICES**

Looking at the dynamics of firms in the most difficult period in comparison of the recent crisis - that between June 2009 and June 2010 - the report highlights how firms behaved in a feminine way much better than the male. In the twelve months analyzed, the former are increased by 2.1% (corresponding to a balance of 29,040 units) compared to a negative growth (-0.4%) than men who have lost, in the same period, 17,072 units. Among the women-led companies, major balances are recorded in Latium (+6,638 units), Lombardy (5310) and Campania (3248).

While, at the sectorial level, the greatest advances are recorded in the activities of Accommodation and food services (+4,346 balance of the period), trade (+4,129) and construction (+4,016). In relative terms, the strongest impulse to the growth of entrepreneurship rose last year came from the most innovative component, the capital of the company, grew 18% in 12 months.

In the middle of 2010, the women's companies were 1.421,085, a 2.1% increase over the same period last year.

Over the last year analyzed, the report shows that among women who are starting a new business emerges, gradually, the preference for legal forms "collective" than an individual company. Although it remains the dominant legal form for women and men.

The activities of women's companies focuses mainly on services, particularly those related to "health and social care" where almost one out of two, 41%, is led by a woman.

But more and more women tend to occupy new ground, proving themselves in the most market-oriented activities such as business services (where the rate of feminization has reached 31.6% surpassing that of a traditional sector for feminine presence feminine "agriculture" (29.2%). Female entrepreneurship is more.

Concentrated in the southern regions where, excluding Sardinia and Sicily, at the end of June 2010 there is a rate of feminization of the business of 26.1%. At that time, resided in the six continental regions 355,754 businesses, representing 25% of all female business world. Including Sicily and Sardinia, this share rises even to 36%, for a total of 512,620 units.

A short distance below the North-West, home to 24.5% of companies led by women (348,346 units).

The Centre Italy stops at 21.5% of the total, while the North-East is the district where the woman is less represented in the universe business. Here, in fact, it rose only 17.9% of all enterprises

Among the regions, the one that hosts the largest absolute number of women's businesses is Lombardy, where it has 191,944 companies headed by a woman.

Curiously, the region is also last if you look at the relative weight of the total women's entrepreneurs only 20%. In absolute terms, the Lombardy region is followed by Campania (148,803 companies), from Latium (140 225) and Piedmont (111,705 .

The palm of the region with the highest rate of women in a business goes to Molise, where they rose to 30.2% of the companies followed by Basilicata (27.9%) and Abruzzo (27.7% Sector of activities: , Trade (29.2%) and Agriculture (17.8%) remain the areas with the highest concentration, followed by accommodation and food services (8.6%), Manufacturing (8 , 3%) and Other business services (7.6%).

Agriculture, in the last twelve months, is the only sector to mark a loss (-2.48%), while emphasizing the positive results of health (+7.24%) and education (+5.12).According to the survey, the woman entrepreneur still has a level of participation in the business world far below their potential, although over the years has grown a presence that "promises" to occupy many "spaces" through new economic activities, 'purchase or taking over existing ones.

The female entrepreneur (so also the rest of the entrepreneur) uses little care services and advice, and manifest a greater need for services in support of competitiveness, especially for innovation. Feel more human complexity of managing work time and family Uses little internet and online services, including access to services of the Public Administration.

She has a relationship with money marked on prudence, and a very careful financial management of the company, limiting the use of external sources only when strictly necessary in these cases may prefer to go to local banks Perceives as the economic crisis but the majority reacts with strategies to organize and raise.

Among government measures she considers a priority the reduction of taxes, more public funding, and administrative simplification

She has an extensive network of contacts in the area and prefers to have relations with their colleagues, with whom also realizes projects of common interest which are most successful.

WEB SITES <http://www.unioncamere.gov.it/P42A532C311S144/II-Rapporto-nazionale-sull-imprenditoria-femminile.htm>

# 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**

Annual employment figures from the Labour Force Survey ([http://www.nso.gov.mt/statdoc/document\\_view.aspx?id=3151](http://www.nso.gov.mt/statdoc/document_view.aspx?id=3151)) reveal a marked increase in the employment rate for women since 2003, despite remaining significantly lower than that for males. The employment rate amongst females aged 15-24 stood at 42 per cent, while for those ages 25-34 it stood at 65 per cent. In 2011, 6.6% of females were self-employed, resulting in a slight increase of 0.3% from 2010.

### **B. GOOD PRACTICES**

#### **1. Nista- The benefits of Sharing Work-Life Responsibilities**

This is a social marketing campaign, targeting specific audiences to promote work life balance. This work life balance can only be achieved by input from all parties, females, males, employers and society at large. This €1.3 million campaign is an EU funded project aimed at encouraging more women to enter and remain in labour market through an information campaign that will span over two years using TV, radio and other media. This campaign is split into four phases:

Phase One: Generating awareness amongst society in general.

Phase Two: Challenging Traditional roles for women.

Phase Three: Promoting Men in the Family sphere.

Phase Four: Employers for work-life balance.

Phase One and Two have been completed, with preparations currently being made to launch Phase Three.

#### **2. INT Scheme- Ibda Negozju Tieghek**

This is an entrepreneurship programme aimed at people of all ages who want to start their own business. The Employment and Training Corporation provides training, personal advice and counseling on how to start a business and successfully make it work, mentoring and financial grants. This programme is part of ETC's efforts at promoting an enterprise culture in Maltese society. The INT programme is open to unemployed persons who are interested in opening a business. As of the end December 2011, there were a total of 41 persons who applied to be enrolled onto this scheme of which 17 were female.

