



«European Network to Promote Women's Entrepreneurship»

(WES)

Activity Report 2012

December 2013

Legal notice

The views expressed in the documents do not necessarily represent the opinion of the European Commission.

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* This report includes updates of the above countries for 2012.

Information on other countries may be found in previous

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

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1. INTRODUCTION

1.1 *Aims of the Report*

This report was drafted by WES¹, the “European Network to Promote Women’s Entrepreneurship”. Its aim is to provide information about the activities carried out in 2012 by the national and/or regional governments in the EU, EEA and candidate countries to promote women’s entrepreneurship.

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

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

Many of the WES members reported on the areas identified in the Europe 2020 strategy as well as on additional activities that were considered to be priority in their countries, mainly support of start-up’s, training and counselling schemes. Other growing areas are supporting growing businesses and business mentor support schemes.

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

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

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

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

1.2 *WES’ aims*

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

¹ www.europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm

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

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

WES currently has members from the European Union, EEA and candidate countries².

From its creation in 2000, WES has actively co-operated with the European Commission in the implementation of activities that concern the promotion of women's entrepreneurship, such as research, collection of information, exchange of good practices, visibility of women entrepreneurs through the female ambassador's network etc.

1.3 *WES' activities in 2012*

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

In 2012 the WES network has contributed significantly to increasing knowledge about women's entrepreneurship in a large number of Member States. Apart from the activities carried out at National and Regional level which are described in the next chapter, WES members participated in several European events, were involved in joint projects and followed up an important number of information requests and networking contacts from all over the world.

Contacts and questions about co-operation and information are frequent and the WES network contributed substantially towards access to information about good national examples and projects.

The WES network held a meeting in Brussels on 24 February 2012 where the state of play of national activities aiming to promote women's entrepreneurship was discussed. The network was also informed about the European Commission's activities to support women's entrepreneurship, the European Network of Female Entrepreneurship Ambassadors and Mentors' networks' activities and the work of the European Training Foundation on female entrepreneurship issues for the Mediterranean and neighbourhood countries within the frame of the Small Business Act.

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

² See list of members in annex 1

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

The WES network took part at European SME Week Summit which was held in Brussels on 17 October 2012. The 2012 European SME Week Summit was devoted to female entrepreneurship in Europe.

The title of the Summit was: "Women's Entrepreneurship Makes Business Sense".

More than 650 participants - mainly women entrepreneurs - and stakeholders participated in parallel workshops where the following areas were discussed:

a) Access to finance for women entrepreneurs. During this session the difficulties that women face to access finance were discussed. Presentation skills and business planning are important for women when they apply for funding. Financing outside banks does exist and is increasingly available: business angels, private investors and venture capital funds also fund women's companies. Women entrepreneurs need 'investment readiness' training to acquire the skills necessary to successfully negotiate funding for their companies.

b) Entrepreneurship education helps to redress the gender imbalance. It should start very early (primary education), and be inclusive and flexible. Women should have access to entrepreneurship education. However there is no need to build different programmes for women except when addressing specific target groups. The key is to bring more women into existing training and entrepreneurship education programmes. Research shows that someone who has received entrepreneurship education, for instance at school, is much more likely to later form his/her own business. Further, mentoring can be a big help when a concrete business is started and managed by a woman entrepreneur.

c) In order to have more women in technology-based businesses better awareness raising and career consulting for young girls is needed. It is necessary to start informing children from early primary school age about what science is and what it can do. Role models of women in tech are necessary, for example women engineers or scientists. There is a relatively low number of high-tech women-led companies with start-up capital since VCs prefer men. Work-life balance is another challenge since women start up a company only if they can combine it with their family life. Coaching to build self-confidence and the necessary attitude is essential, especially when it comes from experienced entrepreneurs.

Information about the Summit can be found at:

http://ec.europa.eu/enterprise/initiatives/sme-week/summit/index_en.htm

1.4 *Main findings*

Focus on dialogue and sharing knowledge

In the WES network the knowledge about how to support women's entrepreneurship is probably one of the highest in Europe. This is due to the fact that WES representatives are coming from Ministries and/or agencies that have the national responsibility to work on women entrepreneurship issues. The network constitutes a crucial source of information and provides know-how and direct access to support systems, priority areas and outcomes of the national efforts on women entrepreneurship directed to all stakeholders and people interested in this area. Within this group, discussions about new areas of focus for women entrepreneurs are held and dissemination of facts and figures to and from the Commission are taking place.

As I mentioned in last year's activities report, the awareness and knowledge of the importance of looking at both men and women when policies and support systems are set up, has increased. The gender equality awareness has improved in many ways but there is still more to be done in order to have equal distribution of support to women entrepreneurs.

Many countries now have both mainstreamed and positive actions. The positive actions might be a necessity until both women and men have equal possibilities to be entrepreneurs.

Looking at the facts and figures about entrepreneurship and especially women's share of entrepreneurs we will have to strengthen the knowledge of the different support systems that exist and measure the relevant outcome. What increases the possibilities and reduces the obstacles that are connected to the growth of women's entrepreneurship?

In order to research this area, working methods and tools that have been well functioning should be disseminated in efficient ways e.g. by sharing best-practices with stakeholders and entrepreneurs in national and international seminars. By connecting the knowledge and demands from individual entrepreneurs with organisations and support structures we can build the best support for entrepreneurs and entrepreneurship and thereby increase the economic growth.

In the WES activities report you will find information from the national bodies about statistics, support tools, research and the effects of all these activities. You will also find facts and figures that show the development that goes on in the different countries. Last but not least I hope that they will inspire all those who read these activities reports as they have inspired me.

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

Marianne Karlberg
WES coordinator

AUSTRIA

A. STATISTICS

In 2012 34.652 people established an enterprise, of which 42,1% were women in comparison. In 2012 about 40% or 137.054 (including care assistance) of all Austrian enterprises were managed by women. The average age of female entrepreneurs is 45,4 years.

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

B. GOOD PRACTICES

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

Special Training for Female-led Micro Businesses without Employees started successfully in 2006: Due to a unique combination of training and coaching, female-led micro enterprises which have existed for 3 years at the most, improved their business strategies within a special academy. The main content of the curriculum comprises making business plans, marketing, sales, cooperation/networking and work-life-balance. The project has been highly successful: so far around 180 alumni have participated.

In 2003, **EUROCHAMBRES Women Network³** started implementing positive actions in favour of female entrepreneurs with the project “Women in Business and in Decision Making” followed by “CHASE–Chamber against Stereotypes in Employment” in 2004. The network initiated in 2007 its third project “Women on Board of Local Development” – in short “On Board” – in which the Austrian Federal Economic Chamber – Woman in Business has assumed the role of the project leader of the working group “Women on Chamber Boards”⁴.

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

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

⁴ http://portal.wko.at/wk/format_detail.wk?angid=1&stid=311766&dstid=8469&opennavid=0

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

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

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

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

In 2009 a long-time demand of "Women in Business" was taken up into the government's programme: home help for child care will become tax-deductible in Austria.

"Women in Business" also demands **afternoon-care for school** children on a voluntary basis rather than all-day school. This would enable female entrepreneurs to spend their free afternoons with their children. Furthermore – to meet the challenge of child caring in the first years of life – a demand is the need for more child care places for under three-year-olds. Therefore a symposium (Symposium child caring for under three-year-olds⁵) will take account this challenge and discuss solutions.

It also asks for **support** for female entrepreneurs managing a 'single-person company' wanting **to employ the first staff member**. This should be realised with the help of an expert in combination with coaching.

⁵ http://portal.wko.at/wk/dok_detail_file.wk?angid=1&docid=2102749&conid=699088 (just in German)

In **2010** „Women in business“ introduced the Management Program **Female.Future**⁶. The aim of the program is to see more women in management and supervisory board positions and to ensure that women are motivated and stronger, with the desire to reach higher positions and apply accordingly. The target groups are women who are en route to the first management level, senior management, the board of directors or the supervisory board. Already 109 women graduated from the Management Program Female.Future and 22 women are attending the recent class.

Due to the great importance and influence of media on people's perception of reality and society, „Women in business“ established the „**Charta für rollenbildneutrale Mediengestaltung**“ (Charta for neutral presentation of gender roles in the media). The intention of the project is to improve the ongoing process of changing the traditional roles of men and women in society, which are still too often transported by the media through biased coverage. This means for example, when bringing up the topic of work-life balance or the role of parenting, men and women should be part of the discussion, discriminatory coverage should be strictly refused, men and woman should be considered and quoted as experts, the number of men and women taking part in round-table discussions should be balanced, etc. Since the start of the project in 2011, „Women in business“ successfully managed to get this Charta signed by 27 media enterprises in Austria, some of which very well-known and influential.

„Women in Business“ also takes up the challenge of gender roles in the working world at an early age. There are still sectors and working conditions (like part- or full time) where mainly men or women are employed. Therefore many young girls have internalized these gender roles of typical “women or men jobs” what is limiting their possibilities. To open space for questioning traditional roles and stereotypes of men and women as well as to support a working world, where everybody, regardless of gender, can fulfil himself or herself in any job, a small book for young girls was published. In the book “Anna will was werden” the reader is accompanying Anna through all different kind of jobs, also those which are mainly men-dominated. The target is to call attention to the various job prospects in the economy and to create self-awareness for young girls that they can achieve everything they want in the working world.

www.unternehmerin.at

⁶ <http://www.zukunft-frauen.at/> (just german)

BULGARIA

A. STATISTICS

The promotion of women entrepreneurship is guaranteed and recognized in the Bulgarian legal framework. It is proclaimed in the Constitution of the Republic of Bulgaria, which guarantees the fundamental human rights and freedoms of the Bulgarian citizens, including non-discrimination of the grounds of sex, and their enforcement is regulated in the national general and special laws, such as Labour Code, Social Insurance Code, Penal Code, Law on Protection against Discrimination, Law on Countering Trafficking in Human Beings, Law on Protection against Domestic Violence etc.

Women in Bulgaria are 51.3 percent of the population in the country. In 2012 the number of working men have decreased by 25 700, while the number of the working women increased by 6300. Still the number of working men is higher than this one of the working women, but it is expected this trend to reverse within 2013, as the unemployment among men reaches 12,7% and is higher than that among women which is 10,1%. Bulgarian women constitute nearly 36.7% of self-employed and around 30% of employers. Statistics show that the number of women entrepreneurs and managers in small and medium businesses grows sustainably. Women entrepreneurs have a university or specialized high school diploma, they are 35-64 years of age. Roughly the average age of the personnel in the women companies is between 28 and 54. The registration and license regimes, and branch legislation, are the main obstacles for the business. Among the enterprises of women dominate micro companies with up to 10 employees. According to women-owners their personnel has a required qualification level, and their equipment correspondent to the standards of a country. Almost all women-owners make a regular consumer satisfaction studies. For the half of examined women foreign firms bring a new management practices into business. For ½ of women entrepreneurs the companies within their branch are competitive on the domestic market, while according to the ¼ of them their enterprises are competitive also on the external market. These enterprises have made investments in new technologies through the last years.

