

***Promoting entrepreneurship
amongst women***

Best Report No 2

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Enterprise Directorate-General
European Commission

Best Reports

Best reports are the fruit of Best Procedure projects. These projects focus on specific policy areas particularly important to small and medium-sized enterprises, with the purpose of identifying best practices in the actions undertaken by national or regional administrations. The reports in the Best series summarise the project findings, and are easy-to-use tools aimed at facilitating exchange of good practice and at triggering political change.

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EXECUTIVE SUMMARY

It is widely recognised that target groups of entrepreneurs (such as women, young, ethnic minorities) have specific support needs during the whole life cycle of the firms they create. Amongst these, female entrepreneurs constitute the largest group.

Most of the EU and EFTA-EEA countries adopt specific measures for the promotion of female entrepreneurship. Nevertheless there has never been an exchange of good practice amongst them. The Best project 'Promoting Entrepreneurship amongst Women' aimed precisely at identifying and analysing existing national measures and good practices in the promotion of female entrepreneurship and at disseminating them across Europe. This was done principally via a study and a subsequent European stakeholder forum.

Several critical success factors supporting good practice in the promotion of female entrepreneurship were identified through the study, and were generally confirmed at the stakeholder forum. There was a general consensus amongst the involved stakeholders on (1) the importance of continuous interaction between national and European policies on entrepreneurship, on (2) information exchange for the promotion of female entrepreneurship in Europe, and on (3) the need to improve access to finance for female entrepreneurs. The following more specific recommendations were also made:

- Agencies should use **female mentors, trainers and advisers** whenever possible to increase the relevance of measures for women and to provide **role models**.
- Measures should be designed for both groups and individuals. **Group-based measures** give women a chance to make contacts, to network, and to learn from the experience of others. **Individual-based measures** allow women to receive highly effective advice directly related to the problems they face.
- Measures supporting enterprise start-ups should focus on sectors that can provide women with an adequate income, thereby increasing women's financial self-sufficiency. Strategies to move women into higher value markets in traditional or new sectors are therefore important.
- **Training measures** should apply a modular approach, with both a set of basic courses, such as costing, marketing, accounting and negotiation, and the opportunity to select from a set of additional courses in various substantive areas. This would make the training **flexible** and give clients the independence to choose the skills on which they want to focus.
- Training measures should also include **entrepreneurship development training** in order to foster the attitudes important to starting and managing one's own business. Business skills may not be sufficient for women, who often lack confidence and belief in their own abilities as entrepreneurs.
- **Post-start-up support** should be offered to trainees after having applied skills learned in earlier training. This may, for example, be offered by means of mentoring, addressing the specific problems faced by women entrepreneurs.

Additionally, **pre-start-up mentoring** can help women thinking about starting a business to determine if it is really the right career choice.

- Women entrepreneurs should not be the only focus of business support and personal development measures. Reaching girls in order to encourage them to become entrepreneurs and to develop their belief in their abilities is also important.
- **Access to credit** should be a key element in business support as limited access to finance is a constraint faced by many entrepreneurs, both female and male. Different methods of providing access to finance, such as loan guarantees or **partnerships** with formal financial institutions can reduce the costs of providing credits to micro entrepreneurs and women entrepreneurs in particular.
- **Networking** can prove a valuable source of inspiration and exchange of experience between professional organisations. It can also provide would-be entrepreneurs with the necessary **self-confidence** in order to engage in entrepreneurial activities.
- Events receiving **media** attention can raise the profile of female entrepreneurs, **creating awareness** of their problems, but also of their potential.
- **Structured evaluation** of support measures is an effective means helping decision-makers to better design future initiatives or re-orientate resources.
- **Interaction between various National or Community policies** affecting female entrepreneurs can increase effectiveness in the promotion of female entrepreneurship.

As follow-up to the project, the European Commission has already started working on the issues of information, networking and access to finance in collaboration with the EU25 Member States, EFTA-EEA and candidate countries, professional organisations and International bodies

INTRODUCTION

The project consisted of a study and a European Forum.

The study deliverables were:

- A publication on “Good Practices in the Promotion of Female Entrepreneurship”
- The Database “Female Entrepreneurship”
- The Guide “Evaluating Actions and Measures Promoting Female Entrepreneurship”

The study findings together with other Community policies relative to the promotion of female entrepreneurship were discussed during the European Forum on “Female Entrepreneurship”, organised in Brussels on 28th March 2003. Several areas where further work is needed at national and European level were also identified during the Forum.

The deliverables of this project can contribute to raising awareness amongst public administrations, professional organisations, entrepreneurs (or would-be entrepreneurs) and the private sector of the support needs of women and of existing measures and good practices. They will also help those evaluating measures and planning new ones to be more effective.

1.1 Aim of the Report

The contribution of women entrepreneurs¹ to economic activity and employment has increased over time. Women entrepreneurs and their businesses are an important and growing segment of the business population. Women entrepreneurs are prominent not only in industries where they were traditionally active, but also in less traditional sectors (e.g. manufacturing, construction, and transport). Women entrepreneurs have created a variety of new ventures and contributed to the development of a range of services and products.

Nevertheless, despite an increasing trend witnessed in the nineties, the percentage of female entrepreneurs in Europe still remains low, both in relation to that of male entrepreneurs, and to the percentage of women in the population.

Increasing the rate of new business creation by women is essential to stimulate innovation and employment in our economies. The Lisbon European Council defined an ambitious strategy for Europe to become *'the most competitive and dynamic knowledge-based economy in the world'*, emphasising the need for the creation of an

¹ For the purpose of this report and for the Best project a female entrepreneur is defined as “a woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-to-day management”.

environment conducive to starting up and developing innovative businesses and especially small and medium-sized enterprises (SMEs).

Research has shown that women face a number of difficulties in establishing and maintaining businesses². Although most of these difficulties are common to both genders, in many cases they tend to be more significant for women entrepreneurs and would-be entrepreneurs. This is due to factors such as a poor business environment, the choice of business types and sectors, information gaps, lack of contacts and access to networking, gender discrimination and stereotypes, weak and inflexible supply of childcare facilities, difficulties in reconciling business and family obligations or differences in the way women and men approach entrepreneurship. However, research has also shown that women in general create smaller but relatively more viable enterprises.

In order to facilitate the creation of business by women and the expansion of existing women-owned companies, E.U. Member States and the EFTA-EEA countries have taken various measures addressing issues such as start-ups, funding, training, mentoring, information/advice and networks. The European Commission has also tackled the issue of female entrepreneurship within the framework of various policies and initiatives. Thus, a number of projects have been promoted through the Structural Funds, the European Employment Strategy, the fourth Community Action Programme on Equal Opportunities for Women and Men, the Framework Strategy on Gender Equality (2001-2005) and the 3rd Multiannual Programme for SMEs in the European Union.

International organisations such as the OECD and the United Nations have also dealt with this issue on various occasions.

However, although all Member States of the European Union have recognised the importance of promoting entrepreneurship in general and have, in recent years, implemented specific measures to support female entrepreneurship, there has never been a process of exchange of information or good practice between the Member States.

The official launching, in June 2000, of the “European Network to Promote Women's Entrepreneurship” (WES)³, composed of representatives of national central governments and institutions with the responsibility to promote female entrepreneurship, constituted an important step towards the creation of an information sharing process.

Following the adoption of the ‘Multiannual Programme for Enterprise and Entrepreneurship, and in particular for Small and Medium-sized Enterprises (SMEs)’ (2001-2005), the Commission established the “Best procedure”. This procedure provides a framework for projects supporting Member States’ efforts to identify and exchange best practices through benchmarking or other methods, stimulating continuous improvement in the business environment. The Best Procedure projects

² Study “Young entrepreneurs, women entrepreneurs, ethnic minorities entrepreneurs and co-entrepreneurs in the EU and Central and Eastern Europe” carried out by the Middlesex University Business School, UK, for the Commission

³ <http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm>

represent political priorities as agreed with the Member States and they focus on clearly defined areas that are particularly important for the life of firms and where improvements are needed.

In the context of this procedure the Enterprise Directorate-General launched in 2001 a Best project on 'Promoting Entrepreneurship amongst Women'. This was aimed at identifying good practices as a first step in the Best procedure potentially leading to benchmarking of Member States' measures devoted to the promotion of female entrepreneurship.

This project consisted of a Study aimed at collecting information on specific actions and support measures promoting female entrepreneurship and at identifying good practices, and a European Forum, thus facilitating the exchange of information among the Member States.