#### **3. Employability Training Courses**

ETC offers a wide range of training programmes designed to suit the needs of employed, inactive, or registered unemployed individuals eligible to work. These programmes consist of short courses, traineeships and training subsidy schemes that are designed according to local labour market needs. Training is available in the field of basic skills, office related subjects, IT, technical courses and care working courses amongst others. It also offers actively employed individuals the opportunity to further their existing skills in order to adapt to changing labour market requirements. As at December 2011, a total of 15,072 persons were trained through the mainstream courses offered under the Employability Programme of which 5,393 were females

4. The Training Subsidy Scheme is intended to encourage constant training and development amongst the self-employed, amongst other categories of eligible individuals. It provides financial assistance for off-the-job training expenses. The financial assistance is a grant equivalent to 75% of the training costs, up to a maximum amount of €1000 per individual. 301 persons benefited from the TSS scheme in 2011. This represented a 600% increase over previous years.

Training Subsidy Scheme (Academic) Launched for the first time in 2011, this scheme is intended to provide financial assistance in the form of a training grant, payable to individuals who are either job seekers or employed and are interested in obtaining a Higher Education qualification at EQF/MQF level 5 and level 6 in an area related to Digital Media or Financial Services. 85 persons benefited from the scheme in 2011. Of these, 51 embarked upon a Degree course, and 34 started a Diploma course. In all, there were 59 participants whose course was within the area of Digital Media, and 26 within the area of Financial Services.

#### 5. Ambassadors in Malta for increasing women Entrepreneurs (AMIE)

The main objective of AMIE is to promote Female Entrepreneurship in Malta through the establishment of a Network of Women Ambassadors, campaigning amongst unemployed women, women in active professional life as well as students to set-up their own businesses and become entrepreneurs. Furthermore the Ambassadors act as role models to raise women's ability to create a vision for themselves as entrepreneurs as well as the required motivation and self-confidence in setting up and creating a successful business. The Ambassadors inspire other women to become entrepreneurs by 'telling their story'. They have held various talks to inspire students in various schools around Malta. There are also ongoing talks with various local councils to hold talks in the respective localities targeting unemployed women and women who are unhappy in their present employment.

6. Extension of Maternity Leave- Maternity leave was increased from 14 weeks to 16 weeks as from 2012 and will be increased by a further two weeks in 2013. The extra weeks will be payable from public finances with a fixed weekly rate of €160 euro. This will also include self-employed women, which should encourage more women entrepreneurs.

7. NCPE- 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. It has finished work on an EU co-funded project, 'ESF 3.47-Unlocking the Female Potential' and published the report this year. The link to the report can be found in the next section.

#### C. Studies and Publications

Nista Information Booklet and Pre-Campaign Research-

<http://etc.gov.mt/Category/5/22/Research-and-Reports.aspx>

NCPE, Unlocking the Female Potential Research Report, 2012.

[https://secure2.gov.mt/socialpolicy/SocProt/equal\\_opp/equality/projects/unlocking.aspx](https://secure2.gov.mt/socialpolicy/SocProt/equal_opp/equality/projects/unlocking.aspx)

#### Weblinks

Employment Training Corporation site: [www.etc.gov.mt](http://www.etc.gov.mt)

AMIE - For more information on the project please visit: [www.amieproject.eu](http://www.amieproject.eu)

## **POLAND**

### **GOOD PRACTICES**

Central government in Poland carries out a series of actions aimed at helping women in entering the work force and promoting female entrepreneurship.

The following projects co-financed by the European Social Fund within the framework of the Human Capital Operational Programme are currently being implemented:

“Social – economic activation of women at the local and regional level”

“Accommodating family and work roles of women and men”

“Gender mainstreaming as a tool for change at the labor market” (co-financed by the European Commission).

The expected results of the above mentioned projects are the increase in awareness and knowledge among institutions (trade unions, workers organizations etc.) in regards to implementing policies favoring working parents and the increase in the ability to implement tools which allow for merging of the work and family roles (flexible forms of employment). This would contribute to strengthening the activities and entrepreneurship of women.

This would help to promote the modern society model, in which women and men are treated equally. Data and experience gathered from the projects may be used to create strategies and programs at the central and regional levels having to do with economic, legal and social activities helping in promoting employment and entrepreneurship.

The Polish Agency for Enterprise Development has carried out a research project called “Women Entrepreneurship in Poland”. The main objective was to broaden the knowledge on women entrepreneurship in Poland and prepare recommendations regarding ways of support and limiting the barriers disallowing them to increase their business activity.

The English version of this report is available on the Polish Agency for Enterprise Development website.

## PORTUGAL

### **A STATISTICS**

The number of women working independently has been increasing for several years now. According to the National Institute of Statistics and the employment statistics found that, in 2011, some 1.021,8 thousand people were self-employed, of which 384.1 (38,41%) were women and 637.7 (63.77%) were men. A typical woman entrepreneur in Portugal is self-employed, she is in the beauty services, cleaning, health, catering services, consulting and training.

### **B GOOD PRACTICES**

The National policy on equality between women and men has been focused on National Plans for Equality. The Commission for Citizenship and Gender Equality (CIG) is mechanism for equality, responsible for coordinating the implementation of the National Plan Gender Equality and no Discrimination. This plan has three measures of financial independence: 1) *To promote female entrepreneurship through training, consultancy and support for the constitution of business association networks, namely through financing* 2) *To promote qualified female entrepreneurship, and 3) To support female entrepreneurship through the establishment of protocols that facilitate access to credit, namely to microcredit.*

This mechanism is 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 design. Axis 7 aims at developing the capacity of national public institutions and civil society organizations in order to promote gender equality. In this regard,(Promotion of Women Entrepreneurship), in 2011, were created, by women, 190 companies and promoted training for women. Also, under the Operational Program for Competitiveness (POFC), in 2011, there were 2 calls for proposals with a specific funding line to promote women 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, 75 projects have been supported. It allocates a bonus for female entrepreneurship, given to projects led by women which specific conditions

The Commission for Citizenship and Gender Equality, in despite of not being beneficiary entity or an intermediate body under the POFC, issues opinions on the quality of the projects applied for this funding line. CIG is part of the national network of Corporate Social responsibility Organizations (REDE SPOT) since 2008. The main objective of this network is to promote the development of social responsibility, thus contributing to the implementation of policies and good practices, in particular in the environmental, economic, ecological and social fields, in gender equality and female social entrepreneurship.