Business women appear more inclined to apply various practices than men to enhance competitiveness. Women more often than men applied techniques to improve general management in the enterprise — 34% compared to 27% of men, 29% of the women have held advertising campaigns compared to 21% of men, 19% of the women have used external consultants compared to 13% of men. Women are more optimistic in their assessment of the use of production capacity in their firms. According to 45% of the women the production capacity of enterprises over the past year has been used more than 75%, while only 27% of men have given such a high estimate of the capacity usage. Most men assess the use of the plant capacity for the last year to be between 51 and 75%. More often men than women identify technological equipment in their firms as old (36% of men and 27% women). 20% of women consider it as modern, and only 15% of the men define it as such. Enterprises in which the managers are men, more often resort to bank loans to finance the operations of the company — 47% compared to 35% of the women

respondents. High managerial positions are occupied more often by men. 72% of the surveyed men occupied the position of a managing partner compared to 58% of female respondents. 18% of the women define themselves as employees who participate in the decision making process – and the percentage of the surveyed men with this position is 6%. The distribution by sectors - women entrepreneurs in Bulgaria run mostly small businesses in trade and services, as the number of consulting firms run by women significantly increases, 65.5% of these firms have a permanent internet access, but only around 11% have got a corporate site.

Access to finance - women who develop their own business in Bulgaria and the EU have a common problem - access to finance, especially start-ups. Over 62% of Bulgarian women entrepreneurs said they started the business with its own funds. The absence of credit history and enough confidence in women prevent further lending to businesses owned by women in EU countries. This raises the need to create organizations which support women's business, and to ensure special support from industry organizations. For the analysis's purposes the women entrepreneurs in Bulgaria have been divided in 3 groups: women owners of firms; women managers or executive directors and women, that owned but don't run business. The women owners mainly work in the following economic areas: trade, services; industry and construction. They are 57.9% of interviewed women. For 1/3 of them legislation in the areas of trade, regulatory and license regimes, branch laws and banking system are considered as barriers for the business. The women managers/executive directors of companies are the second group that we are examined in our analyses. Their share is 9.5% of total women entrepreneurs. According to their main business activity the firms of this group are mainly concentrated in the trade, services, manufacturing and construction sectors.

The legislation in the tax area; register and license regimes; trade legislation represent barriers to the business for the women managers. The third group of women is that owned but don't run business. They are 4.6% of women entrepreneurs. The main activity of their firms is in the area of trade and services. For 61.5% of them the legislation in the areas in taxes, regulative and license regimes, branch legislation and tax administration are the main barriers for the business.

B.GOOD PRACTICES

In accordance with the National Strategy for equality between women and men, the Bulgarian Small and Medium Promotion Agency (BSMEPA) has conducted in 2012 the following events where members of the leading in the country organizations of business women – The Club of the women contractors and managers in Bulgaria and the Bulgarian Association of the women entrepreneurs have participated:

- 1.** Information seminars, held within March-April 2012 in 27 country's regions. The main purpose of these events was to provide to the participants an information about the opportunities and requirements for the Bulgarian companies to be approved for taking part in: specialized exhibitions; business missions abroad; specialized seminars for development of international trade skills and performance, entering in new foreign markets; information about the National Export Portal www.export.government.bg

- 2.** Information seminars, held in the period 7-15 of October 2012 in 7 big cities in the country. The seminars' main topic was: "Policies for export promotion.

Possibilities for access to financing.” During the seminars the instruments applied by the Bulgarian governmental institutions for export promotion, proposed from the state and private institutions. Experts of the Ministry of the Economy, Energy and Tourism presented information about different foreign markets. There have been discussed different financial instruments put in place by the Bulgarian Development Bank and the Bulgarian Export Insurance Agency.

Bulgarian business ladies are participating in a lot of gender equality promotion events on European and international level and are expressing their opinion and proposals on EC communication about gender balance in business leaderships, as follows here below:

- Establishing an office of European Women's Business Ownership within the European Commission and in competent ministries (preferably not gender ministries to provide a distinction between economic activities and gender equality responsibilities) at Member State level, without establishing whole new structures.
- Appoint a Women's Enterprise Director/Envoy or High Level Representative within the European Commission and Member States' enterprise ministries, with a cross-departmental role in raising awareness about the economic benefits of encouraging more women to start and grow businesses.
- Collect data and produce annual policy and research updates on women's enterprise across European regions, increasing access to gender-disaggregated data across government departments and agencies.
- Specific measures in favor of women entrepreneurship to be introduced in the 2014 - 2020 programming period and that is necessary to allocate resources for co-financing.
- To ensure effective implementation of the legislative framework of the European Union for gender equality, the realization of genuine and effective "mainstream gender" (or integrated approach to equal treatment of men and women) in all policies including the one on spending the resources of the European Social Fund.

CYPRUS

GOOD PRACTICES

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

The Scheme is part of the Operational Programme 2007-2013 “Sustainable Development and Competitiveness”, that is co-finance by the European Regional Development Fund and the Republic of Cyprus. For this period of time the total amount that will be granted is €7.2 million.

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

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

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

Successful candidates will be eligible to get a grant of 50% on their approved budget covering equipment, configuration of space, promotion, training and working capital expenses.

The maximum amount of the grant is €70.000 for the manufacturing sector and €50.000 for the other sectors.

Scheme's progress

The first announcement of the Scheme was on February 2008 and the second on November 2009. The Ministry received 378 applications and 194 new businesses were accepted into the Scheme.

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

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

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

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

CZECH REPUBLIC

A. STATISTICS

The access of women to business in the Czech Republic is characterised by their interest in trading authorisation and own entrepreneurial activity. Out of the entire number of issued trading authorisations for natural persons, 32 % belong to women and 35 % of all entrepreneurs (natural persons) are women.

According to statistical data for the third quarter of 2012, as published on www.czso.cz, women in the Czech Republic make up 30.5% of all entrepreneurs (871.4 thousand people). Female entrepreneurs represent 12.5% of working women, while 22.0% of working men are entrepreneurs. 2.0% of employed women are also employers (out of 2,119.4 thousand employed women). In comparison, the proportion of employers in the male employed population was 4.5% (of a total of 2,801.1 thousand employed men).

Employed people are all employees (including members of producers' cooperatives) and entrepreneurs (employers, own-account workers and contributing family workers). Members of producers' cooperatives are in the same category as employees.

The proportion of women employers (23.3% of about 165.0 thousand employers) is lower than their representation in the ranks of the self-employed (of more than 705.0 thousand self-employed, 32.1% are women).

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

27.9% of female entrepreneurs are university graduates, which is 6.3 percentage points higher than graduate male entrepreneurs. 21.6% of businessmen are university graduates. In the case of employees, the percentage of graduates is higher in case of women, the difference is 2.0 percentage points.

In the total working population, most women are aged between 45 and 59 (here women made up 47.0% of all employees in this age group). The same applies to entrepreneurs as to the working population (although here the proportion of women is far lower than in the case of employees – i.e. the proportion of female to male entrepreneurs in the 45-59 year-old category is 33.4 : 66.6%). The highest numbers of employees (women and men) fall in the 30-44 year-old range, and the same holds true for male and female entrepreneurs.

The most visible dominance of men among entrepreneurs was (according to five years age structure) in the 20-24 year-old age category. On the contrary, the lowest gap between men and women by entrepreneurs was in the 50-54 year category. There is no such a strong dominance of men by employees as by entrepreneurs. The dominance of men changes with age of 39 years. From 40 to 55 years are more

women in each of five year categories by employees. After then predominate men again (in the age over 60 years most of women are pensioners).

The highest number of employed people was determined in manufacturing (1,313.7 thousand people), in wholesale and retail trade, repairs of motor vehicles (597.4 thousand people) and in construction (429.0 thousand people). Opposite to men, who show the same trend as the total, the third position by employed women occupies human health and social work activities (instead of construction).

The highest shares of entrepreneurs of all employed people were in real estate activities (46.1%), professional, scientific and technical activities (43.9%), and in construction (40.9%). The highest shares of entrepreneurs-women were in scientific and technical activities (40.6%), in real estate activities (39.8%) and in finance and insurance (20.1%). The highest shares of entrepreneurs-men were in real estate activities (51.9%), in scientific and technical activities (46.7%) and in construction (42.9%). The highest share of women was determined as by employees (80% share of women) as by entrepreneurs (70% share of women) in human health and social work activities. The lowest one in construction (less than 10%).

B GOOD PRACTICES

In the year 2012, women used programmes in support of small and medium entrepreneurs from the Operational Programme Enterprise and Innovation, approved for the period 2007 – 2013 (OPPI). Access to capital were supported in the form of loans at reduced interest rate and grants. The full wording of the programmes is given on the internet page of the Ministry of Industry and Trade, www.mpo.cz.

The main source of support for projects by female entrepreneurs in the Czech Republic comes from programmes funded from the State budget and the EU Structural Funds. A total of 35,8 % of projects funded by the Operational Programme of Business and Innovation (81 827 projects) have a positive impact on equal opportunities and 11,3 % of projects funded from OPPI programmes directly focus on support for equal opportunities.

The programme Start - guarantees enabled the implementation of entrepreneurial intentions of persons going into business for the first time. 3 jobs for women were created in the 2012 within the programme START.

Through advantageous guarantees and advantageous guarantees with financial contribution to the guaranteed loan, the programme Guarantee particular made the implementation of entrepreneurial projects easier for small and medium entrepreneurs focussing on investment and increasing their competitiveness. 287 jobs for women were created in the 2012 within the programme GUARANTEE.

The programme Progres allowed the implementation of development entrepreneurial projects of small and medium entrepreneurs with a short history. 70 jobs for women were created in the 2012 within the programme PROGRESS. 1 loan was provided to women entrepreneurs in the 2012 within the programme PROGRESS.

Female entrepreneurs are federated in four associations. These are mainly the Association of Women Entrepreneurs and Managers of the Czech Republic (APM

ČR) (www.apmcr.cz), Moravian Association of Women Entrepreneurs and Managers (MAPM) (www.mapm.cz), South Bohemia Association of Women Entrepreneurs and Managers (JAMP) (www.wib.cz) and Central Bohemia Association of Women Entrepreneurs and Managers (STAMP) (www.stredoceske-podnikatelky.cz). The associations develop mutual relations, network and inform each other of their projects and activities, mentioned on their websites.

ESTONIA

A. STATISTICS

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

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

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

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

Regarding labour force 50.5% of employed are women.

B. GOOD PRACTISES

Name: Female entrepreneurship conference The event was organized by Enterprise Estonia, EC and ENUT (Estonian Women's Studies and Resource Centre). Event took place at October 2012.

Conference was special and important because it was the main event of European SME week. Participants experienced many inspiring presentations and good practises how to set up a business. Also networking was important aspect to share thoughts and ideas.

All together approximately 180 persons attended and there were several media contacts as well. So awareness in larger society has probably risen after that. Lesson to learn was that integrating one event with bigger format or event series is working.

FINLAND

A. STATISTICS

In 2012 there were about 85 000 female entrepreneurs in Finland which means that about a third of all entrepreneurs were women. About 30 % of female entrepreneurs had employees, while the share of employers amongst male entrepreneurs was 40 %. On average women's enterprises were somewhat smaller than those of men. Also part-time entrepreneurship is rather common amongst women.

Female entrepreneurs are most active in the services sector, education and the retail sector. More than 70 % of all entrepreneurs in the social and health services sector are women. Strong growth in the number of female entrepreneurs during the last few years can be found for example in services relating to physical training and recreation.

The share of entrepreneurs of the employed population was almost a half smaller amongst women (7,1 %) than amongst men (13,7 %). The education level of women entrepreneurs is slightly higher than that of men. In 2011 about 15 % of female entrepreneurs had a university degree while the same figure for male entrepreneurs was 10 %. The age structure is almost the same for both female and male entrepreneurs.