For the implementation of the first part of the project, the Commission engaged a consultant to carry out the research via an open tendering procedure launched in 2001. The contract was awarded to the "Austrian Institute for Small Business Research" ("Österreichisches Institut für Gewerbe-und handelsforschung", IfGH). The Study was conducted during 2002 in co-operation with the Commission services and with the members of WES and other experts appointed by Member States.

The Commission has monitored the work carried out by the consultant and has been fully involved in the establishment of the methodology applied, the definition of criteria for the collection of information at National and Regional levels and for the identification of good practices. It has also provided the consultant with relevant policy documents, advice and contact persons.

WES and other experts appointed by Member States were fully involved in this project, and have provided advice, support, valuable information and contacts regarding the existing measures at National and Regional level. In this respect, several meetings were organised with the consultant and/or with the members of WES in order to discuss the state of play of this project. Professional organisations were also kept informed of the implementation of the project.

As a result of the research, 132 national and in some cases regional measures across the EU and EFTA-EEA countries have been registered. On the basis of a methodology presented in this Report (see heading 2.2) a number of good practices have been identified in the countries mentioned above as well as in other OECD countries such as Canada, USA, New Zealand, Australia and Japan. The information gathered can be found in the following documents ⁴:

- Publication "Good Practices in the Promotion of Female Entrepreneurship"
- Database "Female Entrepreneurship"
- Guide "Evaluating Actions and Measures Promoting Female Entrepreneurship"

⁴ These documents can be consulted and/or downloaded in the following Internet address:
<http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/bestproject-women.htm>

Detailed information on the content and preparation of these documents can be found under heading 2.

The second part of this project consisted on the organisation of a European Forum on “Female Entrepreneurship” in order to discuss the results of the Study and find new ideas for the future. This Forum was held in Brussels on 28th March 2003 (for more information about this event see heading 3).

1.2 Structure of the Report

This Best Report has been drafted by the Commission services on the basis of the results of the Study of good practices and the conclusions of the debates held during the European Forum on “Female Entrepreneurship”. It is also based on the contacts and consultations made with professional organisations and other Commission services during the life of the project.

Chapter 2 of the Report explains the way in which the research work was carried out, the methodology applied, the definitions and criteria used for the identification of good practices, the involvement of different partners and the role of the Commission and other actors in the process. A detailed description of each of the identified cases of Good Practices, grouped by categories, is included in Annex 1. This part ends with a presentation of the content of the three products delivered by the consultant, namely the Publication on Good Practices, the Database and the Evaluation Guide.

Chapter 3 summarises the debates held during the European Forum on Female Entrepreneurship and suggests new fields of action both at European and National level.

Chapter 4 analyses the main conclusions of the Best project and makes suggestions for the way forward under the form of recommendations.

2. STUDY ON GOOD PRACTICES IN THE PROMOTION OF FEMALE ENTREPRENEURSHIP

2.1 The collection of information on existing measures to promote female entrepreneurship in the EU and EFTA/EEA countries – methodology and criteria

The research carried out by the IfGH was aimed at collecting information on specific actions and support measures promoting female entrepreneurship in the EU and EFTA/EEA countries. The measures identified concern the following fields:

- start-ups
- funding

- training
- mentoring
- information
- advice and consultancy
- networking

The choice of these categories responded to the need to find common fields that may allow future benchmarking exercises. Such exercises can be carried out only on comparable types of actions or measures.

The Commission agreed with the consultant on the methodology to collect the information and on the definitions used. Of particular importance were agreement on the notion of “*specific measures to promote female entrepreneurship*” and the scope of the term “*national measure*”. The definition applied relies on the following criteria:

Provider based criteria

- The action/measure originates from a public policy initiative
- The action/measure is initiated by the national administration or, in countries where the relevant administrations are decentralised, by a regional administration
- The provider of the action/measure is public or, if private, is acting in line with agreed public policies

User based criterion

- The action/measure, or part of it, is directly targeted at female entrepreneurs or at would-be entrepreneurs in its explicit intention

Content based criterion

- The action/measure consists of the following types of support aiming at the promotion of female entrepreneurship: institutions specifically for (would-be) female entrepreneurs, services and programmes, electronic platforms, publications (for example guides, brochures or other information material) and regular events.

The collection of information was carried out in each country with the support and information provided by the WES members and other national experts. It included internet consultation, direct contacts with people responsible for the implementation of these actions and literature research.

132 actions and measures were identified according to the definition mentioned above. They cover the Member States of the EU and the EFTA/EEA countries except Liechtenstein, where no relevant measures were found.

It must be noted that, due to the comparatively strict definition applied, the actions and measures listed in the publication and described in detail in the database, may not represent the whole range of support available to female entrepreneurs and would-be

entrepreneurs. In this respect, neither purely private initiatives nor legislation have been considered in the scope of the study.

The information gathered through the research was not easily comparable. In most cases the measures analysed did not consist of a single type of support, with the exception of certain finance measures or the organisation of some awareness events. In general, most of the measures consisted on a combination of different services and support specifically devoted to women entrepreneurs or would-be entrepreneurs. It will therefore be difficult to carry out benchmarking exercises in this field.

An important proportion of the measures analysed receive, or have received, EU funding, in particular from the former NOW Initiative, the EQUAL Initiative and the European Social Fund (ESF).

2.2 The identification of good practices in the EU and EFTA/EEA countries – methodology and criteria

On the basis of the available information about the existing measures for the promotion of female entrepreneurship, fifteen cases were pre-selected as potential cases of good practices and further analysed. For the evaluation of these measures a list of criteria was discussed with the WES members and agreed with the Commission services. It should be noted that all the good practices fulfil all minimum criteria and show distinction in most of the additional criteria mentioned below:

Criteria for the selection of Good practices

Minimum criteria

Topicality

The action/measure is still in place

Clear objective

The action/measure has clearly identifiable aims and objectives

Client-orientation

The nature and form of the action/measure as well as its delivery mechanisms are suitable to women entrepreneurs or would-be entrepreneurs

Critical mass

The action/measure is targeted at (and used by) a critical mass of women entrepreneurs or would-be entrepreneurs

Documentation

The success and/or evolution of the action/measure is documented by monitoring or evaluation data

Additional criteria

Promotion/visibility

The action/measure is well communicated and well known to its potential clients

Convenient access

The action/measure is easily accessible for its potential clients (for example in respect of its location, communication channels, administrative requirements, etc.)

Coherent services

The action/measure offers a coherent package of services covering the main management functions

Quality assurance

The action/measure applies visible quality assurance mechanisms (for example general quality standards, trademarks, regular follow-up with customers, etc.) and/or it is subject to regular evaluation

Positive effects

The action/measure has sustainable positive impacts (for example increased number of business start-ups by women, increased number of female entrepreneurs exporting to overseas markets, etc.)

Relevance

The objectives of the action/measure reflect the needs and interests of women entrepreneurs or would-be entrepreneurs in the target region

Coherence

The action/measure is well integrated into the business support policy of the respective country and is complementary to other support schemes for women entrepreneurs or would-be entrepreneurs at national and/or regional levels.

The fifteen cases identified as good practices range from facilitating the creation of businesses by women and providing training and mentoring programmes specifically targeted at women entrepreneurs, to making available very specific types of information and advice and giving access to the appropriate and necessary types of networks and funding.

These good practices, described in detail in annex 1, illustrate how it is possible to effectively promote female entrepreneurship in the various Member States of the European Union and the EFTA/EEA countries, across a broad range of actions.

Altogether these examples of good practice represent a package of actions and measures, underlining the point that (potential) female entrepreneurs have a range of specific needs and demands and that they will best succeed if the support provided to them is comprehensive and of high quality.

No good practices were registered in some Member States. This does not mean that these countries do not support the promotion of female entrepreneurship. It rather indicates that either they apply the mainstreaming approach meaning that instead of supporting specific categories of entrepreneurs they integrate support measures for

women entrepreneurs or would-be entrepreneurs into general policies in favour of SMEs; or that the data available did not allow the evaluation of these measures.

During the conception phase of the project it was also judged useful to identify a number of interesting practices from other OECD countries in order to verify whether their approaches were similar to those existing in the EU/EFTA-EEA countries. USA, Canada, Japan, Australia and New Zealand were selected for this purpose. The research was carried out by means of comprehensive literature analysis and it showed that their approaches do not substantially differ from the ones applied within the EU/EFTA-EEA countries.

Detailed presentations of these practices are included in the publication “Good Practices in the Promotion of Female Entrepreneurship”. These include their objectives, content, performance and contact details.