#### **Microcredit Program**

The CIG established a protocol with the CASES - Cooperative António Sérgio for Social Economy, in the context of National Microcredit Program, approved in 2012, 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 IEFPP – 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. This program 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 measures of support and incentives to the creation of companies are previewed in two instruments: credit lines microinvest and invest.

Other Programs: The IAPMEI – Institute for Support to Small and Medium Enterprises and Investment - manages the program FINICIA which aims to raise awareness for the entrepreneurship, to support undifferentiated entrepreneurship, i.e. open to all sectors of activities. It is directed to potential entrepreneurs regardless their qualifications, as well as immigrants with a residence permit.

The ACIDI - High Commissioner for immigration and Intercultural Dialog - manages the Immigrant Entrepreneurship Project (PEI) that aims to raise awareness among immigrants to entrepreneurship as an important form of labour integration, to develop personal, social and technical skills. It also promotes the creation of businesses and the reinforcement of those already existing. In 2011, ACIDI to support 286 immigrant entrepreneurship projects 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 aiming to facilitate the opening of shops, restaurants and other services, in spaces designed for this purpose.

At academic level, master and doctorate degrees specially, in the field of economics and management, 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 University Institute of Lisbon, which aims to encourage potential entrepreneurs with an Intra-Entrepreneurship spirit in existing organisations. The School of Economics and Management (ISEG) and the Institute for the Promotion and Development of Entrepreneurship (IFDEP) promote Entrepreneurship University in Portugal.

Associations of female entrepreneurs- In Portugal, 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 National Association of women Entrepreneurs (ANE), the Portuguese Association of women entrepreneurs (APME) and the Association of women entrepreneurs (AMEP) in Portugal and the Federation of Associations of Women Entrepreneurs. Also NGOs, namely National Association of Young Entrepreneurs (ANJE) and the Portuguese Industrial Association (AIP-CCI). Moreover in 2011, the Portuguese Network of Ambassadors for Female Entrepreneurship continues to do good work of encouraging and inspiring other women to start their own business.

## ROMANIA

### **A. STATISTICS**

Since 2008 the percentage of female start-ups has kept around 42%. Starting 2011 we observed a slight increase until 44%. In conformity with data received from National Trade Register Office the situation is presented below:

Year	No. of SMEs established included also authorized persons	No. of SMEs established by women included also authorized persons
2008	144177	61130
2009	116024	49087
2010	123148	52016
2011	133190	58664

There are more than 10 Women Associations. From these we could enumerate:

-The Association of Romanian Women established in December 1989 in order to satisfy the necessity for organization, representation and also for defense the women rights;

- Coalition of Association of Business Women established in 2004 by 9 Women Associations in order to be an important partner in process of taking decisions which affect business environment.

Also, in 2011, 41% SMEs were created by women from SMEs created by youth within the programs for young entrepreneurs implemented by AIPPIMM (from 1256 SMEs created within the program, 516 were created by women. In comparison with other programs implemented by AIPPIMM were the percent is around 32% we observed that young women are interested to become entrepreneurs.

### **B. GOOD PRACTICES**

Since 2009, the Agency for Implementing Projects and Programs for SMEs (AIPPIMM) took over the activity of the Ministry of Economy Trade and Business Environment related with SMEs sector. Its principals are linked by developing the SMEs sector in Romania . A special attention will be granted to the development of SMEs in regions in which social and industrial infrastructure is weak, and unemployment rate high. AIPPIMM co-operates tightly with organizations having an impact on the development of the SMEs sector.

A special attention is for developing entrepreneurial culture among women manager from the SMEs sector. In this idea, AIPPIMM has continued the national program for encouraging women in business and with European financing created the first network of women ambassadors and the first network of mentors for women entrepreneurs.

The national program for the development of entrepreneurial culture among women managers from SME sector started successfully in 2005. Since 2009, AIPPIMM has continued the program and strongly linked the activities of programs with European SMEs Week events. The program has two important phases: workshops with seminars and entrepreneurial training courses. The workshops contented presentations of the main businesswomen associations from our country and were organized at regional level by the 8 territorial offices subordinated to AIPPIMM. The

participants showed a high interest and were convinced to come at the second program's phase: entrepreneurial training courses. It should be mentioned that these seminars are open also for men entrepreneurs.

Supplementary, the program has the third phase: elaborating brochure or a national conference. In 2011 the third phase of program included elaboration and printing of brochure "Selection of entrepreneurial good practices from Romanian SMEs" and in 2012, the third phase will be a national conference in Bucharest on October.

Starting 2013, we intent to extend the support by offering a grant for starting a business based on selection of business plans elaborated by participants to the course and also we intent to restart tradition in organizing small exhibitions for local women entrepreneurs companies for promoting there, their products and services in order to establish business contacts between participants. A special session will be about women rights and ways to fight against gender discrimination and home violence.

**Romanian Network of Female Entrepreneurship Ambassadors** Starting 2010, AIPPIMM responding at European initiative launched this project as project leader, in partnership with Young Entrepreneurs Association from Romania and The National Association for Business Women from SMEs. The project was financed by European Commission.