B. GOOD PRACTICES

Women's Enterprise Agency

Women's Enterprise Agency was established in 1996. Its offices are located in Helsinki and in Tampere. Women's Enterprise Agency's mission is to help women's new businesses in their start-up period, to promote female entrepreneurship, to support existing female entrepreneurs in developing their businesses and to create networks amongst female entrepreneurs. Women's Enterprise Agency provides services for start-ups, e.g. business counselling, info sessions "introduction to Entrepreneurship", entrepreneurial training courses, entrepreneurship degrees, InnoLady Camps, business mentoring, and networking events. The first mentoring project was held in 1998. The Agency's aim is to get experienced women entrepreneurs to support new ones in their start-up phases. Women's Enterprise Agency is a private initiative funded by several private companies and partly also by the Ministry of Employment and the Economy. In 2002, the operation of the Agency was identified by the European Commission as a "model of best practice" in promoting women's entrepreneurship. In 2009, Women's Enterprise Agency won the European Enterprise Promotion Award in the category "Investing in skills". Women's Enterprise Agency is a part of the Finnish Enterprise Agencies' network comprising of 32 Enterprise Agencies in different parts of the country, but it is the only one concentrating on women's entrepreneurship.

InnoLady Camp is a new operation introduced by the Agency. The first InnoLady Camp was held in 2011. InnoLady Camp is a new invention where both service innovations and technological innovations are combined at the same time. InnoLady Camp is an entrepreneurial training programme for academic women who are

planning to set up their own innovative business, but who are still students or in working life as experts or managers. Training courses are not given in the classroom, but in creative and inspiring camps in the countryside. InnoLady camp's learning methods are based on action learning and peer mentoring. A web service called InnoLady Cloud www.innoladycamp.fi is part of the training concept. Using InnoLady Cloud it is possible to develop the business idea at a very early stage with peer students, business angels, mentors and other users of the web service. So far, altogether 40 women have participated in the InnoLady Camp #1 and InnoLady Camp #2 programmes. Many of the participants have resigned from their former jobs and established a company already during the training programme. The InnoLady Camp training concept has been nationally awarded in 2012 with "KONSTA" award by Finnish Inventor's Support Association.

GERMANY

A. STATISTICS

For several years now, the proportion of self-employed women has been rising steadily, in relation to men. According to the micro-census, some 4 405 000 people were self-employed in 2011, of whom around 1 395 000 (31.7%) were women. However, with a self-employment rate of 7.5% in 2011, women were still only half as likely to be self-employed as men. The KfW-Gründungsmonitor (KfW start-up monitor) also suggests a steady trend: of 835 000 people who started their own business or a freelance activity in addition to their main job in 2011, 41.5% were women.

B. GOOD PRACTISES

The bundesweite gründerinnenagentur (bga - National Agency for Women Start-ups Activities and Services), launched by the Federal Government in 2004 and since commended by the EU as a European model of success, operates nationally, in the Bundesländer, with 16 regional offices, and in individual local authorities. As an umbrella organisation bringing together the available support for women entrepreneurs and business starters in Germany, it offers cross-sectoral information, advice, training and networking opportunities, and functions as the contact point for industry, research, politics, the media and the public. The bga association is constantly growing, and now includes the expertise of more than 2 000 regional partners. It has provided more than 5 000 advice sessions, made 3 000 media contributions and held more than 1 500 events on, for example, innovative, knowledge-based and technology-oriented start-ups. There are 40 bga publications on women's entrepreneurship containing data and facts, information about markets of the future, case studies and advice. The bga offers women entrepreneurs and business starters access in Germany to 500 contact points, 1 200 experts and 340 networks, as well as 200 training, mentoring and coaching schemes on business start-ups, growth and succession per year. The bga is known as a think-tank for the development of innovative ideas, taking into account women's specific needs. Since 2012, the new internet portal www.existenzgruenderinnen.de has brought together the whole range of activities offered by the agency on the website of the Federal Ministry of Economic Affairs and Technology (BMWi).

The results of 40 subprojects supported by the Federal Ministry of Education and Research (BMBF) as part of the 'Power für Gründerinnen' (Power to Women Starters) scheme illustrate women's reasons and talent for self-employment and structural differences in the business start-up process between men and women.

The 'Supporting Women Entrepreneurs' ambassadors' network, supported by the BMBF and the EU, has identified 64 ambassadors who, together with 80 women business starters, entrepreneurs and successors showcased by the bga, act as role models to raise awareness of the opportunities to run one's own business.

As part of the BMBF programme 'Frauen an die Spitze' (Women to the top), almost 100 research and development projects are looking at the unsatisfactory level of participation of women in science and in top jobs in industry. Eight of the supported

projects are looking specifically at women's entrepreneurship. The project 'Gründerinnen-/Unternehmerinnen-Barometer' aims, for example, to improve the fragmented data on female business starters and entrepreneurs by developing an innovative procedure to monitor, in a reliable and ongoing way, women's participation in self-employment.

As part of the step-by-step plan of the Federal Ministry for the Family, Senior Citizens, Women and Youth (BMFSFJ) entitled 'Mehr Frauen in Führungspositionen' (More women in leadership positions), the interactive road show 'Meine Zukunft: Chefin im Handwerk' (My future: Running a craft/trade business) showcases career prospects for women entrepreneurs in that sector. The road show has so far been presented in 16 chambers of crafts and trades and training establishments, accompanied by a wide range of events.

The BMFSFJ action programme 'Perspektive Wiedereinstieg' (Prospects for re-entry) has, since March 2008, been providing information and support for women wanting to get back to work after a long career break for family reasons. In the context of the ESF model programme of the same name, women looking to return to work are made aware of self-employment as an attractive alternative to dependent employment. 13% of participants in the case management programme 2009-2012 went on to take up self-employment.

Almost 15% of participants in the mentoring project entitled 'Einstieg, Umstieg, Aufstieg' (Get in, make the change, move on up), a collaboration between the BMFSFJ, the Katholischer Deutscher Frauenbund (KDFB — Association of Catholic Women) and the Verband deutscher Unternehmerinnen (VdU — Association of German Female Entrepreneurs), went on to start a business in 2012.

In 2012, the BMWi commissioned the bga to target women with expert and leadership experience with the project 'Die eigene Chefin sein' (Be your own boss), to encourage them to start their own business (or take over an existing one). This project is part of the BMWi's 'Gründerland Deutschland' (Germany - Start-up Land) initiative, the aim of which is to increase entrepreneurship and contribute to creating a dynamic environment for start-ups in Germany, for example by better targeting the well-qualified women of today and encouraging them to start their own business. More than 30 events addressed this target group in 2012 and identified new multipliers in industry organisations, professional, trade and sectoral associations, networks, education and training establishments, consultancies and gender-specific institutions. Together with the 100 members of the bga task force from the Land and Federal ministries, chambers of commerce and industry, equality bodies, industry associations and consultancies, a national day of action was held on 14 June 2012, comprising 50 regional events under the slogan 'Nachfolge ist weiblich!' (Business succession - it's a woman thing), and a central expert telephone service was offered with 30 experts in women's business succession.

The BMWi has also drawn the public's attention to the subject of women entrepreneurs with various events, including the opening event of the EU SME Week on 15 October 2012 entitled 'Frauen, die Wachstum schaffen' (Women who create growth). The BMWi also commissioned a study entitled 'Wachstumspotenziale inhaberinnengeführter Unternehmen - wo steht Deutschland im EU-Vergleich?' (The

growth potential of women-owned firms – how does Germany shape up against other EU countries?) to identify in greater detail what action is needed to strengthen female entrepreneurship.

The German programme of support for business starters is pleased that so many interested women have turned to it. For example, in 2012 a total of 8 619 women used the advice services of the programme 'Gründercoaching Deutschland' (Coaching for starters – Germany). Of the 21 280 advice sessions held, more than 40% were with women.

GREECE

GOOD PRACTICES

Greece is facing a severe fiscal and growth crisis which has been extended to all sectors of the real economy and all regions with direct and significant impact on economic and social life. The crisis has dramatically affected the employment sector, which includes rapidly increasing unemployment, particularly youth and women. Women's Employment rate in Greece reduced from 48,7% in 2008, to 41,9% in 2012 (percentage 6,8%).⁷

In Greece, 850.800 jobs were lost, between the 3th trimester of 2008 and the 3th trimester of 2012. It is really important to report that unemployment reached 26% during the last trimester of 2012, according to the Hellenic Statistical Authority. For women the percentage is 29.7% and as to young women the percentage rises up to 65%.

The gravity of the phenomenon creates the need of combined interventions with specialized support programs of human resources and creating alternative employment opportunities, self-employment and business activity of the unemployed. General Secretariat for Gender Equality in National Programme for Substantive Gender Equality 2010-2013, has set the strategic goal of Supporting women's employment, women's entrepreneurship, as well as their financial independence. Special programs have already been activated and are ongoing by the NSRF 2007-2013. The widening economic crisis and the continued rise of unemployment create additional needs of expansion and greater specificity of similar programs. Within the year 2012 there has been a survey launched for the behalf of the Ministry of Development, Competitiveness, Infrastructure, Transport and Networks entitled "Specialized specific study for the integrated interventions in order to support female and youth employment through fostering entrepreneurship-Detailed action plan".⁸

The GSGE designed (and proposed to be funded by the OP "National Contingency Reserve") a special NSRF Project to boost youth and women's employment entitled: "An integrated intervention to support women and youth employment through the enhancement of entrepreneurship". The Action was launched by Ministry of Development, Competitiveness, Infrastructure, Transport and Networks.

The Project involves a grant for business start-ups consisting of the following:

- Allocation of funds (grant) from 10.000 € to 20.000 € per beneficiary, to cover 100% of eligible operating costs - distributed in equal monthly amounts for a maximum of 24 months,
- Additional grant funds (grant) up to 12.000 € of annual wage cost of creating (1) new job by hiring an unemployed person.

This action aims to stimulate employment through the creation of additional access opportunities to the labor market of women threatened by unemployment,

⁷ Ministry of Labour, Social Security and Welfare -Employment Directorate

⁸ Ministry of Development, Competitiveness, Infrastructure, Transport and Networks – General Secretariat of Public Investments.

unemployed-job seekers, self-employed with an income below the income poverty threshold and inactive women.

The invitation for the submission of proposals was held on 18-01-2013 and the launching of the process in order to submit was set on 1-03-2013 with a deadline on 05-04-2013.

The project is implemented by the Intermediary Management Body for the Operational Program “Competitiveness and Entrepreneurship” through two sub-actions:

- Sub-action 1: “Integrated interventions to support women’s employment through strengthening entrepreneurship for women of 18-35 years”.
- Sub-action 2: “Integrated interventions to support women’s employment through strengthening entrepreneurship for women of 36-64 years”.

The total budget of 40.000.000 € is equally distributed at both sub-actions. The sub-actions regard to:

- Business start-ups by unemployed, threatened with unemployment, self-employed with an income below the income poverty threshold and inactive women.
- Support existing businesses that have been established after the 1-9-2012.
- In all sectors of the economy outside the primary as well as a few exceptions.
- The duration of the business plan’s implementation is up to 18 months.

As eligible sectors of the proposed business plan are manufacturing, construction, environment, trade, services, tourism, social services and social entrepreneurship.

The design of the action provides an award of points to certain vulnerable groups. With this action 1.500 new businesses are expected to be subsidized and 3.000 new jobs to be created. Up to 29-3-2013, 5.829 proposals have been filed.

The Ministry of Employment, Social Security and Welfare for the year 2012 continued the actions supporting entrepreneurship for which 57 million € have been spent. The actions are not exclusively designed for women but are mainly defined by age. Fostering entrepreneurship is also one of the objectives of both the Local Employment Supporting Programs (TOPSA) with a budget of 80 million € and the Local Social Inclusion Actions for vulnerable groups (TOPEKO) with a budget of 60 million €.

These actions focus on the activation and mobilization of local actors in order to ensure job creation for the unemployed as a result of specialized local needs and to highlight the growth potential in the area of intervention. In this context, the expected result is the taking up business action from some of the beneficiaries. Particularly for TOPSA the projects qualified for financing, the beneficiary population was 60% women.