2.3 Outcomes of the Study

2.3.1 The Publication “Good Practices in the Promotion of Female Entrepreneurship”

One of the outcomes of the Study is the Publication “Good Practices in the Promotion of Female Entrepreneurship” (available in English and French). It lists the 132 measures identified at National and/or at Regional level and includes their main features, objectives and contact details.

It also provides a detailed description of the fifteen cases of good practices identified in the EU and EFTA/EEA countries. This is complemented with a detailed description of some other cases of good practices in Canada, USA, New Zealand, Australia and Japan.

This Publication also offers information about the methodology followed by researchers, the criteria applied for the identification of the existing national measures and for the evaluation and selection of good practices.

At the end, the main general findings of the research are summarised and some guidelines for future actions are given.

2.3.2 The Database “Female Entrepreneurship”

The database “Female Entrepreneurship” (available in English) contains detailed information about the measures identified, including their main features, objectives, relevance, source of funding (including EU funding), operational elements, enterprise phase of development, evaluation, prizes, etc. It has also been produced as a CD-ROM (MS Access software).

2.3.3 The Guide “Evaluating Actions and Measures Promoting Female Entrepreneurship”

An Evaluation Guide has also been produced in the framework of this Study. It is entitled “Evaluating actions and measures promoting female entrepreneurship” and is available in English. This document focuses on programme evaluation with a particular emphasis on specific actions and measures targeted to the promotion of female entrepreneurship.

It offers general information that may be of interest to those concerned with the evaluation of mainstreamed programmes as well as specific information that is relevant for programmes supporting women entrepreneurs or would-be entrepreneurs.

It should be noted that the Guide addresses programme managers or other persons responsible for the implementation of programmes, rather than evaluation specialists. It introduces to the main aspects related to steering an evaluation and provides a broad overview of the most relevant technical issues in this respect. It contains useful tools such as evaluation grids, recommendations on dissemination and the use of evaluation results, etc.

The publication on Good Practices, the Database and the Evaluation Guide may be downloaded at the following Internet address:

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

Printed versions of the Publication and the Evaluation Guide and the CD-ROM containing the database can be requested by e-mail to the following address:

Entr-Craft-Small-Business@cec.eu.int or by fax: +32 / 2 / 299.81.10

3. EUROPEAN FORUM ‘FEMALE ENTREPRENEURSHIP’

3.1 Objectives

The European Forum on Female Entrepreneurship took place in Brussels (Belgium) on 28th March 2003. The objectives of the Forum were the following:

- To present the results of the Study “Good Practices in the Promotion of Female Entrepreneurship”.
- To generate broad debate on female entrepreneurship issues
- To explore the way forward

3.2 Participants

400 participants from 31 countries and several international organisations attended this event. They represented professional organisations, national and regional administrations including the members of the WES network, academics, research institutes, Chambers of Commerce, banks, Euro Info Centres, consultants, NGOs and entrepreneurs, from the EU and from EFTA/EEA, accession and neighbouring countries.

EU Institutions were represented as well, in particular those services that are responsible for programmes or initiatives that are relevant to female entrepreneurship issues, as well as members of the European Parliament.

3.3 Main issues debated

In a video message Mr. Erkki LIIKANEN, the European Commissioner responsible for Enterprise and the Information Society, expressed his commitment to promoting female entrepreneurship and requested participants to contribute actively to the dialogue about the future of entrepreneurship in Europe initiated by the “Green Paper on Entrepreneurship in Europe”⁵.

This message was followed by the speech of Mr Timo SUMMA, Director responsible for the Promotion of Entrepreneurship in Enterprise Directorate General and the Commission’s SME Envoy. In his speech, Mr Summa highlighted the Commission’s intention to actively promote female entrepreneurship, to encourage Member States to learn from each other and to adopt the good practices identified. He appealed to women entrepreneurs’ organisations to contribute to the consultation launched through the Green Paper.

The first presentation during the morning session was made by the “Austrian Institute for Small Business Research” which had carried out the research on existing support measures in favour of women entrepreneurs or would-be entrepreneurs. The main features and findings of the research were explained, as well as the methodology applied, the terminology adopted and the tools used.

This was followed by a presentation of the “European network to promote Women’s Entrepreneurship” (WES). This presentation was focussed on the need to improve networking amongst administrations and professional organisations and the importance of learning from others’ good practices.

After this, a first round of cases of good practice was presented, as follows:

- 1) **“On line course for Female Enterprise Starters”**
- 2) **“Guarantee Fund for the Creation, the Take-over or the Development of Enterprises on the Initiative of Women”**
- 3) **“The Women’s Institute Services – Empresarias-Net Programme”**
- 4) **“Women into the Network”**

⁵ http://europa.eu.int/comm/enterprise/entrepreneurship/green_paper/index.htm

5) **“Women’s Enterprise Agency”**

6) **“Business Advisers for Women”**

This was followed by a presentation of the Community Initiative EQUAL (business creation pillar)⁶.

A fruitful debate followed these presentations. Several issues were discussed, such as the need to continue improving the business environment for small companies, the lack of reliable statistics in relation to existing women entrepreneurs and co-entrepreneurs, the need to promote networking among professional organisations of women entrepreneurs, the problem of the transfer of businesses (which is vital for co-entrepreneurs) and the need to improve the communication channels with banks in order to facilitate the access of women entrepreneurs to micro-loans.

During the afternoon session, the Report “Women in industrial research”⁷ was presented by the Commission (Research Directorate General).

A second round of cases of good practice was presented, as follows:

1) **“AUDUR: Creating Wealth with Women’s Vitality”**

2) **“Enterprise Creation Shop”**

3) **“Women in Focus”**

4) **“Support of Female Entrepreneurship”**

5) **“Reinforcement of Female Entrepreneurship”**

6) **“The Flying Entrepreneur”**

7) **“The Business Women Centre”**

The debate that followed these presentations was focussed on the need to improve access to finance and to assess the impact of Basel II on enterprises managed by women.

The question of the importance of education for entrepreneurship was also raised, as was the need to improve mentoring and coaching schemes that increase the self-confidence of would-be entrepreneurs to engage in enterprise activities.

3.4 Conclusions

The main conclusions of the Forum were highlighted by Mr Franco IANNIELLO, Head of the Unit for Crafts, Small Businesses, Co-operatives and Mutuals in the

⁶ http://europa.eu.int/comm/employment_social/equal/index_en.html

⁷ http://www.europa.eu.int/comm/research/science-society/women/wir/index_en.html

European Commission's Enterprise Directorate General. These conclusions are reflected under heading 4 of this Report. They can also be consulted and downloaded in the following website:

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

He pointed out that further work is necessary in the areas of:

- Improving information
- Facilitating networking
- Improving access to finance

4. RECOMMENDATIONS AND CONCLUSIONS

4.1 Recommendations

Although the biggest part of the project concerned the study and the Forum, officials in the Enterprise Directorate General made an extensive series of contacts and consultations during the project's lifetime. National administrations, professional organisations, Euro Info Centres, Banks, International Organisations (like the OECD, ILO and UN), entrepreneurs, researchers and other Commission services were amongst those consulted.

A number of the recommendations contained in this report therefore stem from this work and were, in most cases, confirmed by the study and the Forum results.

Several critical success factors supporting good practice in the promotion of female entrepreneurship may thus be elaborated from the experience acquired through this project. These include:

- Agencies should use **female mentors, trainers and advisers** whenever possible to increase the relevance of measures for women and to provide **role models**.
- Measures should be designed for both groups and individuals. **Group-based measures** give women a chance to make contacts, to network, and to learn from the experience of others. **Individual-based measures** allow women to receive highly effective advice directly related to the problems they face.
- Measures supporting enterprise start-ups should focus on sectors that can provide women with an adequate income, thereby increasing women's financial self-sufficiency. Strategies to move women into higher value markets in traditional or new sectors are therefore important.
- **Training measures** should apply a modular approach, with both a set of basic courses, such as costing, marketing, accounting and negotiation, and the

opportunity to select from a set of additional courses in various substantive areas. This would make the training **flexible** and give clients the independence to choose the skills on which they want to focus.