The main results in 2011:

- Selecting of 14 ambassadors of Romanian female entrepreneurship;
- Thirst Romanian Network of Female Entrepreneurship Ambassadors;
- 4 Regional seminars organized in 4 regions of Romania: Cluj, Iași, Craiova and Tulcea - 252 participants;
- 1 National Conference organized at Bucharest on 29 October 2011 -130 participants;
- 1 brochure: "**Romanian Network of Female Entrepreneurship Ambassadors**

#### **Project"**

- 13 ambassadors became mentors for women entrepreneurs.

**Romanian Network of Mentors for Women Entrepreneurs.** Starting 2011, AIPPIMM launched this project, as project partner, in partnership with Young Entrepreneurs Association from Romania as project leader and The National Association for Business Women from SMEs. The project is financed by European Commission.

The main results: - Selecting of 14 mentors for women entrepreneurs - 13 from them are ambassadors of Romanian female entrepreneurship;

- Selecting of 55 mentorees;
  - Thirst Romanian Network of Mentors for Women Entrepreneurs;
  - 4 Regional seminars organized at: Timisoara, Cluj, Iași and Constanta;
  - monthly meetings between mentors and mentorees;
  - 1 National Conference will be organized at Bucharest on February 2013.
- 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**

### **GOOD PRACTICES**

The fact that participation of women in entrepreneurial activity is statistically lower than that of male population makes Slovenia a typical country of the innovative economy, effectively sharing the characteristics of the developed European countries. Data for Slovenia for 2011 indicates that among the start-ups and beginners in the field of entrepreneurship there were 64,3 per cent of men and 35,7 per cent of women, which indicates that almost twice as many men participate in the early entrepreneurial activity as there are women actively involved. Among the seasoned entrepreneurs the ratio is similar or even more in the favour of men: in this population the average gender distribution is 70,1 per cent of men and 29,9 per cent of women.

The research on entrepreneurship carried out in Slovenia in the past indicates that women begin dealing with entrepreneurship in average at a later age than men. The average age of women entrepreneurs - existing ones or beginners - ranges between the ages of 35 and 44. But for the first time in 2011 it is evident that the distribution across the age groups is more even and more similar between men and women. In both genders the most common age group among entrepreneurs is the one ranging between the years of 25 and 34.

In the years 2010-2011 the Public agency of the Republic of Slovenia for entrepreneurship and foreign investment carried out a number of events intended for women entrepreneurs with a main purpose of presenting best entrepreneurial practices. There was a string of events taking place in 2010 under the title »Become a female entrepreneur!« The events were attended by over 500 participants, among which there was about 20 per cent of women entrepreneurs (enterprise owners) and others were potential entrepreneurs (unemployed women or women employed elsewhere with entrepreneurial aspirations).

In 2011, with financial support of the Ministry of economy and in cooperation with Club European Women, we organized a conference titled "Social entrepreneurship=humane entrepreneurship". The conference presented a number of lectures and practical workshops and inspired an interesting debate at the panel on the topic of "Become entrepreneur!", serving to present best entrepreneurial practices presented by the successful women entrepreneurs as well as best practices from the field of social entrepreneurship in Slovenia and abroad.

In 2012 we organized an event for women entrepreneurship as part of the accompanying activities to the International trade fair. The purpose of the event was to present entrepreneurship as an attractive opportunity for women to develop a career and to promote entrepreneurship among the active female population. The topics were mainly focused upon promoting women entrepreneurship and discovering possibilities of free choice of career and personal success through entrepreneurship.

Among few non-governmental association or institutions, who dedicated their work to empowering women on the labor market, female and family entrepreneurship several activities have been going on as private initiative, based more or less on voluntary work of individuals (mentors, consultants, women entrepreneurs, members of NGOs).

- **Mentoring and Networking** (Slovenian Womens Lobby, Association of University Women, Association GIZ Podjetnost, Zavod Meta, Rotary Nike Club, Regional Chamber of Commerce Ljubljana)
- **Individual consultancy for startups** (Zavod Meta, Regional Chamber of Commerce Ljubljana) and incubating
- **Promoting the model of franchise among women entrepreneurs**

**These NGO`s had carried out**

- **A research on the impact of the recession** on the position of women in Slovenia and publication (Zavod Meta and Association of University Women)
- Signed a **letters of cooperation** with women entrepreneurs from North Italy, Croatian Istria and Serbia (GIZ Podjetnost and Regional Chamber of Commerce Ljubljana)
- **Promoting innovation** among women organizing seminars, symposiums and exhibition of female innovation as part of the Fair of innovations in Slovenia and with support of WIPO
- **International seminars** on women`s quotas.
- **Promotion of female entrepreneurship** at national TV program with business cases
- **Regular workshops and meetings** to empower young women entrepreneurs with different topics for business growth

Future activities of the »Female entrepreneurs coalition«, will be dedicated to young start ups using mentoring programs (DIONE SI), and to female innovators and entrepreneurs, establishing an international network/Council of women innovators.

## **SPAIN**

### **A. STATISTICS**

According to the Labour Force Survey (EPA) from the last quarter of 2011, women represent just about 33.4% of entrepreneurs, a rate that has oscillated only slightly from 2008 when they represented a rate around 33.5%.

### **B. BEST PRACTICES**

The Women's Institute, as an autonomous body under the authority of the Ministry of Health, Social Services and Equality, is in charge, at a national level, of the implementation of public policies aimed at promoting and supporting social and economic empowerment of women. It also focuses its activity to encourage the integration of gender mainstreaming into the activity and structure of public and / or private entities involved in the general economic context.

#### **1. Specific programs**

##### **1.1. Business Creation and consolidation Program**

This is a specific collaboration agreement signed on October 10, 2011, between the Secretariat of State for Equality, the Women's Institute and the EOI Foundation, with the objective of promoting women's entrepreneurial activity within the framework of the 2008-2011 Strategic Plan of equal opportunities, Axis 2 "economic participation" Goal 3 "Promote women entrepreneurship and her economical empowerment and awareness raising and equality training opportunities for women and men".