The actions started to be activated by the fourth quarter of 2012, while they will be fully developed within 2013. The total beneficiary population was estimated at 35.000 persons, of which women will occupy the largest proportion because of the quota which an inclusion criteria for TOPSA.

Furthermore, beginning in 2013, the services of the Ministry of Employment, Social Security and Welfare, have formed a coherent operational “Action plan of targeted interventions in order to enhance employment and youth entrepreneurship under the NSRF” with direct application and efficiency. This action plan answers to urgent need for coordinated action and national initiatives addressing the major issues of low youth employment. The central objective of the action plan is to promote concrete policies and measures for developing employment and youth entrepreneurship in Greece for two age categories of 15-24 and 25-35 years. One of the thematic priority axes of this project is to strengthen youth entrepreneurship with a focus on new/innovative products, services and entrepreneurship sectors. The commencing of an action of 70 million € mainly involving the support of entrepreneurship for 7.000 young people up to 35 years, is expected directly in April 2013.

In addition to the above, we report the following activities targeted to women:

I. Supportive measures for the promotion of gender equality in employment

Access mode and affordable child care facilities are financed in annual cycles (from September to July) aiming to support women’s employability. For the current school year 2012-2013, 146.000.000 € have been allocated and approximately 35.000 are expected to be benefited with these measures.

II. Upgrade the professional status of women workers and self-employed women (action budget 9.780.000,00€) in order to upgrade and maintain the employment status of women through providing customized information, counseling, training, mentoring and support of the adaptability and the development of women beneficiaries. These combined actions will benefit approximately 4.800 women. This axis is a part of the thematic priority axis “Improving the adaptability of human resources and businesses” and its implementation is assigned to the General Secretariat for Gender Equality.

The Project was launched by General Secretariat for Gender Equality. The General Secretariat for Gender Equality also implements the project “Enhancing women’s participation in decision-making” of the Operational Program “Administrative Reform 2007-2013” in tertiary trade unions, such as the Hellenic Federation of Enterprises (SEV), the Hellenic Confederation of Professionals, Craftsmen and Merchants (GSEVEE) and the National Confederation of Hellenic Commerce (ESEE). The project aims to promote women in representative organizations of all levels and creating gender Equality structures at the offices of Social Partners’ Organizations to provide complete information, awareness and counseling for those women, regarding their productive activities.

ICELAND

A. STATISTICS

In 2012 female employment rate in Iceland was around 74%. Gender equality was highly valued and in the Global Gender Gap Report 2012, Iceland holds the top spot. Unemployment among women in November 2012 was 3,8% and had decreased.

B. GOOD PRACTICES

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

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

The Bifröst University <http://bifrost.is> offered the 11 week business course for women in business called Women Power “Máttur kvenna” for the 13th time. Women Power part II, a further education in this field was also offered. Both courses are offered on-line. The first women graduated in 2004. Now the courses have been adjusted to unemployed women looking for work and over 700 women have graduated.

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

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

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

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

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

The project/company has to be owned by a woman at least 50%, the idea has to be innovative and make jobs in the long run. Grants are awarded for making business plans, for marketing, product development and a wage grant to start up a company.

The Centre for Women's Gender and Research at the University of Iceland <http://www.rikk.hi.is/> was founded in 1991. The Centre, which is an interdisciplinary has been a leading institution research institute in Iceland, promotes research in the field of gender studies and the dissemination of research results and information. The centre works together with academics from the five Schools within the University as well as with academics and specialist from other universities and institutions employing an interdisciplinary approach in gender and equality research and also serves in advisory roles to government and civil society bodies.

The Icelandic Women Database <http://www.kvennaslóðir.is> provides information on women specialists in numerous fields with the purpose of making women's expertise more visible and accessible.

A Conference named "Entrepreneurs are the future" <http://nmi.is/vidburdir/2012/10/frumkvoedlar-eru-framtidin-sme-radstefna/> was held in October, in connection with the SME week. The main issue was to make outstanding women entrepreneur's knowledge and qualification more noticed.

IRELAND

A. STATISTICS

Self-Employment

In Q 4 (Oct – Dec) 2012, there were 1,848,900 persons (aged 15 years +) employed in Ireland, 1,200 (0.1%) greater than the level recorded in 2011.

The number of self-employed persons in December 2012 (291,100) represents an increase of 3,600 or 1.3% on the 2011 figure (285,800) which was at its lowest level since the fourth quarter of 1998 when 282,500 persons were classed as self-employed.

Of the 291,100 self-employed persons in Q4, 2012 some 20% were female of whom 33% had paid employees. For the same period in 2011, there were 285,800 self-employed persons employed in Ireland. Of these just over 46.5% were female, and 20.1% of these women had paid employees.

B. GOOD PRACTICES

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

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

Overall Enterprise Ireland financial and advisory supports are equally available to both men and women. However, state development agencies have a role to play in supporting female entrepreneurs who wish to grow their businesses. In the past the overall landscape of support for female entrepreneurship was run through non tangible methods of support such as conferences and networking meetings.

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

In 2011 Enterprise Ireland, in addition to developing a new “women in Business Start-UP drive”, set up a new business unit within the agency to focus on accelerating female entrepreneurship in Ireland.

Enterprise Ireland, in 2012 launched a Pilot Competitive Feasibility Fund for Female Entrepreneurs. The objective of this fund was to enable the female promoter (and Enterprise Ireland) to reach firm conclusions regarding a project's viability and set out

investor-ready plans and financials associated with developing and commercialising the product or service on international markets.

This fund was similar in scope, funding, organisation administration etc. as a region specific pilot fund launched earlier in 2012, which was specifically targeted at companies located in a particular geographic region. The results show the attraction of the fund increased dramatically when directed towards specific groups/ regions, despite the fact that similar funding is available to both male and female entrepreneurs, in all regions under Enterprise Ireland's standard Competitive Feasibility Fund.

Going for Growth

The Going for Growth initiative (www.goingforgrowth.com), supported by Enterprise Ireland and the NDP Gender Equality Unit with EU funding, was first rolled out in October 2007. The initiative was designed to be complementary to the role of the development agencies. The Going for Growth initiative has provided a support mechanism for female entrepreneurs with clear business growth aspirations. The programme offers peer support and the leadership direction of a more experienced lead entrepreneur.

ITALY

A. STATISTICS

At the end of December 2012, the Observatory for Women's Entrepreneurship of Unioncamere on the basis of the Business Register of the Chamber of Commerce indicates that women's companies rose by more than 7 thousand units compared to 2011, with an increase of 0.5% of the base business. The result takes on greater significance when compared with that for the total number of Italian companies, which grew in 2012 by 0.3% and, more importantly, if you look at the contribution of women-led companies to the estate of the business nationally. The 7.298 women's businesses in more, in fact, constitute one third of the balance of the whole system of enterprises, where the share is slightly less than a quarter (23.5%) of the total. women's entrepreneurship, even in times of crisis, proves to have a little something extra. Thanks to the positive results, the stock of existing women-owned businesses at the end of 2012 stood at 1.434.743.

B. GOOD PRACTICES

1. Fifth edition of "Giro d'Italia delle donne che fanno impresa"

Initiative promoted by Unioncamere with the local Committees for female entrepreneurs that aims to develop territorial vocation. It is a road show, which involved more than 600 participants, started from Imperia and stopped in Catanzaro, Belluno, Rimini, Chieti, Pescara, Ancona and Taranto, to close to Catania.

The central theme of this year was the creation of enterprises by women: step by step, a journey to listen to needs, enabling them opportunities to encounter that gave the opportunity in each territory to come into contact through one-on-one with experts in enterprise creation. In Catania the event has been scheduled in the Job Day, thus involving also schools, clubs and especially universities and research and presenting the opportunity for a "bridge" between the world of education and the labor.

In Belluno in the appointment were presented the opportunities offered by the Veneto regional program for young people and women, and anyone who wants to start an initiative in the mountain territories. In Rimini was launched formula of "theater company", or how to stage the representation of the business creation, from concept to completion, not to mention also the formula of the laboratories of entrepreneurship. From Green Economy new enterprise solutions for the revitalization planning was the theme of the day organized in the stage of Taranto.

2. Table to support the internationalization of Women's Companies.

In July 2012, the Ministry of Economic Development has set up a table for the internationalization of women enterprises in order to find solutions and tools to enable these companies to grow and open up to international challenges. The table is composed by institutional subjects (Min. of Foreign Affairs, UNIONCAMERE), all

the organization involved in internationalization of enterprises (SACE, ICE, SIMEST, ABI, INVITALIA) and some of the more representative association involved in promoting female entrepreneurship.

Among the first actions of support it has been identified to insert in the InternationalTrade HUB Italy (technological platform to facilitate the completion of the administrative and bureaucratic procedures related to foreign trade, the expansion in the volume of exports of the country, support the provision of information services and financial consulting import-export, support for direct investment in the country by external operators, which will be operational in May 2013) a “PINK POINT” where to put all the specific information related to the internationalization of women-owned businesses: institutions that offer a specific international leadership training for women, export business school in Italy, financial instruments that give preference to women-owned businesses, networks of internationalization, scholarships for youngwomen entrepreneurs who want to internationalize, information on gender business missions, studies industry to identify niches in market for global women's businesses, etc..

WEB SITES

www.mise.gov.it

www.imprenditoriafemminile.camcom.it/

www.ingenere.it/

MALTA

A. STATISTICS

According to Eurostat, the employment rate for females between 20-64 years in 2012 was 46.8%, marking a 3% increase from 2011.

B. GOOD PRACTICES

Nista- The benefits of Sharing Work-Life Responsibilities

This social marketing campaign, targeting specific audiences to promote work life balance has now been completed. The project aimed at encouraging more women to enter and remain in labour market through an information campaign that spanned over two years using TV, radio and other media. It was split into four phases:

- Phase One: Generating awareness amongst society in general.
- Phase Two: Challenging Traditional roles for women.
- Phase Three: Promoting Men in the Family sphere.
- Phase Four: Employers for work-life balance.

INT Scheme- Ibda Negozju Tieghek

This is an entrepreneurship programme aimed at people of all ages who want to start their own business. The Employment and Training Corporation provides training, personal advice and counselling on how to start a business and successfully make it work, mentoring and financial grants. This programme is part of ETC's efforts at promoting an enterprise culture in Maltese society. The INT programme is open to unemployed persons who are interested in opening a business. From January 2010 till end of December 2012 there were a total of 74 persons who applied to be enrolled onto this scheme of which 29 were female.

Employability Training Courses (ETC)

ETC offers a wide range of training programmes designed to suit the needs of employed, inactive, or registered unemployed individuals eligible to work. These programmes consist of short courses, traineeships and training subsidy schemes that are designed according to local labour market needs. Training is available in the field of basic skills, office related subjects, IT, technical courses and care working courses amongst others. It also offers actively employed individuals the opportunity to further their existing skills in order to adapt to changing labour market requirements. From January 2010 till end of December 2012, a total of 35,000 persons were trained through the mainstream courses offered under the Employability Programme of which 11,828 were females.

The Training Subsidy Scheme (TSS)

Training Subsidy Scheme is intended to encourage constant training and development amongst the self-employed, amongst other categories of eligible individuals. It provides financial assistance for off-the-job training expenses. The financial assistance is a grant equivalent to 75% of the training costs, up to a

maximum amount of €1,000 per individual. 386 persons benefited from the TSS scheme since 2010.