- Training measures should also include **entrepreneurship development training** in order to foster the attitudes important to starting and managing one's own business. Business skills may not be sufficient for women, who often lack confidence and belief in their own abilities as entrepreneurs.
- **Post-start-up support** should be offered to trainees after having applied skills learned in earlier training. This may, for example, be offered by means of mentoring, addressing the specific problems faced by women entrepreneurs. Additionally, **pre-start-up mentoring** can help women thinking about starting a business to determine if it is really the right career choice.
- Women entrepreneurs should not be the only focus of business support and personal development measures. Reaching girls in order to encourage them to become entrepreneurs and to develop their belief in their abilities is also important.
- **Access to credit** should be a key element in business support as limited access to finance is a constraint faced by many entrepreneurs, both female and male. Different methods of providing access to finance, such as loan guarantees or **partnerships** with formal financial institutions can reduce the costs of providing credits to micro entrepreneurs and women entrepreneurs in particular.
- **Networking** can prove a valuable source of inspiration and exchange of experience between professional organisations. It can also provide would-be entrepreneurs with the necessary **self-confidence** in order to engage in entrepreneurial activities.
- Events receiving **media** attention can raise the profile of female entrepreneurs, **creating awareness** of their problems, but also of their potential.
- **Structured evaluation** of support measures is an effective means helping decision-makers to better design future initiatives or re-orientate resources.
- **Interaction between various National or Community policies** affecting female entrepreneurs can increase effectiveness in the promotion of female entrepreneurship.

4.2 Conclusions

The Member States of the European Union and the European Commission have identified the issue of female entrepreneurship as a priority within the context of the Best procedure. Although all Member States have recognised the importance of promoting entrepreneurship in general and have, in recent years, implemented specific actions or measures to particularly support female entrepreneurship, this is the first time that a process of exchange of good practice has been undertaken at European level. Through the Forum this process was extended even beyond the EU25.

The examples of good practice provided in this Report can stimulate the dialogue between Member States and enhance exchanges of experience on the issue of promoting female entrepreneurship. Although enterprise culture and the status of women in society may differ between the Member States, many of the problems faced by female entrepreneurs are quite similar. Basically, it is important to make women aware of the possibilities they have today as well as to assist them in establishing necessary business contacts. Women often appear to have a different approach towards running an enterprise than men. **Gender awareness in designing and delivering support measures targeted at female entrepreneurs is therefore essential.** For example agencies must always be aware of the differing characteristics of their female and male clients and the barriers affecting their economic participation when designing respective support measures.

It has been demonstrated that there are various ways to tackle general and more country specific problems faced by female entrepreneurs. As many of the obstacles faced by women entrepreneurs are common all over Europe, **most of the good practices that have been described can enrich the pool of possible actions in most European countries.** The approach chosen - whether this be an institution offering a broad range of services for (potential) female entrepreneurs, targeted support programmes, electronic platforms, or specific events - depends more on the range and type of problems that need to be addressed than on the political setting of a country. In this regard it is interesting to note that the approaches of the five other OECD countries analysed in the study do not substantially differ from the methods applied within the European Union and the EFTA/EEA countries.

This project and the associated follow-up actions can pave the way **to increasing awareness of the specific problems and barriers faced by (potential) female entrepreneurs and to stimulating a discussion on which are the most appropriate types of actions and measures** helping women entrepreneurs to overcome these problems.

The publication of the Green Paper 'Entrepreneurship in Europe' and the responses to its public consultation, together with the activities of the Commission's 'SME Envoy'⁸ will surely further highlight the issues related to the promotion of female entrepreneurship in Europe, thus supporting the creation and expansion of women-owned enterprises.

⁸ http://europa.eu.int/comm/enterprise/entrepreneurship/sme_envoy/index.htm

Annex 1: EXAMPLES OF GOOD PRACTICES IN THE EU AND EFTA/EEA COUNTRIES

Institutions

THE 'BUSINESS WOMEN CENTRE' (Austria)

Issue

The Business Women Centre ('Businessfrauencenter', bfc) in Austria provides sustainable, tailor-made support targeted at the specific needs of female entrepreneurs and based on networking and long-term contacts with its customers.

Institution

The Business Women Centre was opened in Vienna in 1997 by the Ministry for Women as an information centre for female start-ups, providing financial advice and consultancy. The Centre is a private association financed through membership fees, fees earned for the services provided and public funding mainly received from the Ministry for Social Security and Generations. There are currently three contact points of the Business Women Centre: in Vienna, in Graz and in Klagenfurt. The services supplied at each contact point range from support for start-ups and information, to advice and consultancy, training, and networking. They are quite similar at each contact point differing only slightly in detail.

Content

The *networking* character of the Business Women Centre should guarantee comprehensive support to its customers. As most of the female entrepreneurs in Austria are sole proprietors the exchange of experience with other members of the centre is considered as very important. The network of the Business Women Centre allows female entrepreneurs to establish contacts with competent partners, to refer to the experience of other entrepreneurs, to benefit from the motivation in the group, and to contact potential co-operation partners and customers. The members of the network can join the monthly network meetings and get a 25 % discount when participating in workshops or coaching provided by the Centre. All network members get the possibility to present their business on the bfc-homepage and in the bfc-newsletter free of charge.

The *coaching* programme of the Business Women Centre is tailored to each individual customer. The respective female entrepreneurs define the objectives they wish to achieve in the coaching sessions. In order to provide well focussed and efficient coaching, the female entrepreneurs receive a list of relevant questions and checklists for preparation. If required, coaching may also take place by telephone or e-mail.

A comprehensive *training* programme is offered by the Business Women Centre, which lasts about 6 months. The training course includes personal management,

business orientation and marketing, as well as the acquisition of and contact with customers. The participants of the course develop their own business concepts and action plans in a group, which should encourage team building and networking among the female entrepreneurs. The participation is limited to 12 persons in order to ensure intensive and personal care. Half a year after each training course a meeting with the clients of the centre takes place in order to evaluate the benefits of the training and to regularly improve the services offered. In April 2002, the third training course was started.

Performance

The success of the Business Women Centre in Vienna is evident from its performance figures. In 2001 more than 200,000 inquiries via Internet were made. This represented an increase of daily inquiries from 82 in December 2000 to more than 1,000 in December 2001. Over 3,000 newsletters were sent to interested parties and 271 (potential) female entrepreneurs have been advised in the scope of 28 bfc-events. A further 13 events with 260 participants were co-organised by the Business Women Centre. The Business Women Centre has also initiated widespread promotion in the leading media of Austria. Almost all daily newspapers as well as magazines and television have reported on the Centre indicating a high level of recognition of the bfc among its potential customers in Austria.

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THE 'WOMEN'S ENTERPRISE AGENCY' (Finland)

Issue

The Finnish 'Women's Enterprise Agency' (WEA, 'Naisyrittäjyyskeskus') promotes entrepreneurship and networking amongst newly started women entrepreneur businesses. Its mentoring model has received a lot of publicity and contributes considerably to making female entrepreneurship visible.

Institution

The Women's Enterprise Agency (WEA) was founded in 1996 and belongs to the network of the Finnish Jobs and Society Association. Initially it was financed by the Finnish Ministry of Trade and Industry and by private companies, banks, insurance companies, federations of Finnish enterprises and educational institutions. From the year 2000 the WEA has received additional funding from the European Social Fund

(ESF) and from the Finnish Ministry of Education. Among the 30 Enterprise Agencies all over Finland, the WEA is the only one offering services specifically for women. Its operations are based on support and free advice from experienced women entrepreneurs in different fields of business.

Content

The Women's Enterprise Agency provides training and information services on the procedure for setting up an enterprise, individual advice, entrepreneurial training, and mentoring.

Success through entrepreneurial mentoring: The mentoring model created by the WEA builds on the practical needs of the newly started female entrepreneurs. In regularly arranged, confidential discussions, the personal mentor – a carefully chosen experienced female entrepreneur – supports the new entrepreneur with her knowledge, experience and contacts, and thus offers individually tailored advice and support. The WEA has run 15 mentoring programmes since 1998 in Finland and abroad. Recently, a joint mentoring programme has been started between Lithuanian and Finnish women entrepreneurs.

Training, advice and information services: The WEA provides entrepreneurial advice and information on the procedure for starting up an enterprise, free-of-charge, through training courses, individual advice, and networking events. An individual training group consists of a maximum of 12 women. Course topics are determined by clients' needs, all experts and lecturers are active entrepreneurs themselves and self-evaluation with the help of client feedback forms is an integral part of every training course or event.

Making female entrepreneurship visible: From the beginning, one of the main goals of the WEA was to increase the visibility of women entrepreneurs. Publicity was therefore fostered. For instance, the Agency's models and operations have been the subject of over 40 articles in different magazines and newspapers and descriptions of its way of working were broadcast by several radio stations during the year 2002. The WEA also co-operates with a network of special advisers of women entrepreneurs nominated by the 15 Finnish Employment and Economic Development Centres (EEDCs) with the purpose of disseminating and implementing its mentoring model all over Finland. The WEA also maintains networking structures with local businesses with the aim of using these connections for promoting female entrepreneurship.