Under this collaboration agreement it had been implemented several coaching activities from a gender perspective to the participants of entrepreneurship courses, in order to strengthen the potential of business growth from a gender perspective. 115 women had participated in these activities.

##### **1.2. Innovatia 8.3 Program**

Collaboration agreement signed on October 24, 2011, between the Women's Institute and the University of Santiago de Compostela. With the objective of promoting women's entrepreneurship in science and technology and creating a model of intervention to integrate a gender perspective in the process of knowledge transfer and in the process of creating technology-based companies.

Under this collaboration agreement in 2011 it was hold the conference "Atalanta", with 115 participants, 25 men and 90 women, to present Innovatia 8.3 and the beginning of the business plan for two spin-off projects.

##### **1.3. On-line supporting tools**

In 2011, we continue with "Women Entrepreneurs" site, in our institutional Website, 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: the "Business creation game simulation", and the national "On-line Network of Women Entrepreneurs".



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

In the context of the collaboration that has been carried out in 2011 with the EOI Business School, as noted earlier, we developed several activities to raise awareness of gender and equal opportunities between women and men:

- Into the Organization structure, throughout the EOI's Equality Plan elaboration and development.
- In its activities: A module of equal opportunities between women and men in 3 EOI's Masters-: Full Time MBA and Master of Environmental Engineering and Management, Master in Renewable Energy and Energy Market , Master of Quality and Business Excellence and Master in Business Administration Aerospace, funded by another entity. 39 men and 21 women took part in this activity.

Finally, it is important to note that such actions related to introduction of gender mainstreaming in the economy have remained a priority for the Institute for Women. In this regard, to ensure compliance with the gender mainstreaming integration in the Structural Funds and Cohesion Fund, as major instruments to promote gender equality in all spheres, including economic and business, The Women's Institute continued working with the Equality Policy Network, to promote real and effective implementation of gender mainstreaming in operations co-financed by the Funds. All along 2011, The Institute for Women took part as a member in the Monitoring Committees of those funds and also in the Committees of the European Agricultural Fund for Rural Development (EAFRD) and European Fisheries Fund (EFF). Also has been participating in the European network of gender mainstreaming, which focuses on the integration of gender mainstreaming in the Structural Funds, particularly in the ESF.

On the other hand, The Spanish Institute for Women has develop in 2011 several training activities designed for those agencies of the State Administration directly related to economic activity (Ministry of Economy and Finance, Ministry of Industry, Tourism and Trade and the Institute of Fiscal Studies), extending this activities to the National Institute of Public Administration, which integrated gender equality training in its annual public servants training program.

## SWEDEN

### A. STATISTICS

#### *Women's entrepreneurship continues to grow*

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 2010 almost 163 000 companies were run by women (increase by 13 % from 2006), having more than SEK 364 billion in total turn-over (increase by 38% from 2006), employing almost 405 000 people (increase by 22 % from 2006) and paying their employees more than SEK 82 billion in salaries (increase by 44% from 2006). The impact of women's enterprise in the Swedish economy continues to grow.

About 23-29 % 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 is indicating that the share of women and men among entrepreneurs gradually is getting more even.

The ambition to grow is strong among the entrepreneurs. In 2011, 77 % of the women entrepreneurs would like the company to grow compared with 72 % for men. Lack of personal time is the greatest growth barrier for both women and men. Six out of ten companies regard themselves to be innovative, the same for businesses run by women and men. Women entrepreneurs tend to have higher education than men entrepreneurs. 45 % of women entrepreneurs have studied at the university, compared to 35 % for men.

The service sector is growing in importance. The majority of Swedish companies operate in the service sectors. This dominance applies to companies run by both women and men.

Although women and men run companies in all sectors, their choice of sectors follows the same pattern as found in the labour market in general, i.e. the labour market is still divided between women and men. In hiring and business services, commerce, and hotels and restaurants the share is fairly even between women and men entrepreneurs. Women tend to dominate as entrepreneurs in personal services, medical and health-care services, and education. Men as entrepreneurs dominate in manufacturing, construction, transport and communication.

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 among women entrepreneurs. Men more often than women run limited liability companies (2011), men: 58 % and women: 41 %. The choice of company type depends on several different circumstances, for example the logic of the business sector, capital requirements and company size.

### B. GOOD PRACTICES

Tillväxtverket, the Swedish Agency for Economic and Regional Growth, runs two programmes focusing on women's entrepreneurship: **Promoting women's entrepreneurship** (including the Ambassadors for Women's entrepreneurship

Network) and **Resource centres for women**. The Swedish Agency for Economic and Regional Growth has worked with women's entrepreneurship since 1993.

Tillväxtverket has since 2007 had the Government's commission to coordinate and implement the programme Promoting women's entrepreneurship. In March 2011 the programme was prolonged, thus 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 178 000 women have had use of the programme so far.

The overall objective of the programme is to enhance the conditions for businesses run by women to start and to grow. The programme focuses on providing the tools to women entrepreneurs; to make it more *possible* for women to be an entrepreneur today and tomorrow; to make women entrepreneurs more *visible* in business life and in society as a whole.

Examples of results so far During 2007-2012 almost 40 000 women entrepreneurs participated in more than 850 business development programs. During 2011-2014, SEK 45 million of the annual program budget of SEK 65 million goes to the regional business development programs.

More possible: During 2007-2011 more than 31 000 women students participated in different entrepreneurship projects. More than 7 300 participated in entrepreneurial training, starting more than 540 companies. Actions also include training for business advisors, as part of developing a strategy and actions for enhancing the business support system, so that it may offer equal conditions for women and men in the future.