Training Subsidy Scheme (Academic)

Launched for the first time in 2011, this scheme is intended to provide financial assistance in the form of a training grant, payable to individuals who are either job seekers or employed and are interested in obtaining a Higher Education qualification at EQF/MQF level 5 and level 6 in an area related to Digital Media or Financial Services. As at end of December 2012, 139 persons benefited from this scheme. 81 persons embarked upon a degree and 58 started a diploma. In all, there were 107 participants whose course was within the area of Digital media and 32 within the area of Financial Services.

National Commission for the Promotion of Equality (NCPE)

The National Commission for the Promotion of Equality (NCPE) fosters equality of opportunity in the labour market and in entrepreneurship for both men and women. It has concluded two projects in 2012.

ESF 3.47-Unlocking the Female Potential

The research project tackled the topics below. The link to the report can be found in the next section.

- Life prospects of teenage parents
- The Situation of Male and Female Entrepreneurs and Vulnerable Workers in Malta
- The Relevance of Economic Independence to the Maltese Female
- Analysing Inactivity from a Gender Perspective
- Research on Gozitan Women in Employment

VS/2010/0819: Gender Mainstreaming – in Practice

Gender Mainstreaming – in Practice is a PROGRESS co-funded project which was implemented by NCPE between December 2010 and June 2012. The main objective of the project was to make individuals particularly within public administration more aware of, and familiar with, the concepts of gender mainstreaming with the aim of increasing debate on these issues to thus lead to gender mainstreamed policies and infrastructure projects. In February 2012, a study visit was organised in Stockholm, Sweden. This project also included the Gender Impact Assessment of the following four policies:

- The National Sexual Health Policy for the Maltese Islands
- Draft National Children's Policy
- Budget Speech 2012
- Teleworking Policy in the Public Administration

Eight training workshop sessions were organised during which 40 males and 92 females were trained. A full-day training workshop for various stakeholders including employers, NGOs, social partners, authorities and governmental entities was held on 29th May 2012 where a similar layout to that of the training session for public employees was used. In total, 29 persons attended the workshop.

C. Studies and Publications

Nista Information Booklet and Pre-Campaign Research-
<http://etc.gov.mt/Category/5/22/Research-and-Reports.aspx>

NCPE, Unlocking the Female Potential Research Report, 2012.
https://secure2.gov.mt/socialpolicy/SocProt/equal_opp/equality/projects/unlocking.aspx

D. Weblinks

Employment Training Corporation site: www.etc.gov.mt

POLAND

GOOD PRACTICES

The Ministry of Economy in Poland is working on creating a multiannual programme in the form of a loan fund directed at women who are interested in creating their own businesses. The budget for the programme is 5-6 million euro. Women interested in creating their own companies will receive advisory services and eventually those that will qualify will have the opportunity to receive a loan from the fund to create their own business. Currently work is under way in determining if national law allows for the creation of an instrument that will focus only on women. Potential discrimination issues may arise.

The Warsaw Stock Exchange undertook a study to determine the role and participation of women in management positions at publicly traded companies in 2012. Data collected represents 15% of companies listed in Warsaw - those that have responded to take part in the study.

The study has shown that women have the largest presence in the management boards of medium sized companies – in the financial (13.9%) and service (13.7%) sectors.

When the supervisory boards are taken under consideration, women have the strongest presence in small companies especially in the construction sector (21.2%).

However they make up only 5.5% of all the heads of the companies.

Overall women make up 37% of all management employees (all levels below the management board). In 2012, 48.3% of all managers in the financial sector were women.

84% of companies that took part in the study are actively taking steps in making sure that any form of gender discrimination will not be taking place at those businesses. Examples of those actions are: monitoring the pay of all employees to make sure that wage discrimination does not take place, monitoring the structure of employment with regards to male/female representation at different levels of management etc.

PORTUGAL

A STATISTICS

The number of self-employed women has been increasing for several years now. According to the National Institute of Statistics and the employment statistics, in 2012, some 976,0 thousand people were self-employed, of which 366,0 (16,7%) were women and 610,0 (25,0%) were men.

	Female		Male	
	(milhares)	%	(milhares)	%
Self-employed	293,1	13,4	449,2	18,4
Self-employed as on employer	73,0	3,3	160,8	6,6
Total	366,1	16,7	610,0	25,0

Source: INE, Statistics (2012)

	POPH	POFC	MICROCREDIT PROGRAMME	PEI- IMMIGRANT ENTREPRENEURSHIP PROJECT
Female SMEs	89	17	38	189

B GOOD PRACTICES

The national policy on equality between women and men has been focused on National Plans for Equality. The Commission for Citizenship and Gender Equality (CIG) is the national mechanism for equality, responsible for coordinating the implementation of the National Plan on Gender Equality and no Discrimination. This plan has three measures of economic independence, included in the strategic area 2: 1) To promote female entrepreneurship through training, consultancy and support for the constitution of business associative networks, namely through financing under typology 7.6 of axis no. 7 of the POPH; 2) To promote qualified female entrepreneurship, namely through financing under the POFC and 3) To support female entrepreneurship through the establishment of protocols that facilitate access to credit, namely to microcredit.

This mechanism is mainly co-financed by the European Social Fund through two Programs of the National Strategic Reference Framework (NSRF 2007-2013), the human potential (POPH) and the competitiveness (POFC). The Operational Programme for the Promotion of the Human Potential (POPH) is the national authority responsible for the implementation of European Social Fund. Under the POPH several priority policy sectors or axis were design. Axis 7 aims at developing the capacity of national public institutions and civil society organizations in order to promote gender equality. In this regard, under typology 7.6 (Promotion of Women

Entrepreneurship), in 2012, were created, by women, 17 companies and promoted training for women. Also, under the Operational Program for Competitiveness (POFC), in 2012, there were 2 calls for proposals with a specific funding line to promote women entrepreneurship. By considering female entrepreneurship as a positive contribution to competitiveness and productivity and as a source of innovation in business at national level, under this Program, 75 projects have been supported. It allocates a bonus for female entrepreneurship, given to projects led by women that meet the following conditions: a) The entrepreneur owns, directly or indirectly, a share equal to or exceeding 50% in the capital, for two years; b) The entrepreneur plays executive functions in the company and keeps them at least two years after the completion of the project. The Commission for Citizenship and Gender Equality (CIG), in despite of not being beneficiary entity or an intermediate body under the POFC, issues opinions on the quality of the projects applied for this funding line. CIG is part of the national network of Corporate Social responsibility Organizations (REDE RSO PT) since 2008. The main objective of this network is to promote the development of social responsibility, thus contributing to the implementation of policies and good practices, in particular in the environmental, economic, ecological and social fields, in gender equality and female social entrepreneurship.

The CIG established a protocol with the CASES - Cooperative António Sérgio for Social Economy, in the context of National Microcredit Program, approved by Ordinance No. 58/2011, of 28th December and after Order nº 95/2012, of 4 th April. This programme is intended to stimulate job creation and entrepreneurship among population that has greatest difficulty in accessing labour market, thereby facilitating access to credit and to technical support for the creation and consolidation of business projects.

Other Programs are in place: The IEPF – Institute for Employment and Vocational Training - has adopted measures to support entrepreneurship and self-employment through the Programme of Support for Entrepreneurship and the Creation of Self-Employment. This program falls within the framework of active policies for employment, regulating the rules of granting support for the creation of enterprises by unemployed women, young people seeking their first job and other disadvantaged groups, through mechanisms that facilitate the access to credit, technical support for the creation and consolidation of projects or unemployment benefits. The measures of support and incentives to the creation of companies are previewed in two instruments: credit lines microinvest and invest.

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

The ACIDI - High Commissioner for immigration and Intercultural Dialog - manages the Immigrant Entrepreneurship Project (PEI), that aims to raise awareness among immigrants to entrepreneurship as an important form of labour integration, to develop personal, social and technical skills. It also promotes the creation of businesses and the reinforcement of those already existing. In 2012, ACIDI has supported 189

immigrant female entrepreneurship projects. There are also measures under: Program SIMPLEX: On the Spot Firm that permits to set up a “one-person” company, a private limited company or a PLC; and, the Zero Licensing aiming to facilitate the opening of shops, restaurants and other services, in spaces designed for this purpose.

At academic level, in certain Bachelor, master and doctorate degrees specially, but not exclusively, in the field of economics and management, there are entrepreneurship classes, namely the PEC - Specialization Program In Entrepreneurship and Business Creation and under the coordination of AUDAX-Entrepreneurship Centre and Family Business of the University Institute of Lisbon, which aims to encourage potential entrepreneurs with an Intra-Entrepreneurship spirit in existing organisations. The School of Economics and Management (ISEG) and the Institute for the Promotion and Development of Entrepreneurship (IFDEP) promote Entrepreneurship University in Portugal.

Associations of female entrepreneurs: In Portugal, there are women entrepreneurs associations, that develop projects and activities aimed at promoting women's entrepreneurship, as well as actions that increase the visibility of women, in particular, the National Association of Women Entrepreneurs (ANE), the Portuguese Association of women entrepreneurs (APME) and the Association of women entrepreneurs (AMEP) in Portugal and the Federation of Associations of Women Entrepreneurs. But, there are also NGOs, namely National Association of Young Entrepreneurs (ANJE) and the Portuguese Industrial Association (AIP-CCI). Moreover, in 2012, the Portuguese Network of Ambassadors for Female Entrepreneurship continued to do good work by encouraging and inspiring other women to start their own business.

ROMANIA

Since 2009, the Agency for Implementing Projects and Programs for SMEs (AIPPIIMM) took over the activity of the Ministry of Economy Trade and Business Environment related with SMEs sector. Its principals are linked by developing the SMEs sector in Romania, as follow:

- ✓ Ensuring a coherence of strategies developed at governmental level with and impact to SMEs sector;
- ✓ Granting a financial support by state compatible with European Commission recommendations;
- ✓ Measures of supporting SMEs should not distort the working of market mechanisms;
- ✓ Ensuring the transparency of actions focused on developing SMEs sectors;
- ✓ Middle term development strategy for SMEs will be regularly updated according to designed and implemented measures;
- ✓ A special attention will be granted to the development of SMEs in regions in which social and industrial infrastructure is weak, and unemployment rate high. AIPPIIMM co-operates tightly with organizations having an impact on the development of the SMEs sector.

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

A. Statistics

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

Year	No. of SMEs established included also authorized persons	No. of SMEs established by women included also authorized persons
2008	144177	61130
2009	116024	49087
2010	123148	52016
2011	133190	58664
2012*		

For 2012 we don't have yet data from National Trade Register Office.

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

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

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

Also, in 2011, 41% SMEs were created by women from SMEs created by youth within the programs for young entrepreneurs implemented by AIPPIIMM (from 1256 SMEs created within the program, 516 were created by women. In 2012, 48,23% SMEs were created by women from SMEs created by youth within the programs for young entrepreneurs implemented by AIPPIIMM (from 1333 SMEs created within the program, 643 were created by women. It could be observed the trend for increasing the interest of women to become entrepreneurs.

B. GOOD PRACTICES

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

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The national program for the development of entrepreneurial culture among women managers from SME sector started successfully in 2005. Since 2009, AIPPIIMM has continued the program and strongly linked the activities of programs with European SMEs Week events. The program has two important phases: workshops with seminars and entrepreneurial training courses. The workshops contented presentations of the main businesswomen associations from our country and were organized at regional level by the 8 territorial offices subordinated to AIPPIIMM. The participants showed a high interest and were convinced to come at the second program's phase: entrepreneurial training courses. It should be mentioned that these seminars are open also for men entrepreneurs.

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

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

about women rights and ways to fight against gender discrimination and home violence.