Performance

The WEA's work has been internationally recognised. The entrepreneurial mentoring model, through which new entrepreneurs are assigned a personal mentor, has aroused particular interest in countries such as Sweden, Lithuania and United Kingdom (Northern Ireland). The work of the Agency has been a popular topic at several international conferences, seminars, and in various publications. During 2002 more than 300 appointments with experts and advisers were made, and over 200 women took part in lectures on special topics. More than 800 women attended seminars or events on female entrepreneurship all over Finland and nearly 100 women took part in

information events organised by the Agency. It is estimated that these activities resulted in the establishment of about 80 new enterprises in the year 2002.

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Support programmes

THE 'FLYING ENTREPRENEUR' PROGRAMME (Belgium)

Issue

The Belgian 'Flying Entrepreneur' programme ('De Vliegende Ondernemer') aims to increase the number of female entrepreneurs by making independent entrepreneurship 'softer', i.e. making it easier for a women entrepreneur to achieve a good balance between work and life by offering the possibility of getting a professional representative in case of emergencies.

Institution

The Flying Entrepreneur is intended to be a new kind of profession. The programme enables women to become independent entrepreneurs, who can temporarily replace an existing entrepreneur or her partner in cases of unforeseen events (e. g. disease, accident, crisis), planned absences (e. g. holidays, maternity leave, training) or peak periods. The Flying Entrepreneur programme has been implemented by the Centrum van Zelfstandige Ondernemende Vrouwen (CEZOV, 'Centre of Independent Entrepreneurial Women') of the organisation Markant in October 2001. Its training courses take place in each of the five Flemish provinces and in Brussels. The programme receives funding from the European Social Fund (ESF).

Content

The Flying Entrepreneur programme consists of a training course comprising the following three modules and a final traineeship: The *starter course* is planned to provide the participants with a good economic base as Flying Entrepreneurs. This first part of the training course includes starter procedures, sales techniques, bookkeeping and fiscal issues, order processing, invoicing as well as financial and business planning.

The starter course is followed by the *ICT training* module that basically covers basic Word, Excel, Internet, and Outlook and is adjusted according to the knowledge of the participants. It has been designed to overcome the Information and Communication Technology (ICT) disadvantage among many female entrepreneurs.

In the last module, *entrepreneurial development* is dealt with. The objectives of this module are to strengthen the personality, to train good situation assessment, to learn efficient time scheduling and good communication.

The training course is followed by a *traineeship* with an independent entrepreneur allowing the participants to apply their knowledge in practice. The potential Flying Entrepreneur has to prepare a presentation for this purpose, in order to introduce herself to potential trainer-companies.

At the end of the course each participant receives a certificate and also evaluates the lecturers. The critical feed-back of the participants, as well as of the CEZOV trainers (who attend the courses and make adjustments where necessary) ensure that high quality and relevancy of the programme can be achieved.

Performance

The level of interest in participating in the Flying Entrepreneur programme is very high. From the inception of the programme in October 2001 until June 2002, 250 persons requested information material and, due to limited capacity, 55 persons are currently following the programme. Besides the establishment of Flying Entrepreneurs as a new profession, CEZOV is working to achieve a legal and social statute for Flying Entrepreneurs. The possibility to appeal to a Flying Entrepreneur has already been integrated into the insurance policy of the independent entrepreneur.

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THE 'GUARANTEE FUND FOR WOMEN' (France)

Issue

The 'Guarantee Fund for the Creation, the Take-over or the Development of Enterprises on the Initiative of Women' ('Fonds de Garantie pour la Création, la Reprise ou le Développement d'Entreprise à l'Initiative des Femmes', FGIF) in France facilitates access to finance for women who want to create, take-over or further develop an enterprise.

Institution

The FGIF was created in response to the observation that women have difficulties in accessing bank credits. The FGIF is administered by the private organisation 'Institut de Développement de l'Economie Sociale' (IDES) and receives funding *inter alia* from the European Social Fund (ESF). IDES was created in 1983, when the institutions of the social economy (i.e. associations, co-operatives, etc.) decided to invest part of their reserves to benefit enterprises in the social sector. Since 1989 IDES manages several guarantee funds that are endowed by the state; the FGIF is one of these.

Content

The FGIF initiative was created in 1989 following an agreement between the State Secretary in charge of Women's Rights and IDES. Access to funding had been identified as one of the main barriers for women wishing to become self-employed, because of a lack of personal funds, the small size of their projects or even because of discriminative practices in certain financial institutions. The guarantee by the state is intended to help improve this situation in two ways: by offering financial security to banks and through an ex ante evaluation of the viability of the project. The initiative is also complemented by management counselling during the preliminary stage of the establishment of the enterprise.

The FGIF initiative addresses all women who want to create, take-over or further develop an enterprise that is under their control, or who have taken this step not longer than 5 years ago. The procedure for obtaining a guarantee is as follows: the female entrepreneur must get in touch with the local or regional representative for women's rights and with a bank. The bank then decides upon the financing and, if it agrees, sends the documents to IDES who decide upon guarantee provision.

This guarantee covers medium-term bank loans, which finance either working capital assets or investments. For a loan between EUR 5,000 and EUR 38,000 with a duration of 2 to 7 years the FGIF guarantees up to 70 % of the amount. The maximum amount of the guaranteed loan has recently been raised from EUR 22,000 to EUR 38,000.

Performance

Since the beginning of the initiative in 1989, over 2,500 female entrepreneurs have applied to it, 60 % of them obtaining a guarantee with an average loan of EUR 19,000. In 2001, 132 guarantees were granted for an amount of almost EUR 4 million (average loan EUR 30,300). The trend for 2002 is increasing. Normally 80 % of the loans are reimbursed according to the agreed conditions.

IDES has analysed the profiles of the women making use of the FGIF. This has been found to be quite different from both the expected profile of the beneficiaries when FGIF was created, and the general profile of women who create businesses. Rather than women who have not worked before or have been long-term unemployed, FGIF female entrepreneurs have mostly been unemployed (72 %) for a short time only and wish to make use of a long professional experience (18 years on average). 65 % of the women's businesses using the FGIF have no employees, and 97 % have less than three employees. The average initial investment of the FGIF women is twice that of their non-FGIF counterparts.

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**THE 'REINFORCEMENT OF FEMALE ENTREPRENEURSHIP'
PROGRAMME (Greece)****Issue**

The programme 'Reinforcement of Female Entrepreneurship' (Ενίσχυση Γυναικείας Επιχειρηματικότητας) in Greece supports women in creating modern and viable enterprises, particularly in the sectors of manufacturing, e-trade, services, and tourism with special focus on local and regional development.

Institution

The purpose of the Reinforcement of Female Entrepreneurship programme in Greece is to make it easier for women aged 18 to 55, who have no experience in running a business, to become entrepreneurs. It does so by providing financial support to enable them to exploit their own knowledge, education and talents. The programme is being implemented (for the period 2000 to 2006) by the Hellenic Organisation of Small and Medium Sized Enterprises and Handicraft S.A. (EOMMEX). This organisation is a public body supporting SMEs in Greece. It was founded in 1977 and is supervised by the Ministry of Development. EOMMEX's mission is to promote the modernisation and development of SMEs so as to enable them to meet the requirements of the constantly changing business environment.

Content

The 'Reinforcement of Female Entrepreneurship' programme in Greece is the result of attempts to expand the limited involvement of women in business. It covers the whole country via authorised local offices of EOMMEX which provide funding to the beneficiaries in the different prefectures. Funding can cover up to 50 % of the integrated entrepreneurial plans (including expenses for purchasing the manufacturing equipment, research and consulting services, training and marketing services, etc.) submitted by the female applicant. The amount of funding varies according to the kind of enterprise to be established, but it does not differ between the prefectures of Greece.

Through the implementation of the programme various objectives should be reached. One of the core targets is the creation of modernised and sustainable enterprises, whereby special emphasis is put on regional development and on the local economy. Particular attention is paid to enterprises established in the sectors of manufacturing, e-trade, services, and tourism and related to the social economy and/or engaged in the protection of the environment. The respective enterprises should use new technologies and innovations leading to the development, production and trading of 'new', or improved, products. Moreover, the entrepreneurial activities of Greek women should further develop the country's tradition and culture in creative ways.

Performance

The first round of the programme started in September 2001 while the period for the submission of proposals expired at the end of January 2002. In total 945 proposals from all over Greece were submitted, with almost 40 % coming from the Attica region, and about 20 % from Central Macedonia. It is expected that the female entrepreneurs participating in the programme will have established 60 enterprises by 2003; this number rising to as many as 150 in 2006. Private investments are expected to reach EUR 18 million by 2003 and EUR 32 million by 2006. It is also expected that this programme will create a considerable number of new full-time-jobs.