More visible: 880 Ambassadors for Women's Entrepreneurship are important as role models, especially for young people. So far the ambassadors have met in total more than 107 000 people. The national competition for women entrepreneurs,

The Beautiful Business Award, in which Service Developer of the Year has been awarded for four years, is another way of increasing the visibility of women entrepreneurs. Also producing and spreading facts and statistics, showing the value and impact of women's entrepreneurship to the economy and society as a whole, is vital in the programme. Tillväxtverket also works with films and social media in making women entrepreneurs more visual.

As part of the programme Promoting women's entrepreneurship Tillväxtverket coordinates the national network of Ambassadors for Women's Entrepreneurship. 880 Ambassadors are spread all over the country and represent different business sectors, business forms, age and background. The aim is to encourage women and girls to consider running a company as a career option. An ambassador has agreed to perform four voluntary assignments 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.

## **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 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 instruments. The ministry of Economic Affairs focuses on a better familiarity of the entrepreneurship policies and instruments.

In addition - based on the research of 2010 the Ministry developed a policy on women entrepreneurship with three goals: 1. to improve the profit 2. more growth 3. to unite. Also the ministry shifted from a more facilitating role to a more directive role. In order to realize a economic growth more growth is needed by women entrepreneurs.

Their potential, 50% of the women entrepreneurs want to grow, we want to enhance and take advantage of now and in the future. Therefore the ministry focuses on a better reach of our policies and instruments facilitating entrepreneurship.

In order to support women entrepreneurship networks we hosted one event of a umbrella organisation on international women's day with more than 130 participants. The event was a networking opportunity.

We organised in cooperation with our growth accelerator (Port4Growth) and Syntens a conference for women growth entrepreneurs. In this way the connection to the generic business support initiatives for growth was realised.

The conference was focussed on women entrepreneurs with substantial business – mostly they had an-turnover > € 500.000. In the workshops they worked on their growth ambition and how to realize it. The 150 participants evaluated the conference with an 8.

The ministry initiated the participation to the EU programme Mentoring Scheme women entrepreneurship and co-financed is. Through the consortium of Syntens and Credits Microfinance (former Eigen Baas) the anchoring in the generic instruments is realised.

The programme had its official start 31th of January 2012 by our Princess Maxima and vice-prime minister. The group of 30 mentees and 16 mentors has committed themselves to targets to innovate, to grow in turnover and to provide more employment. Some mentees have won already prizes. For example We Want Cinema (Marieke Jonker) – a new concept won the international prize for creative

entrepreneurship and € 40.000. And Antionette van den Berg is the second best young SME entrepreneur of the Netherlands with Future Touch – trend- and forecast studio. She recently a new concept for the HEMA cosmetics department.

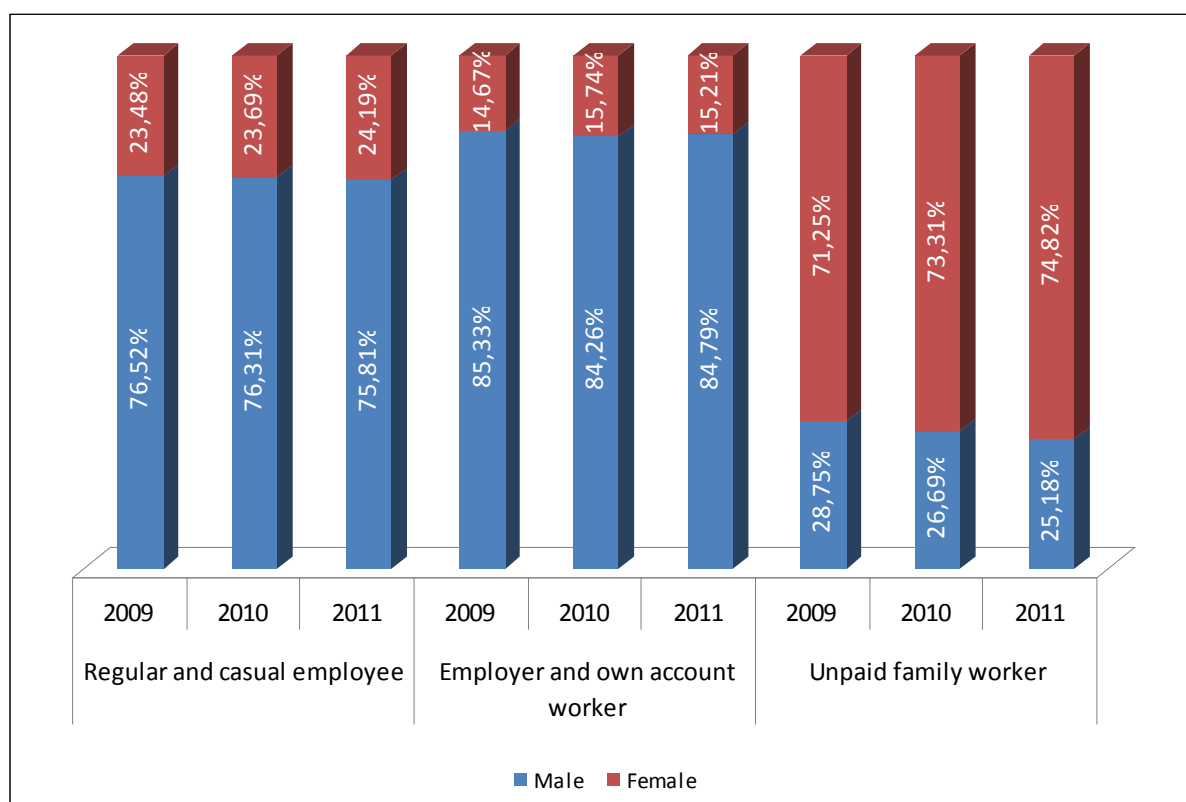
The ministry proposed Thecla Bodewes, women shipyard owner and winner of prix Veuve Clicquot 2011 – as a SME best practice for internationalisation in the EU booklet secrets of success.