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

The main results in 2011:

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

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

The main results:

- Selecting of 14 mentors for women entrepreneurs - 13 from them are ambassadors of Romanian female entrepreneurship;
- Selecting of 55 mentorees;
- First Romanian Network of Mentors for Women Entrepreneurs;
- 4 Regional seminars organized at: Timisoara, Cluj, Iași and Constanta;
- monthly meetings between mentors and mentorees;
- 1 National Conference will be organized at Bucharest on February 2013.

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

SLOVENIA

GOOD PRACTICES

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

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

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

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

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

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

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

These NGO`s had carried out

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

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

SPAIN

A. STATISTICS

According to the Labour Force Survey (EPA) from the last quarter of 2011, women represent just about 33.6% of entrepreneurs, a rate that has oscillated only slightly from 2008 when they represented a rate around 31.7 %.

B. BEST PRACTICES

During 2012, Spain has been working on two cores of activity:

- The continuity and development of **specific programmes aimed at encouraging women to become active as entrepreneurs and in business.**

- Targeted work with public and private entities, taking part in the general economic context, in several actions in order to **integrate gender mainstreaming** in their programmes.

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

This programme, which started in 1998 into the NOW Initiative framework, has been developed since 2008 by the previous Ministry of Equality (now State Secretariat of Social Affairs and Equality) in cooperation with the High Council of Spanish Chambers of Commerce, Industry and Navigation and the local Chambers of Commerce, to raise awareness and encourage entrepreneurial activity by women. Around 60 Chambers of Commerce took part all around the Spanish territory. Since 2001, this programme also provides an ‘on-line’ consultancy service at www.e-empresarias.net , giving an answer in 48 hours as maximum. This programme is consolidated as a reference in female self-employment.

During 2012, the advice offices provided face-to-face information to 14,020 women and support was provided for the setting up of 2,164 enterprises. The on-line advice service e-empresarias.net provided information from a total of 6,646 users. Together with the self-employment and business activities promotion in women, the PAEM Programme also focus in raising the awareness in equality of opportunities in economic and business agents, specially in the technical staff of the Commerce Chambers, by means of different training conferences and, also in 2012, promoting the creation of business projects in emerging sectors. This programme has been chosen to be introduced to the seventh edition of European Enterprise Promotion Awards (EEPA).

Since 2012 the High Council of Spanish Chambers of Commerce, Industry and Navigation takes part as an intermediary entity, in the Programme of Microcredits, which is run by the State Secretariat of Social Affaires and Equality.

In order to make easier the access to a specific financing in the promotion, consolidation, growth and improvement of women’s business projects, the State

Secretariat for Social Affairs and Equality signed an agreement with Microbank; through this financial entity, up to 10 millions of euros will be provided as microcredits without a need of guarantees.

The conditions of financing were: maximum 25,000 euros, maximum financial rate 7,5%; no commissions, the maximum financing amount was the 95% of the total project cost.

1.2. Microcredit programme with Businesswomen's Organisations

The Spanish Ministry for Health, Social Affairs and Equality promoted this programme in cooperation with MicroBank (Social Bank of La Caixa). On the other side, eight national-level Businesswomen's Organisations cooperated in the advisory service and monitoring, just to help the entrepreneurs to deal with the early times obstacles and to ensure their continuity.

The maximum financing amount was the 95% of the total project cost, with the limit of 25,000 €, and no commissions or bank guarantee are required. The business projects had to be considered viable and one of the financial backer entities agree their financing.

The results which obtained in the framework of this Programme are:

number of queries: 5,986; number of actions of monitoring: 812; number of microcredits awarded: 128

1.3. Consolidation of entrepreneurship business initiatives of immigrant women

In cooperation with Spanish Cruz Roja consolidation of entrepreneurship business projects was carried out by immigrant women. Several actions of specialised face-to-face training were made with the objective of training these women in: management and business issues, new technologies, Spanish Labour Regulations, tax law, social and commercial skills, marketing, etc. Participation of entrepreneurial women into women association and the social nets, through Internet was encouraged.

1.4. Project “Recovering experience and talent: a new job”

The State Secretariat of Social Affairs and Equality carried out in 2012 an programme in cooperation with the Integra Foundation, with the objective of making easier possibilities of work to unemployed women in serious risk of social exclusion, especially to women older than 45 years old. It consisted of providing specialised training and work orientation to each woman.

1.5. Participation in the Congress “Forum My Business Lounge” and other specialised forums

This congress was a suitable location through which the initiatives that the State Secretariat developed in issue of female entrepreneurship were promoted.

It contributed to the promotion of female entrepreneurship. It was organised on February of 2012, and a great number of thematic and networking workshops were organised; 8,907 people attended this event.

SWEDEN

A. STATISTICS

The economic impact of women's enterprise continues to grow

More than 27% of the small businesses in Sweden are run by women and the share of women running a business is about 35%. In 2010 almost 163 000 companies were run by women (increase by 13% from 2006), having more than SEK 364 billion in total turn-over (increase by 38% from 2006), employing almost 405 000 people (increase by 22% from 2006) and paying their employees more than SEK 82 billion in salaries (increase by 44% from 2006). More than 30% of new businesses are set up by women (in 2011: 31%) and in 2011 more than 9% of the new businesses are set up by women and men jointly. From 2009 to 2011 the number of start-ups amongst women has increased by almost 17%. The actual number of companies run by women is steadily increasing from year to year. An equal start-up rate among women and men, would mean approximately 75 000 new companies and 278 000 new jobs.

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

The service sector is growing in importance

95% of all businesses in Sweden have less than 10 employees and 99% have less than 50 employees. Sole trader is the most common type of company among women entrepreneurs. Men more often than women run limited liability companies (2011), men:58 % and women: 41%. The choice of company type depends on several different circumstances, for example the logic of the business sector, capital requirements and company size.

The majority of Swedish companies operate in the service sectors. This dominance applies to companies run by both women and men. Although women and men run companies in all sectors, their choice of sectors follows the same pattern as found in the labour market in general. Therefore, the labour market and hence also the SMEs, is still gender divided. In sectors evolving hiring and business services, commerce, and hotels and restaurants the share is fairly even between women and men entrepreneurs. Women tend to dominate as entrepreneurs in personal services, medical and health-care services, and education. Men as entrepreneurs dominate in manufacturing, construction, transport and communication.

B. GOOD PRACTICES

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

entrepreneurship (including the Ambassadors for Women's entrepreneurship Network and Golden Rules of Leadership) and **Resource centres for women**. The Swedish Agency for Economic and Regional Growth has worked with women's entrepreneurship since 1993.

Tillväxtverket has since 2007 had the Government's commission to coordinate and implement the programme **Promoting women's entrepreneurship**. In March 2011 the programme was prolonged, thus ending in 2015, which means that the Swedish Government in total has dedicated 87 million euros during 8 years (2007-2014) in promoting women's entrepreneurship.

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

Examples of results so far

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

More possible: During 2007-2011 more than 31 000 women students participated in different entrepreneurship projects. More than 7 300 participated in entrepreneurial training, starting more than 540 companies. Actions also include training for decision makers in the regions and local business advisors, as part of developing a strategy (to be delivered to the Government early 2015) and actions for enhancing the business support system, so that it may offer equal conditions for women and men in the future.

More visible: Tillväxtverket coordinates the national network of 900 *Ambassadors for Women's Entrepreneurship* as part of the programme Promoting women's Entrepreneurship. The Ambassadors are spread all over the country and represent different business sectors, business forms, age and background. The aim is to encourage women and girls to consider running a company as a career option. The Ambassadors share their experiences as entrepreneurs and tell their story in order to inspire others. The Ambassadors for Women's Entrepreneurship are important as role models, especially for young people. End of December 2012 the ambassadors had met in total more than 127 000 people. The national competition for women entrepreneurs, The Beautiful Business Award, in which Service Developer of the Year has been awarded for five years, is another way of increasing the visibility of women entrepreneurs. Also producing and spreading facts and statistics, showing the value and impact of women's entrepreneurship to the economy and society as a whole, is vital in the programme. A study showing how women entrepreneurs are presented in words and photos in the media has been conducted.

Another part of the programme is *Golden Rules of Leadership*, a project with its origin in the International Council on Women's Business Leadership (ICWBL). Via www.goldenrules.se the aim is to enable more women to take on leadership roles in the future, as entrepreneurs, managers, MDs, experts etc.

NETHERLANDS

A. STATISTICS

- Women make up 50,7 % of the Dutch population and in the age of 15 – 65 64,9% of them are active in the labour market. In the age range of 25-35 82,6% are active in the labour market.
- Women entrepreneurs are 31% of the Dutch entrepreneurs.
- Many new entrepreneurs are women – 35% of the starters are women. This means an increase with 10% compared to the year 2000.
- Women entrepreneurs are most active in the service sector, care and education.
- Women entrepreneurs are highly educated: 42% have a bachelor's or master degree, 38% has completed vocational education.

B. GOOD PRACTICES

The Netherlands has a generic entrepreneurship policy and instruments. The ministry of Economic Affairs focuses on a better familiarity of the entrepreneurship policies and instruments.

In addition - based on the research of 2010 the Ministry developed a policy on women entrepreneurship with three goals: 1. to improve the profit 2. more growth 3. to unite. Also the ministry shifted from a facilitating role to a connecting role. In order to realize a economic growth more growth is needed by women entrepreneurs. Their potential - 50% of the women entrepreneurs has the ambition to grow - we want to enhance and take advantage of - now and in the future. Therefore the ministry focuses on a better reach of our policies and instruments facilitating entrepreneurship. This requires lots of effort in the implementation.

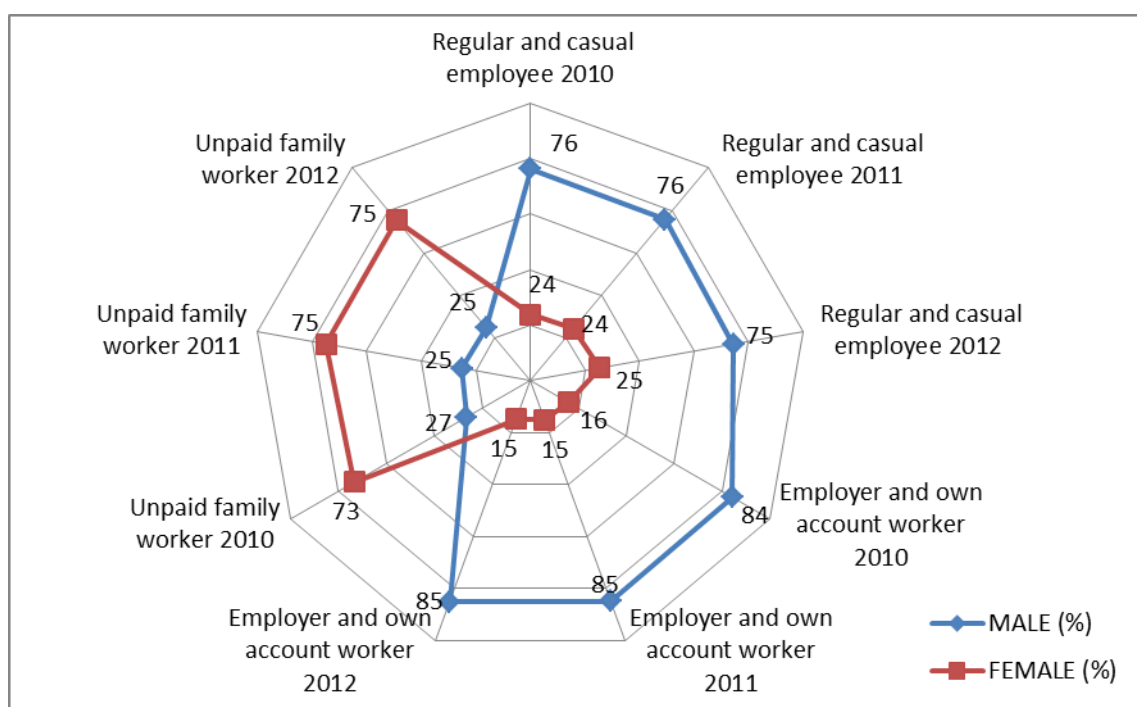
- Growth conference for women entrepreneurs with 10+ fte organised by Port4Growth, Agentschap NL and VNO-NCW-west. Goal of the conference is to enhance the growth ambition and network of women growth entrepreneurs. Theme was growth and finance. The conference connected the participants to the opportunities of Agentschap NL with our finance instruments and subsidies, growth accelerator (Port4growth) and women's network of the employers association.
- Pitch events for women entrepreneurs. The goal was to connect the women entrepreneurs to the professional and financial networks in order to enhance growth. It was a once only experiment. Five pitch events for women entrepreneurs were organised in 2012. In each event 10 pitchpreneurs presented their ask for a panel of professionals and financial experts. The pitchpreneurs could improve their presentation for the panel in a short workshop – just before the pitchevent. The pitch events were accessible for

interested people – men and women – so a larger amount of people could learn from it and the reach enlarged.