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'WOMEN IN BUSINESS SKILLS TRAINING' (Ireland)

Issue

The 'Women in Business (WiB) Skills Training' in Ireland provides professional business management training to businesswomen in order to enhance their business skills and improve both the start-up rates and the success rates of women-owned micro enterprises.

Institution

The West Cork Enterprise Board was set up in 1993 as part of the network of 35 City and County Enterprise Boards established by the Irish Government and the European Union. It is under the Irish Department of Enterprise, Trade and Employment and its overall function is to promote job creation and to support the development of local enterprises through the provision of business advice, financial assistance and management training. The West Cork Enterprise Board covers the rural catchment

area of West Cork in the Southwest of Ireland, comprising a population of approximately 64,000 people. To date the Enterprise Board has invested EUR 4 million financial grant aid in 300 local businesses and created 800 full-time jobs. Furthermore, the West Cork Enterprise Board has provided entrepreneurial and capability building support to 1,350 entrepreneurs (more than 50 % of these were women).

Content

In 1999 the West Cork Enterprise Board launched a pilot Management Development Programme (MDP) for businesswomen in West Cork. Participants of the programme receive training from a team of experienced and expert business consultants who cover a wide variety of practical business topics including marketing, selling, finance, budgets and accounts, taxation and business legislation. An attractive feature of the programme is the provision of one-to-one mentoring which helps the business women to address problems and business assignments that require specialist assistance and expert advice.

The programme is accredited to diploma level by the awarding body, the National Examining Board for Supervision and Management (NEBS). 19 local businesswomen successfully completed the pilot programme, which ran over a nine-month period.

Given the success of the initial pilot training programme, the West Cork Enterprise Board ran two further Women in Business (WiB) programmes in 2000 and 2001 and started a fourth training programme in September 2002. Supporting and encouraging the competitive growth of women-owned enterprises is now an integral element of the West Cork Enterprise Board's entrepreneurial support programme.

Performance

By August 2002, 50 businesswomen had participated in the Enterprise Board's three pilot and WiB programmes, of which 50 % were active in the services sector and focus on local markets. 60 % of the participants indicated in a programme evaluation that the most significant personal benefit gained from the training was the opportunity to interact with other businesswomen in similar circumstances and build new business relationships and contacts. 35 % of the businesswomen reported that the business skills training greatly enhanced their self confidence and self esteem, whilst 40 % indicated that the skills training enabled them to be more strategic and focused in the day-to-day management of their businesses. The most beneficial management skill learned by the participants was their ability to implement more efficient financial and tax management systems in their businesses.

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THE 'ENTERPRISE CREATION SHOP' (Italy)

Issue

The Italian 'Enterprise Creation Shop' ('Sportello Fare Impresa') fosters the creation and the development of new economic activities in the craft sector. These economic activities should offer the entrepreneur the possibility of achieving the right balance between work and pleasure in their job.

Institution

The Enterprise Creation Shop was established by the Equal Opportunities Committee in 1999. The shop is open nation wide, as there is an enterprise creation office in every local Association of Confartigianato (the National Confederation of Craftsmanship).

Content

The Enterprise Creation Shop is targeted at women who want to start a new entrepreneurial activity or take on an existing firm. Through various support methods the measure aims to promote the decision to start-up a business in the craft sector, to assist women in accessing this sector, and to offer an alternative to being unemployed, working in the household or working dependently with a company. The guidance given directly through experts at the Enterprise Creation Shop, as well as through information sheets and publications, should help women to establish enterprises with a stable development in the first years.

The *Enterprise Creation Shop* helps female entrepreneurs to overcome bureaucratic problems during the start-up phase and to obtain financing on attractive terms through special agreements with financial institutions. Moreover, the situation of the female entrepreneurs is continuously monitored and support is given to new firm owners through training courses. Special attention is also paid to informing the new entrepreneurs on the possibilities of joining support programmes at national and local level.

A special handbook entitled '*How to Start-up a Craft Firm*' ('Come Avviare un'Impresa Artigiana') has been published by the Enterprise Creation Shop. This

booklet provides useful information for women who want to become entrepreneurs and is also available online via the Internet site of Confartigianato.

Performance

The Enterprise Creation Shop is considered an important programme. Promoting female entrepreneurship in the craft sector - as an alternative to working dependently - has encouraged the development of many new small and medium firms in Italy. Particularly in the north of Italy, where the agreements with banks have led to larger financing even with a low level of guarantees, the enterprise shops have obtained good results. Many women have contacted the local offices of Confartigianato and statistics show that 20 % of the new firms supported during the start-up phase performed well during their first years.

In the future the promoters of this measure hope to find new financiers, to contact more new women-owned firms, and to help them in creating a new entrepreneurial culture. Refresher courses for people working in the Enterprise Creation Shop are scheduled in order to guarantee a better knowledge of laws related to female entrepreneurship.

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'MENTORING MAKES SUCCESS' (Luxembourg)

Issue

The 'Mentoring Makes Success' ('Mentoring macht Erfolg') programme in Luxembourg supports women who are seeking managerial and entrepreneurial functions. It aims to create a favourable environment for female managers, to develop adequate structures for career-oriented women, to demonstrate the abilities of women and to stimulate a dialogue between the generations.

Institution

'Mentoring Makes Success' is implemented by the association Zarabina, whose objective is to incorporate equal opportunities for women into local and regional development strategies. The programme is supported by the European Social Fund (ESF), the Ministry of Work and Employment, and by local communities. Mentoring

Makes Success is part of the regional project 'Female Promotion and Regional Development'.

Content

Mentoring Makes Success is a contact and co-ordination centre aimed at the creation of 'mentoring couples'. It matches women in leading positions who want to forward their professional experience with women who want to benefit from optimal advice and the support of successful women. During the mentoring relation, problems can be openly discussed and knowledge can be transmitted in an informal and unconstrained way. Participation in the programme is free for interested women.

To ensure the creation of a good mentoring relationship, criteria have been developed to match mentor and mentee, taking into account the professional background of the participants, and their core competences and professional needs. The work of both is followed up continuously.

In addition to the Mentoring Makes Success programme, working groups and training on the theme 'Women in Managerial Functions' are held. The working groups deal with power and competition, conflict management, intercultural learning, networking, and balancing private and professional life.

Zarabina has developed public relations activities in order to raise awareness of the Mentoring Makes Success programme amongst women and companies, and to inform the public about mentoring as an instrument to increase the percentage of women in managerial and entrepreneurial positions. The programme is thus promoted in regular publications, in the national press as well as in radio and TV transmissions. Events are organised on a regular basis to inform interested people about the programme's activities.

Performance

The first phase of the Mentoring Makes Success programme started in 2000. The association Zarabina has developed a database of about 50 interested women. This figure has increased continuously since the launch of the programme. In September 2001 the second phase was started. Special information material has therefore been developed in order to expand the programme. In 2001 about 20 interviews with potential mentors and mentees were held. Many women are now in new professional positions as a result of the creation of mentoring couples. Seven lectures and three workshops, dealing with relevant issues for women in leadership positions, were organised in 2001.

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'WOMEN IN FOCUS' (Norway)

Issue

The philosophy of the Norwegian programme 'Women in Focus' ('Kvinner i Fokus', KIF) is to use mentors to motivate potential female entrepreneurs. The programme helps highly qualified women establish their own businesses. With the help of a growing network of female entrepreneurs 'Women in Focus' wants to foster the participants' competence in running an enterprise.

Institution

The programme Women in Focus was established in 1999 by the Norwegian Industrial and Regional Development Fund (SND). The main focus is on competence development projects, on increasing the number of women in executive committees and in developing new as well as existing enterprises led or owned by women (the 'Lighthouse' project). The main challenge for the programme has been to highlight the gender dimension of SND's overall objectives and projects and through this to make women's needs and competencies visible in business and trade.

Content

The programme focuses on competence development among women entrepreneurs and making female entrepreneurs more visible. This is done by creating national and international networks and offering training services. Experienced and successful female entrepreneurs and managers motivate other women to establish their own businesses. They represent role models and help to create a positive image of women entrepreneurs in production and trade. The programme includes tailor-made support focusing on management issues starting with the writing of business plans. Women successfully supported by the network (i.e. having reached their pre-defined aims) become advisers or mentors for other female entrepreneurs. Two projects of Women in Focus are described below.