The ministry organised a policy meeting to discuss with women growth entrepreneurs their challenges in pursuing growth. One of the issues in realising growth for women entrepreneurs is the access to the professional and financial networks, the so called social capital.

As a result we supported -one-time- five pitching events for women entrepreneurs. Goal of the events is to improve the access to finance and professional networks in 2012 in order to enhance growth. After 2012 we have confidence in and expect that the pitching events can continue on its own.

## TURKEY

### A. STATISTICS



### B. GOOD PRACTICES

48,000 potential entrepreneurs, all around Turkey, participated in KOSGEB's start-up training programmes in 2011. 43% of total participants were women. Graduates of training programmes are eligible to apply for start up capital support of KOSGEB. 2400 entrepreneurs of which 48% are women benefited from start-up capital.

The **Second Global Summit on Entrepreneurship** was hosted by Turkey in Istanbul between 3-6 December 2011 under the general theme of "Entrepreneurship, Values and Development: A Global Agenda". The Summit brought together approximately 1000 successful entrepreneurs from Turkey and across the world. The overall objective of the Second Global Summit on Entrepreneurship was to explore the roles that entrepreneurs can play in fostering closer relations and cooperation as well as dialogue between different societies and cultures. The Summit was structured around moderated plenary discussions on the key issues and challenges related to the overall objective and a specific panel on women entrepreneurship was organized under the Summit.

**Capital Markets Board of Turkey** made a revision in Corporate Governance Principles in 2011. It recommends that "Private and government company boards consist of at least one woman member".

**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 3,174 members in 79 provinces. Participation of women entrepreneurs in 139 fairs organized in 2011 was supported under the project.

Several meetings were arranged in 2011 under the Project entitled “**Women Entrepreneurs Gatherings**” co-organized by GarantiBank and The Women Entrepreneurs Association of Turkey (KAGIDER). Participants were informed about marketing, business planning, success stories and technological opportunities and KOSGEB Support Programmes. About 1,500 women entrepreneurs participated in these gatherings in 2011.

“**European Network of Mentors for Women Entrepreneurs**” Project is being led by KAGIDER, Ozyegin University and Business Women Entrepreneurs and Enhancement Association (ANGIKAD). The project recognizes the distinctive nature of women’s business start-ups and aims to encourage and support young women entrepreneurs by women entrepreneurs who have already established and developed their businesses. The specific objectives of the this EC supported action is setting up a continuous mechanism that will develop female entrepreneurship, ensuring sustainability of newly established women entrepreneurs throughout the first very challenging years of their businesses. The project will be carried out between 2011-2013 and 26 mentors will share their knowledge, experience and perspectives with 26 young women entrepreneurs for 12 months.

“**Invest for the Future: Women Driving Economic Growth**” Project funded by the U.S. Department of State in partnership with KAGIDER, held its first conference in January, 2011 in Istanbul. Women entrepreneurs from Armenia, Azerbaijan, Georgia, Greece, and Turkey participated in the event. The conference launched regional activities which help to establish and develop long lasting ties for the advancement of female entrepreneurship. The Project provides a support network for female entrepreneurs throughout south-eastern Europe and Eurasia. There are three types of support offered: Learning, Networking and Earning. Women business owners can access existing knowledge resources; join a community of support from peers and mentors; and identify financial resources to match the strategic needs of small and medium enterprises in the region.

**Turkey's Woman Entrepreneur Competition** organized by GarantiBank and Ekonomist (a weekly magazine) with contribution from KAGIDER was held for the 5<sup>th</sup> time in 2011. 5,600 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

### **A. STATISTICS**

In the UK, majority women-led SME businesses contribute about £50 billion to Gross Value Added (GVA), 11 per cent of the UK SME GVA total.

It is estimated that businesses with any women leadership involvement account for approximately 28 per cent of the UK SME GVA total, produced largely from within the ever-expanding service sector.

Women are continuing to register as self-employed in greater numbers than men, a trend which has continued throughout of the recession. Over a million women are self-employed (1.215 million in Q4 11) and this number has increased by 40 per cent since Q4 2000. Changes in flow will, of course, take at least a generation to impact upon the overall stock of self-employed.

### **B. GOOD PRACTICES**

We want to make the UK the best place in the world to start and grow a business, and for the next decade to be the most entrepreneurial and dynamic in Britain's history. As part of Global Entrepreneurship Week 2011, a number of measures were announced to support SMEs to maintain employment and economic activity through the economic downturn and support growth as the UK looks towards recovery. Central to this strategy is the promotion and development of enterprise, including women's enterprise.

#### *Measures to encourage entrepreneurship through education*

- supporting every school to develop and run its own business through the Enterprise Village. The Enterprise Village website supports teachers to set up and develop a school based business. See <http://www.enterprisevillage.org.uk/>
- supporting schools to engage local enterprise champions through the Inspiring the Future initiative, providing contact with real-life entrepreneurs from the local business community (and thereby strengthening links between schools and business). See <http://www.inspiringthefuture.org/>
- supporting the development of tenner (a programme providing schoolchildren with ten pounds to fund a business idea and to grow their money) to ensure all schoolchildren have an opportunity to engage in tenner at some point in their school life
- supporting the creation of student-led enterprise societies and ensuring their support is accessible to all students in Further Education and Higher Education by 2015.

#### *A new approach to business improvement*

We have transformed the way we enable people to access the information, advice and guidance they need to start and grow their business.