- We keep on growing (www.wekeepongrowing.nl). The Netherlands participates in the EU programme Mentoring Scheme Women Entrepreneurship (volunteer successful women entrepreneurs mentor starting women entrepreneurs) with WE keep on growing. WE keep on growing is carried out and developed by Syntens and Qredits (www.syntens.nl and www.qredits.nl). In 2011 and 2012 a lot of activities have taken place like the kick-off with the present Queen Maxima and the vice-president. The process of selecting the mentors and mentees, matching them, training, workshops and exchange experiences is quite demanding for all. Mentees were able to take new steps and some were nominated for awards like Sarah Liesker (Liesker Legal), Floor van de Water (by Loulou).

TURKEY

A. STATISTICS



B. GOOD PRACTICES

57,192 potential entrepreneurs, all around Turkey, participated in KOSGEB's start-up training programmes in 2012. 44% of total participants were women. Graduates of training programmes are eligible to apply for start-up capital support of KOSGEB. 4, 976 entrepreneurs of which 43% are women, benefited from start-up-capital.

Credit Guarantee Fund supports SME's by providing up to 80% of the required collateral to get a bank credit. This ratio is 90% for women entrepreneurs who benefit from KOSGEB supports and projects.

Female Entrepreneurship Support and Participation in Domestic Fairs and Project was carried out by the Union of Chambers and Commodity Exchanges of Turkey (TOBB) Women Entrepreneurs Committee which have 5 500 members in 81 provinces. Participation of women entrepreneurs in 142 fairs organized in 2012 was supported under the project.

Women Entrepreneurship Management Program which is carried out by Bogazici University Lifelong Learning Centre and GarantiBank in cooperation is a social responsibility project focused on women entrepreneurs working in developed regions. Participation in the programme is free of charge. Training in the programme are organised for women entrepreneurs who are founding partners or managers of SME's. the objectives of the programme are to provide women entrepreneurs with abilities for developing new business models and new management habits, managing their budgets and costs, transferring their businesses to the next generation, engaging attention of

skilled family members and professional company management so as to make their enterprises long living and more institutionalized. The program has started in September 2012 and 360 women participated in the trainings before the end of 2012.

The Ministry of Science, Industry and Technology and the Ministry of Family and Social Policies signed a protocol on 10 February 2013 to increase the number of day care centres in organized industrial zones, especially where the resident companies which employ an appreciable number of women are placed.

7 480 women (member of agricultural development cooperatives) participated in entrepreneurship training programmes organized by The Ministry of Food, Agriculture and Livestock participated in training of trainers programmes and 500 women (farmers) participated to entrepreneurship and leadership training programmes in 2012 within the Protocol context.

The Ministry of Customs and Trade leas women entrepreneurs to get organized under the umbrella of women cooperatives by promotion of good practises,

UNITED KINGDOM

A. STATISTICS

The BIS 2012 Small Business Survey was conducted to monitor key enterprise indicators. The survey measured characteristics of SMEs such as the proportions which are women and MEG (minority-ethnic group) led, and the proportions applying for and obtaining external finance.

Statistics relating to women's enterprise included:

- 18.0 percent of SMEs are majority women-led. This equates to 860 thousand SMEs (out of 4.7 million businesses).
- Women-led SMEs contribute £75 billion to the UK economy.
- 87% of women-led SME employers are micro-businesses (employing between 1 and 9 staff members).
- Two-thirds (66%) of women-led SME employers are aiming to grow their business over the next two to three years.
- Women now account for 17.4% of FTSE 100 up from 10.5% and 13.8% of FTSE 250 boards up 6.7% since 2010

B. GOOD PRACTICES

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

Measures on women's enterprise run throughout the Government's strategy and recognise the importance of changing attitudes amongst women towards enterprise; taking steps to increase female entrepreneurship rates; providing advice and support to women in starting and running their businesses; and helping women entrepreneurs to achieve growth in their businesses.

The Government supported women's enterprise in five key areas:

- Challenge aspirations and capability - embed enterprise awareness and business management skills into mainstream education: schools, FE colleges and HE institutions.
- modernise business support – ensure the support, information and advice provided is fit for the 21st Century and meets the needs of women starting and growing their businesses.
- Support cash flow and access to finance – ensure women led businesses have the skills, tools and networks they need to understand the options and to access finance, and that Government identifies and addresses market failures.

- Reduce burdens - make it easier to start and grow a business by delivering long-term certainty and stability in the tax system, and pushing ahead with the promise to reduce regulation.
- transform opportunities for women and their communities – a radical change in the support offered to workless women through the Work for Yourself programme, including providing access to mentors and small loans for the most disadvantaged.

Women advising Government

Vince Cable, Secretary of State for Business, Innovation and Skills, has established an entrepreneurs' forum to advise him on how we can support business growth and entrepreneurship. 13 of the 20 members are businesswomen and are able to advise on particular barriers for female entrepreneurs. Government has also appointed two Entrepreneurs in Residence (one of whom is female) to act as a bridge between the small business community and Government, ensuring that policy decisions take into account the challenges facing SMEs.

Specific projects:

Women on boards

In February 2011 Lord Davies of Abersoch published his report Women on Boards which set out a strategy aimed at ensuring that more women were appointed to boardroom positions. He asked all FTSE 350 companies to set targets for the number of women they expected to have on their boards and executive committees in 2015. Lord Davies recommended that FTSE 100 boards should aim for a minimum 25% female representation on their boards by 2015.

Women now account for 17.4% of FTSE 100 (up from 10.5%) and 13.8% of FTSE 250 boards (up 6.7% since 2010).

Women's Business Council

The Women's Business Council (announced by the Home Secretary in November 2011) is an independent, one-year working group, with the sole aim of ensuring real action by Government, business and others to maximise women's contribution to economic growth. The Council's report and the Government response were published on 4 June 2013, alongside a report by the British Bankers' Association setting out the steps the banks have agreed to take to improve women's awareness of the financial support available, and to tackle the perception that women are less likely to get financial support than men.

The Aspire Fund

The Aspire Fund was established in 2008 to promote businesses led by women by making co-investments alongside private investors. The objective of the fund is to increase the number of successful Women led businesses within the UK, ensuring that those with real potential to succeed are not held back through a lack of growth capital. To date, the fund has invested more than £3m in 6 companies in the medical, communications and software sectors. The Aspire fund is open for new investments and talking to a number of investors.

Access to Finance

- The British Banking Association has committed to publishing data on women's experiences in accessing finance which will explore their success rates as compared with other groups.
- The 'Finance Finder' tool available on www.gov.uk is a searchable database of publicly-backed sources of finance. The tool will help to explore the full range of options available, from Government grants through to investment types of finance available from Business Angels and Venture Capitalists.
- We have been promoting the Seed Enterprise Investment Scheme (SEIS) which is designed to help small early-stage companies raise finance by providing a range of tax reliefs to investors who purchase shares in those companies.
- The £12.5 million Aspire Fund was originally established in 2008 and targets businesses led by women across the UK, providing up to 50% funding for any one investment alongside private investors.
- We extended the age limit of the £10 million Start-Up Loan Scheme now aimed at 18-30 year olds.

Mentoring

- Department for Business, Innovation and Skills and Government Equalities Office have invested £1.9 million in the Get Mentoring project, which has successfully recruited and trained over 15,000 volunteer business mentors from the small business community via the Small Firms Enterprise Development Initiative (SFEDI),
- 6,484 women have completed training through the Get Mentoring initiative and are now available to mentor UK businesses – this represents over 42% of the volunteer business mentors recruited and trained via the project.
- The 15,000 Get Mentoring volunteers join a national network of around to create a network of 27,000 business mentors, accessible via Mentorsme.co.uk, Britain's online mentoring portal, which is funded and operated by the British Bankers Association.
- There are several organisations on mentorsme.co.uk such as Enterprising Women, who offer female mentors to women and we continue to encourage others to join.
- In delivering the get mentoring project, SFEDI have engaged with a number of training delivery partners with a specific focus on supporting female entrepreneurs, ensuring a strong take up from successful female entrepreneurs and opportunities to promote the benefits of mentoring to a female audience.
- BIS worked closely with GEO to:

- Ensure training and support materials for mentor and mentee reflect the specific needs of women, covering issues such as raising confidence, access to finance, work life balance and working from home.
- ensure the research and evaluation considers the impact of scheme on women
- Provide a series of case studies that can be used to market the support service to existing and potential female entrepreneurs.
- In September 2012, the Minister for Women and Equalities announced an extra £100,000 to help entrepreneurs, particularly women in business, find mentors. As part of this, SFEDI arranged a number of free events across the country where entrepreneurs could meet volunteer business mentors face-to-face.
- This included a women only event as part of International Women's Day, at the British Library in partnership with Women Unlimited. They also worked with Forward Ladies on another Meet a Mentor event in Leeds on 27th March

ANNEX 1: List of WES members

WES – “European Network to promote Women’s Entrepreneurship”

AUSTRIA

Mag. Elisabeth Zehetner
Managing Director
Wirtschaftskammer Österreich
Wiedner Hauptstraße 63 | A-1045 Wien
Tel: +43 / (0)5 90 900-3018
Fax: +43 / (0)5 90 900-295
Email: elisabeth.zehetner@wko.at

Frau in der Wirtschaft / Women in Business
www.unternehmerin.at
www.facebook.com/unternehmerin

BELGIUM

Mrs. Caroline Meyers
Ministerie van de Vlaamse Gemeenschap
ESF - Agentschap
Gasthuisstraat 31 (9°)
1000 Brussels
Belgium
Tel: + 32 2 546 22 34
Fax: + 32 2 546 22 40
e-mail: caroline.meyers@esf.vlaanderen.be / caroline.meyers@esf-agentschap.be

Mrs. Françoise Goffinet
Institut pour l'égalité des femmes et des
hommes
Rue Ernest Blerot 1
1070 Bruxelles
Belgique
Tel: + 32 2 233 41 95
Fax : + 32 2 233 40 32
e-mail: francoise.goffinet@iefh.belgique.be
www.iefh.belgium.be ; www.osezdirenon.be; www.stop-discrimination.be; www.conseildelegalite.be

BULGARIA

Boriana Mintcheva, Ph.D.
*Head of International Cooperation
Division, B S M E P A*
2-4 Lege Str., 1000 Sofia, Bulgaria
Tel.: + 359 2/ 940 7974
Fax: + 359 2/ 940 7993
mintcheva@sme.government.bg
www.sme.government.bg
<http://export.government.bg/ianmsp/>