The '*Lighthouse*' project aims at developing women's competence in running their own businesses. It is aimed at female managers in enterprises that have passed the start-up phase, have five or more employees and an annual minimum turnover of NOK 5 million (or EUR 650,000). More than 50 % of the firm has to be owned by a woman. It is intended to have a domino effect: participants that have already

succeeded in establishing enterprises act as good role models, which in turn make women more visible in production and commerce. After having successfully followed a tailored, one-year programme that focuses on management, these participants pay back by giving advice to other female managers. In this way networks are established.

The aim of the '*Women in Executive Committees*' project is to use an existing database of potential female members in executive committees and to increase the number of women in such positions. It has been observed that although there is far greater potential, only about one in twenty top business leaders is a woman. The database can be used by those searching for executives and should help them become aware of possible female candidates. It lists the names of about 300 persons who have passed a special examination on executive committee issues.

Performance

The primary success of Women in Focus can be observed in the growing network of female entrepreneurs supporting and motivating each other. In the course of the programme 25 projects have been carried out. These have increased the visibility of Women in Focus in the media, highlighting female competencies and resources in production and commerce. As a result the programme also succeeded in increasing awareness of authorities, among them the implementing organisation, of the importance and potential of female entrepreneurship.

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THE 'SUPPORT OF FEMALE ENTREPRENEURSHIP' PROGRAMME (Portugal)

Issue

The 'Support of Female Entrepreneurship' ('Apoio ao Empreendedorismo Feminino') action in Portugal supports the creation and consolidation of women-owned small and micro firms and access to self-employment for women. It is specifically targeted at potential female entrepreneurs.

Institution

The 'Operational Programme for Employment and Social Development' (POEFDS) of the Portuguese Ministry of Labour includes a sub-programme to promote

effectiveness and equity in employment and training policies. Within this sub-programme, a measure to promote equal opportunities for men and women and to improve participation of women in the labour market has been introduced. This measure includes a variety of actions, amongst which is 'Support of Female Entrepreneurship'.

Content

'Support of Female Entrepreneurship' provides financial support for training, consultancy, enterprise start-up, and enterprise information networks. Female business associations and training agencies may apply to the action programme and act as intermediaries in delivering the requested services.

These business agents should help potential female entrepreneurs to consolidate their business idea and provide personalised training and technical advice covering all general management functions from the start-up phase until 2 years after the formation of the company. Complementary training sessions for women are organised by the business agents aimed at the development of entrepreneurial initiatives, the reinforcement of self-confidence, and the development of leadership capabilities and negotiation skills.

The action also informs potential female entrepreneurs of business opportunities for women, on legal and labour regulations as well as on access to financial support. 'Support of Female Entrepreneurship' also fosters the creation of networks to promote female entrepreneurship and the participation of women in high technology sectors.

Performance

The 'Support of Female Entrepreneurship' initiative responds to the identified low levels of participation of women in business and management, and particularly to the low level of entrepreneurial initiatives by women. It recognises and reinforces the role of private business associations in the implementation of public policies and thereby contributes to a more integrated society in Portugal.

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THE WOMEN'S INSTITUTE SERVICES: THE 'EMPRESARIAS-NET' PROGRAMME (Spain)

Issue

The 'Women's Institute' ('Instituto de la Mujer') fosters conditions leading to gender equality in Spain by supporting the participation of Spanish women in political, cultural, economic, and social life and the removal of existing obstacles hindering gender equality.

Institution

The Women's Institute is a public institution, integrated into the Spanish Ministry of Labour and Social Affairs and receives funding, *inter alia*, from the European Social Fund (ESF). Based on the Equality Principle adopted in Spanish legislation in 1978, the Women's Institute was created in October 1983 and restructured in May 1997. The Institute promotes female entrepreneurship through various measures, such as the implementation of support programmes including advice, mentoring, training, financing and the publication of relevant guides and booklets.

Content

The 'Entrepreneurial Support Programme for Women' and the 'Management Programme for Women Entrepreneurs and Potential Women Entrepreneurs' provide information and advice to women with a business idea or a business that has already been set up. These programmes are aimed at increasing the competitiveness of these enterprises through the definition of tailor-made strategic plans that would enable their consolidation and growth. The 'Training Programme on Business Management' offers overall training and lasts 300 hours, including 200 hours of individualised tutorials. Furthermore, financial support, such as credits and subsidies, is offered to female entrepreneurs by the 'BSCH Specific Financing Line', the 'Micro Credit Programme for Potential Female Entrepreneurs and Female Entrepreneurs', and the 'Financial Support: Women getting into Business' programme.

Besides offering various services, the Women's Institute regularly publishes a broad variety of *brochures* aimed at informing potential beneficiaries of the Institute's existing programmes.

One of the most successful programmes carried out by the Women's Institute is the 'Entrepreneurial Support Programme for Women'. It offers both on-line and face-to-face advice to women entrepreneurs. This technical assistance aims at raising awareness of entrepreneurship amongst women and is a tool for the start-up and consolidation of women-led enterprises. It is oriented towards women who have an enterprising spirit, an idea or project for starting a new business or even have modernising or expansion plans for their existing businesses.

An important tool in this programme is the 'Empresarias-Net', a network for (potential) female entrepreneurs aimed at exchanging experiences and finding new

business partners. Empresarias-Net offers up-to-date information by e-mail, on a weekly basis, on topics such as public support and trade fairs. Flexible and prompt on-line advice is given on subsidies, support measures and business creation as well as sectorial and institutional information. Distance training is also provided, for which training materials of the Women's Institute and the Chambers of Commerce are used.

Information about this programme has been widely disseminated through the leaflet 'Entrepreneurial Support Programme for Women'. This describes the objectives and activities of the programme along with contact details of the Support Offices of the Chambers of Commerce, where customised advice is available.

Performance

During the last two years Empresarias-Net received many demands by interested (potential) female entrepreneurs concerning various procedures, grants, market research, co-operation, and other general questions. Data for 2001 reveal that 5,391 requests were dealt with, whereas as many as 2,528 female entrepreneurs registered themselves as users of Empresarias-Net.

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'BUSINESS ADVISERS FOR WOMEN' (Sweden)

Issue

The Swedish project 'Business Advisers for Women' ('Affärsrådgivare för Kvinnor') aims to promote women's entrepreneurship and to stop the outflow of women from sparsely populated areas which offer few job opportunities.

Institution

The Swedish Ministry of Regional Affairs assigned NUTEK, Sweden's central public authority for industrial policy issues, to set up a project with special business advisers for women in 1993. In the first three years the focus was on the regional development areas of the northern part of Sweden. The task was to encourage 62 municipalities to employ a business adviser for women and to provide co-financing. Studies had demonstrated that female entrepreneurs were unwilling to seek advice from traditional business advisers or to approach bankers, due to their experience of not being taken

serious by such consultants. NUTEK organised regular training courses and conferences for the business advisers and set up an electronic network to exchange experiences and information. Since 1997, business advisers for women have also been installed in parts of southern Sweden.

Content

The Business Advisers for Women programme started its activities by trying to find women business-owners in the sparsely populated areas of northern Sweden. Subsequently it offered assistance, training, information, and consulting through a network of business advisers (one-stop-shop principle) to help women to start and develop their own business.

The business advisers organise seminars and courses with the aim of raising levels of competence and skills, and fostering networking among women and training them to cope with their own situations, (i.e. helping them to help themselves). Furthermore, the business advisers try to positively influence the general attitude towards women's entrepreneurship and to build a more professional image of women entrepreneurs.

The government financing for the project was stopped in 2001. However, some of the advisers are now employed within the mainstream system or have started new projects. Furthermore, working methods have been documented by means of two different 'Handbooks for Business Advisers' in order to spread their experiences and way of working.

Performance

The most important result of the project is that the women business advisers succeeded in creating considerable awareness of the existence of women entrepreneurs in the municipalities. Competence and skills among women entrepreneurs, as well as among the business advisers themselves, were raised. The advisers gained know-how and status by starting new projects, working within the mainstream system, and documenting their working methods and experiences. They still contribute to achieving their long-term objective of changing the existing attitudes and organisational patterns that women regard as a barrier to entrepreneurship. It is assumed that the business advisers have helped to create at least 1,000 new companies during the first three years of the project.

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Electronic Platforms

'ON LINE COURSE FOR FEMALE ENTERPRISE STARTERS' (Germany)

Issue

The German 'Online Course for Female Enterprise Starters' ('Online Kurs zur Existenzgründung von Frauen') pays particular attention to the challenges, difficulties and advantages of enterprise start-ups by women, especially by those who have graduated from university or from a senior technical college.