Businesses tell us that they most value support and advice from other businesses so we've built features into our new services to enable them to do this quickly and effectively. We are focusing on improving small business improvement and growth, with a greater emphasis on further and better private sector provision. We have put in place a range of services, which include:

- An improved Business Link website ([www.businesslink.gov.uk](http://www.businesslink.gov.uk)), including: a new Growth and Improvement Service, offering a range of business tools, an updated events management system and improved search functionality; and My New Business, a comprehensive tailored start-up service providing online tools and training for those looking to start a business. A Business Link helpline (0845 600 9006) which will support people who are unable to access the internet or have difficulty in doing so.
- A mentoring portal [www.mentorsme.co.uk](http://www.mentorsme.co.uk) (launched July 2011), provides a single point of access for those seeking mentoring and those seeking to be mentors across the UK. The site connects small businesses with mentoring organisations that can support and guide their development. The mentoring services on offer vary between the different organisations; and can be free or paid for and either face-to-face, by telephone or over the web. Our aim is to develop a network of over 40,000 business mentors. New grant funding of £1.2 million was announced in November 2011 to support the recruitment and training of 10,000 volunteer business mentors via the Small Firms Enterprise Development Initiative. This is in addition to the 5,000 volunteer business mentors announced by the Home Secretary, as part of a package of support for female entrepreneurs;
- A streamlined Solutions for Business support portfolio was announced in March 2011, targeted at help for business, for example on helping businesses sell overseas and dealing with technology developments. In October 2011, we announced details of the new £57m contract to deliver the Manufacturing Advisory Service, focusing on helping SME manufacturers in England, to develop advanced manufacturing capabilities.
- As part of these changes, the regional Business Link advisory service closed on 25 November 2011. However businesses can still access information on the services offered through the Business Link website <http://www.businesslink.gov.uk/bdotg/action/home>

### *Women's Business Council*

On 4<sup>th</sup> November, the Home Secretary announced that the government will establish a Women's Business Council, to provide advice to government on what it can do to maximise women's contribution to future economic growth.

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## ANNEX 2: STATISTICS

**Table 1: Self-employed-Women aged 15 years and older**

	2008	2009	2010	2011
<b>European Union (27 countries)</b>	<b>9.933.300</b>	<b>9.902.600</b>	<b>10.066.800</b>	<b>10.050.300</b>
Austria	163.300	159.800	168.600	171.700
Belgium	170.400	180.800	182.400	176.700
Bulgaria	130.300	126.100	128.400	116.100
Croatia	121.700	120.200	122.600	110.800
Cyprus	16.800	18.200	17.800	18.400
Czech Republic	205.300	219.800	232.000	251.300
Denmark	59.600	64.500	66.100	65.000
Estonia	15.200	15.300	15.200	15.200
Finland	99.100	103.800	100.900	101.000
France	781.700	768.200	824.200	851.000
Germany	1.285.200	1.311.400	1.342.800	1.395.300
Greece	379.300	380.700	389.700	380.100
Hungary	144.100	148.900	147.300	138.200
Iceland	5.800	5.100	6.600	6.600
Ireland	61.700	58.900	59.300	58.300
Italy	1.570.700	1.502.700	1.499.900	1.496.500
Latvia	34.400	36.500	38.700	35.700
Lithuania	51.500	54.800	50.500	51.100
Luxembourg	5.100	5.400	5.800	6.500
Malta	3.300	3.700	3.400	3.700
Netherlands	363.900	384.100	399.200	405.500
Norway	49.100	54.100	49.200	46.900
Poland	1.029.600	1.024.200	1.036.200	1.043.400
Portugal	509.700	475.600	441.800	366.300
Romania	564.700	549.400	562.500	534.600
Slovakia	81.900	99.300	94.800	100.300
Slovenia	26.600	26.700	34.700	34.800
Spain	1.011.200	954.800	927.900	917.900
Sweden	122.500	127.900	132.500	127.100
Switzerland	206.700	200.700	204.200	206.400
Turkey	693.800	825.300	906.200	901.800
United Kingdom	1.046.400	1.101.100	1.164.500	1.188.600

Source Eurostat: European Union Labour Force Survey - Annual results 2011 (on line data codes)

[http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-SF-12-040/EN/KS-SF-12-040-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-SF-12-040/EN/KS-SF-12-040-EN.PDF)

[http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=lfsa\\_esgan2&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=lfsa_esgan2&lang=en)

**Table 2: Self-employed (male + female aged 15 years and older ) 2011**

	Self employed: male + female	Self employed: female
European Union ( EU27)	<b>32.797.500</b>	<b>10.123.000</b>
Austria	478.500	171.500
Belgium	590.000	176.000
Bulgaria	344.600	121.900
Cyprus	61.300	16.200
Czech Republic	859.600	252.800
Denmark	244.300	66.900
Estonia	49.000	14.500
Finland	317.800	99.000
France	2.888.400	868.100
Germany	4.421.200	1.433.700
Greece	1.252.400	372.100
Hungary	446.100	138.500
Ireland	291.600	58.100
Italy	5.291.100	1.450.500
Latvia	101.300	39.800
Lithuania	123.000	53.500
Luxembourg	17.700	6.000
Malta	22.200	3.900
Netherlands	1.210.000	406.000
Poland	3.048.800	1.054.900
Portugal	988.000	365.200
Romania	1.849.600	553.200
Slovakia	375.400	102.400
Slovenia	112.600	32.300
Spain	2.845.300	928.900
Sweden	481.600	128.400
United Kingdom	4.085.900	1.208.700

Source Eurostat: European Union Labour Force Survey - Annual results 2011 (on line data codes)  
[http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-SF-12-040/EN/KS-SF-12-040-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-SF-12-040/EN/KS-SF-12-040-EN.PDF)