CROATIA

Ms. Jasminka Keser
Head of Sector for SME
Directorate of SME and Crafts
Ministry of Entrepreneurship and Crafts
Ulica grada Vukovara 78
10000 Zagreb
Croatia
tel: + 385 1 6106 370
fax: +385 1 6109 128
e-mail: jasminka.keser@minpo.hr
www.minpo.hr

CZECH REPUBLIC

Mrs. Jaroslava Kubů
Head of Unit, Programme for SME
Department of Implementation of Structural Funds
Ministry of Industry and Trade
Na Františku 32
110 15 Praha 1
Czech Republic
Tel: + 420 224 852372
Fax: + 420 224 852925
e-mail: kubu@mpo.cz
Website: www.mpo.cz

CYPRUS

Mrs. Vicky Tsangaridou Haggipavlou
Commerce and Industry Officer
Industrial Development Service
Ministry of Commerce, Industry and Tourism
Andrea Araouzou, 6
1421 Nicosia
Cyprus
Tel: +357 22867194
Fax: + 357 22376493
e-mail: vtsangaridou@mcit.gov.cy
Website: www.mcit.gov.cy

DENMARK

Ms. Griet Storr-Hansen
Special Advisor
Danish Business Authority (Danish Ministry of Business and Growth)
Langelinie Allé 17
2100 Copenhagen Ø
Denmark
Tel: +45 35291698
e-mail: gst@fi.dk
Website: www.erst.dk

ESTONIA

Mr Kaupo Sempelson
Ms. Kärt Vanaveski (ON MATERNITY LEAVE 2012/3)
Executive Officer of Enterprise Division, Economic Development Department
Ministry of Economic Affairs and Communications
Harju 11
Tallinn 15072
Estonia
Tel: + 372 625 6350
Fax: +372 631 3660
e-mail: kaupo.sempelson@mkm.ee
<http://www.mkm.ee>

FINLAND

Mrs. Natalia Härkin
Ministry of Employment and the Economy
Employment and Entrepreneurship Department
Senior Adviser Natalia Härkin
P.O. Box 32
FI-00023 GOVERNMENT
FINLAND
Tel. + 358 05 460 2359
e-mail: [natalia.harkin\(@\)tem.fi](mailto:natalia.harkin(@)tem.fi)

FRANCE

Mrs. Armelle Billon
Chargée de mission Entrepreneuriat
DGCIS
61 Bd Vincent Auriol Batiment Sieyes
75703 PARIS
France
e-mail : armelle.billon@finances.gouv.fr
Tél. : 00.33.1.53.44.98.01

GERMANY

Dr. Armgard Wippler
Head of Division
General Issues on SME Policy
Address: Scharnhorststr. 34-37, 10115 Berlin, Germany
Phone: +49 30 18 615 - 7502
Fax: +79 30 18 615 - 7056
E-Mail: armgard.wippler@bmwi.bund.de

Dr. Marijke Looman
124 - Chancengerechtigkeit in Bildung Forschung
Bundesministerium für Bildung und Forschung
Heinemannstrasse 2, 53175 Bonn
Tel.: 0228 99 57-2391
Fax : 0228 99 57-82391
E-Mail: Marijke.Looman@bmbf.bund.de
Internet: www.bmbf.de

GREECE

Ms. Maria Sandrous
Head of Employment Department
General Secretariat For Gender Equality
Ministry of Interior
Dragatsaniou 8 street,
Place Klafthmonos
Athens 10559
Greece
Tel: +30 210 331 551146
Fax: +30 210 3315276
e-mail: mariasandrous@isotita.gr; gramggif@isotita.gr

HUNGARY

Mrs. Zsuzsanna Lukacs Lakatos
Expert for SME development
Ministry for National Economy in Hungary
Department for Regional Enterprise Development
Hungary
Tel +36 (1) 3742995
e-mail: zsuzsanna.lukacs.lakatosne@ngm.gov.hu

ICELAND

Mrs. Kristin Karlsdottir
Personal Assistant to the Permanent Secretary
Ministry of Industries and Innovation
Skulagata 4
150 Reykjavik
Iceland
Tel: + 354 545 9700
Fax: + 354 552 1160
e-mail: kristin.karlsdottir@anr.is
Website: www.anr.is

IRELAND

Deirdre Spence
Policy Department
Enterprise Ireland
The Plaza
East Point Business Park
Dublin 3
Ireland
Tel: +353 (0) 1 727 2688
Email : Deirdre.spence@enterprise-ireland.com
www.enterprise-Ireland.com

ITALY

Mrs. Maria Lustri
Ministero dello Sviluppo Economico
Dipartimento Sviluppo e Coesione Economica
Direzione Generale Incentivazione delle Attività Imprenditoriali
Divisione VIII
Via del Giorgione 2b
00147 Roma
Italy
Tel: +39 06 54 92 97271
GSM: +39 347 100 4436
e-mail: maria.lustri@mise.gov.it; maria.lustri@sviluppoeconomico.gov.it
Website : www.sviluppoeconomico.gov.it

LATVIA

Ms. Zaiga Kronberga,
Desk officer at Ministry of Economics
Entrepreneurship Competitiveness Department
Ministry of Economics of the Republic of Latvia
Brivibas street 55
Riga, LV-1519
Latvia
Tel: +371 67013023
Fax: +371 67280882
e-mail: Zaiga.Kronberga@em.gov.lv

LITHUANIA

Ms. Indrė Andrijauskienė
Small and Medium Business Department
Small and Medium Business Policy Division
Chief Officer
Ministry of Economy the Republic of Lithuania
Gedimino Ave. 38/2
01104 VILNIUS
LITHUANIA
Tel: +370 70 664770
e-mail indre.andrijauskiene@ukmin.lt

LUXEMBOURG

Mrs. Bernadette Friederici-Carabin
Conseiller de Direction 1ère classe
Ministère des Classes Moyennes et du Tourisme
19-21, bd Royal
B.P. 535
L-2937 Luxembourg
Tel : + 352 478 4713
Fax : + 352 478 4740
e-mail: bernadette.friederici@cmt.etat.lu
Website : www.mcm.public.lu

MALTA

Ms. Cheryl Haber
Manager, Enterprise Policy
Ministry for the Economy, Investment and Small Business
Millennia Building,
Aldo Moro Road,
Marsa,
MRS 9065
Malta
E-mail: cheryl.haber@gov.mt

NETHERLANDS

Drs. A.C.J. Steentjes
Policy Advisor
Ministry of Economic Affairs
DG Business and Innovation
Department of Enterprise
PO Box 20401
2500 EK The Hague
The Netherlands
Tel: +31 70 3 79 74 52/ +31 6 113 76 239
E-mail: a.c.j.steentjes@mineleni.nl
Website: www.rijksoverheid.nl/ministeries/ez

NORWAY

Mrs. Anne Marie Kittelsen
Seniorrådgiver, Entreprenørskap
Innovasjon Norge
Postboks 448 Sentrum
0104 Oslo
Norway
Tel: + 47 22 00 27 15
Mobile: + 47 977 05 564
Fax: + 47 22 42 32 14
e-mail: anne.marie.kittelsen@innovasjon norge.no; Aud.Rolseth.Sanner@innovasjon norge.no
Website : www.innovationnorge.no

POLAND

Mr. Mateusz Okulus
Ministry of Economy
Support Instruments Department
ul. Pi. Trzech Krzyży 3/5, 00-507 Warszawa,
Poland
Tel.: +48 22 6935715
Fax: +48 22 6934023
E-mail: Mateusz.Okulus@mg.gov.pl
Website: www.mg.gov.pl

PORTUGAL

Mrs Maria do Rosário Fidalgo
Commission for Citizenship and Gender Equality – Portugal
Presidency of the council of Ministers
AV° Republica, n°32 -1°-ESQ LISBON 1050-193
Portugal
TEL: +351 21 7983000
FAX: +351 21 7983099
e-mail: rosario.fidalgo@ciq.gov.pt
Website: www.ciq.gov.pt; www.conciliar.pt; www.igualdade.gov.pt/

ROMANIA

Ms Doina Marin
Director Directia Implementare Programe pentru IMM
AIPPIMM
Poterasi Street no.11, Sector 4,
Bucharest
Romania
Tel: + 40 21 336 14 68
Gsm: + 40 758 025 975
Fax: + 40 21 336 18 43
e-mail: doina.marin@aippimm.ro
Website: www.mimmc.ro

SLOVAC REPUBLIC

Mrs Eva Nakládalová
Ministry of Economy of the Slovak Republic
Principal State Counselor
EU Affairs Unit
Mierová n° 19
827 15 Bratislava 21
Slovak Republic
Tel: + 421 4854 2504
Fax: + 421 4854 3502
e-mail: nakladalova@economy.gov.sk
www.economy.gov.sk

SLOVENIA

Ms Petra Drobne
Public Agency for Entrepreneurship, Innovation, Development, Investment and Tourism,
SPIRIT SLOVENIA
Verovškova ulica 60
SI-1000 Ljubljana
Phone: +386 1 589 18 96
Fax: +386 1 589 18 77
E-mail: petra.drobne@japti.si

SPAIN

Ms. Begoña Suárez
General Direction for equal Ministry of Health, Social Services and Equality
Nº 37, Alcala Street
28071 Madrid
Spain
Tel: +34 91 524 68 08
Email: bsuarezs@msssi.es

Mr. Jesús Casas Grande
Women's Institute
Ministry of Health, Equality
34, Condesa de Venadito Street
28027, Madrid
SpainSpain
+34 91.452.85.22
Email: jesus.casasgrande@inmujer.es

SWEDEN

Mrs. Marianne Karlberg (**WES Coordinator**)
Policy Officer
Central processleader, Sustainable gender mainstreaming
Municipality of Eskilstuna
Municipal Executive Office
S-631 86 Eskilstuna
Sweden
Tel: +46 16 710 22 14
Cellphone +46 70 247 74 96
e-mail: marianne.karlberg@eskilstuna.se

Ms Gunilla Thorstensson
The Swedish Agency for Economic and Regional Growth
Götgatan 74
Box 4044
SE - 102 61 Stockholm
Sweden
Tel: +46 8 681 6587
Cellphone: +46 70 6486539
E-mail: gunilla.thorstensson@tillvaxtverket.se
www.tillvaxtverket.se
www.tillvaxtverket.se/kvinnorsforetagande

TURKEY

Ms. Necla HALILOGLU

KOSGEB Entrepreneurship Development Director
Kosgeb - Small And Medium Enterprise Development Organization
Sme Research And Project Coordination Unit Entrepreneurship Development Directorate
Abdülhak Hamit Caddesi No: 66
Mamak Ankara TURKEY
Tel: +90 312 595 2622
Fax: +90 312 3680715
e-mail: necla.haliloglu@kosgeb.gov.tr

UNITED KINGDOM

Mrs Lakhbir Hans
Enterprise Strategy,
Enterprise Directorate
Department for Business, Innovation and Skills
Tel: 020 7215 2510
Mob: 07816 061774
E: Lakhbir.Hans@bis.gsi.gov.uk

Enterprise and Industry Directorate General

Mr. Marko Curavić
European Commission
B – 1049 Brussels
Belgium
Tel: +32 2 295 53 05
Fax: +32 2 296 62 78
e-mail: marko.curavic@ec.europa.eu

Ms. Anna Danti
European Commission
B - 1049 Brussels
Belgium
Tel: +32 2 296 54 82
Fax: + 32 2 296 62 78
e-mail: anna.danti@ec.europa.eu