Institution

The Online Course for Female Enterprise Starters contributes to increasing the number of women owned businesses by offering a course via the Internet which provides information and advice indispensable for the preparation, realisation and consolidation of start-up projects. The Online Course was implemented by the Fachhochschule Karlsruhe (Senior Technical College, Karlsruhe) in 1999 and was created by students with the assistance of professors of the college, consultants and lawyers. Throughout Germany, the Online Course is the first of its kind and represents a model project for combining practical, updated information with new information and communication technologies. The course receives funding from the EXIST programme of the Federal Ministry of Education and Research and from KEIM, the Start-Up-Impulse of Karlsruhe.

Content

The Online Course provides a thorough and compact overview of all the important aspects of business start-ups by women. It is accessible online, on CD-ROM or it can be downloaded. It guides the user, step by step, through all phases of starting up an enterprise. The basic course is composed of four modules (orientation, concept design, realisation and consolidation), each one consisting of an introduction, 8 to 12 chapters, a checklist for interactive learning, hints, literature recommendations, indication of contact points for further information, relevant links, etc. Each chapter closes with a number of exercises that allow female entrepreneurs to transform the new knowledge into practice by applying it to their own start-up projects. If the users

have difficulties with the exercises, they may send an e-mail to the project designers in order to get immediate help.

Due to requests from users for additional information, three new modules have recently been added to the course, which present selected aspects of the basic course in more detail (particularly related to legal matters, accounting and marketing).

In general, the information provided in the course is updated once a year in order to take account of changes in the various domains. The most important quality assurance mechanisms are the feedback obtained from users and the experience gained from providing day-to-day consultancy to female enterprise starters. This type of input serves as a basis for designing the Online Course in a way that meets practical problems that occur during the start-up phase of an enterprise.

Performance

In the year 2000 approximately 8,000 people visited the Online Course for Female Enterprise Starters. In 2001 this had risen to about 9,300, and by June 2002 more than 6,000 (potential) female entrepreneurs had already made use of the course. The CD-ROM has been available since 2001. 860 CD-ROMs were sent to (potential) enterprise starters as well as support service providers in the period up to June 2002. 87 % of the CD-ROMs were ordered by women. Currently, a link to the Online Course can be found on about 300 start-up and women related web sites. The Online Course has also aroused a considerable interest in the media. A significant number of national media have already presented the course.

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'WOMEN INTO THE NETWORK' (United Kingdom)

Issue

'Women Into the Network' (WIN) is a networking initiative in the North East of England that offers easy, accessible and suitable information and support through a well established and customised internet portal, which builds the core of the network and fulfils its essential communication purposes.

Institution

Women Into the Network (WIN) acts as an umbrella to network women into existing support provision. The initiative is part of a wider 'Accelerated Women's Entrepreneurship Scheme' with 10 partners throughout the United Kingdom and 6 in other European countries, with the aim of further developing projects that support women's enterprises. WIN is financed by the European Regional Development Fund and local public and private sponsors. The initiative has been developed by the Foundation for SME Development, which was established by the University of Durham in August 1999 and is based on the work undertaken by the Small Business Centre at Durham University Business School since its inception in 1971. The Foundation for SME Development works with SMEs and key stakeholders in order to support the development of an enterprising economy and society.

Content

WIN has a primary sign-posting role in that it directs women to appropriate information and assistance points. The initiative runs a number of activities classified into four key areas: communication and publications, research, events, and training and development. Collectively, these four key areas create an integrated whole that allows members to select and to participate in those areas of networking which suit them at any given time.

The online directory forms the hub of the Women Into the Network Online Service, directing visitors to members' skills, services and talents. From this directory visitors from the North East of England and beyond can easily find members' contact details and link directly to their web sites.

An important objective of WIN is to facilitate good communication around the network. A number of media enable this. The online service available on the Internet gives an overview of the entire network and its activities. A quarterly newsletter circulates network news and diary dates but also reports recent successes and opportunities. E-zines (electronic magazines) as well as an on-line forum, allow participants to share ideas and solve problems.

'Women Into the Network' is closely evaluated through feedback and evaluation surveys after each event and on a quarterly basis in order to ensure the high quality of the support provided.

Performance

WIN draws together a range of funding sources. It has generated a broad range of innovative ideas to support enterprising women and offers clear pathways to relevant information. There are also indications of increased business start-ups due to WIN leading to the creation of new jobs in women-owned firms. Feedback from users of the initiative shows that 174 jobs have been created with the help of WIN since 1997. The networking opportunities have led to increased sales due to new contacts.

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Events

'CREATING WEALTH WITH WOMEN'S VITALITY' (Iceland)

Issue

The mission of Iceland's 'Creating Wealth with Women's Vitality' ('Audur i Krafti Kvenna') is to better exploit the inherent resourcefulness of women by increasing their participation in enterprise creation; thereby promoting economic growth in Iceland. It was estimated that in 1998 the proportion of companies owned by women was between 13% and 18%.

Institution

Reykjavik University is responsible for the management of the AUDUR project, which receives extensive support and financing from the New Business Venture Fund Ltd. (administered by the Ministry of Commerce) and three private enterprises. Most of the activities undertaken in the scope of the programme, especially the courses, take place at Reykjavik University.

Content

AUDUR is an Icelandic female first name and at the same time the Icelandic noun for 'wealth'. The programme is an attempt by institutions and enterprises to provide a variety of courses and other educational activities as well as events for women. AUDUR consists of several projects and events, which are described below.

The chief task of the *AUDUR Entrepreneurs* project is to support women who are already, or who are considering becoming entrepreneurs. Two courses per year are offered to these women each lasting 110 hours over three to four months. In order to facilitate attendance for those women working full-time, courses are held in the evenings. Subjects covered include the preparation of a business plan, marketing, finance, management, information technologies, legal issues and handling stress. Participants commit themselves to contributing to the establishment of new job opportunities in Iceland.

The *AUDUR Awards* honour women who have made a special effort for the Icelandic economy. The AUDUR project board annually presents three women entrepreneurs with awards. The awards ceremony takes place as part of a conference that encourages women to create new opportunities in Iceland.

The most promising event organised is '*AUDUR Future*'. It takes place once a year with an essay competition ("My Dream Company") for girls aged 13-16. The authors of the best 25 essays are invited to a 3-day workshop where their self-esteem, knowledge of business concepts, management of companies and networking skills are enhanced. The workshop shows instant results with the girls talking "business talk", showing self-assurance and understanding their ability to participate in the business world.

The other events of AUDUR are '*The Daughters to Work Day*', '*Leadership AUDUR*' and '*AUDUR Finance*'. '*The Daughters to Work*' initiative was first implemented in the USA in 1993 and the idea has spread to Europe in recent years (in Germany since 2000). It acknowledges the importance of introducing girls to existing job opportunities. '*Leadership AUDUR*' is a 3-day workshop for female business executives and '*AUDUR Finance*' is a 16-hour seminar to enhance women's knowledge of personal finance.

Performance

AUDUR has been very well received among women. The events organised have been well attended and in most cases many women had to be turned away as courses were fully booked in a very short time. 180 women had graduated from the *AUDUR Entrepreneurs* project by autumn 2002 and many start-ups are already operational, for example in the following areas: services, retail, consulting, information technologies, multimedia design, multipurpose architectural services, children's centre, restaurants, graphic design and TV programme development. *AUDUR Awards* have been presented, in the past two years, to six women that have established very interesting and successful businesses. The *Daughters to Work* event has been well received in Iceland by thousands of girls, many adults and hundreds of companies. Over 800 women have attended the *AUDUR Finance* class, 60 executives took part in *Leadership AUDUR* and 70 girls participated in *AUDUR Future*. A study measuring the results of these projects is ongoing.

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More information on Enterprise DG

Additional useful information on the work of Commissioner Erkki Liikanen and the Enterprise Directorate-General is available through printed publications and on the web.

Commissioner Erkki Liikanen, responsible for Enterprise and the Information Society:

http://europa.eu.int/comm/commissioners/liikanen/index_en.htm

Enterprise DG on the web:

http://europa.eu.int/comm/dgs/enterprise/index_en.htm

CORDIS (Community Research and Development Information Service):

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Enterprise DG work programme:

http://europa.eu.int/comm/dgs/enterprise/work_programme_en.htm

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Enterprise Publications

Enterprise Europe is a free-of-charge newsletter published quarterly in the 11 Community languages by the Enterprise Directorate-General. It covers the whole range of Enterprise DG's work, announcing new initiatives as well as providing practical information.

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All publications published by the Publications Office, Luxembourg, unless otherwise indicated.

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