



# Exchange of good practices on gender equality

## Encouraging Female Entrepreneurship United Kingdom, 11-12 September 2014

### Summary Report



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*This publication is supported by the European Union Programme for Employment and Social Solidarity - PROGRESS (2007-2013).*

*This programme is implemented by the European Commission. It was established to financially support the implementation of the objectives of the European Union in the employment, social affairs and equal opportunities area, and thereby contribute to the achievement of the Europe 2020 Strategy goals in these fields.*

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## Summary of the exchange seminar

The seminar, held in London on the 11th-12th September 2014, discussed how gender-focussed business support can be effectively delivered through women-focused initiatives, and how appropriate support provided by stakeholders and policy makers can be secured.

In addition to the approach taken in the host country, there was a presentation from the associate country Germany on actions supporting women in entrepreneurship in that country. Eleven other countries participated in the discussion, as well as representatives of the European Commission (DG Justice), the European Institute for Gender Equality (EIGE) and the European Association of Craft, Small and Medium-sized Enterprises (UEAPME).

## 1. The good practices of the host and associated country

### 1.1. United Kingdom

The programme '*Encouraging Women's Entrepreneurship*' was introduced in England in 2012, and is based on a strong collaboration between the Government Equality Office (GEO) and the Women's Business Council (WBC) with the principal aim to promote and coordinate the Government Enterprise Schemes for women and to involve the business community in driving cultural change from within.

Following consultation with partners in the public and private sectors, a somewhat similar collaborative *Framework and Action Plan* was launched in Scotland in March 2014. Women's Enterprise Scotland (WES) is supporting the Scottish Government in this implementation of the Plan.

The WBC was set up by the United Kingdom (UK) Government in 2012 as a working group involving high profile business leaders. The WBC provides advice to the Government on how the contribution of women to economic growth could be maximised to the benefit of the growth potential of the whole country.

Female entrepreneurship was identified as one of four key areas with the greatest potential economic benefits and various reports by the WBC<sup>1</sup> underlined that if women set up businesses at the same rate as men, there could be up to 1 million additional women entrepreneurs making a contribution to the UK economy. In order to support women entrepreneurship the WBC issued a set of intervention recommendations for both government and business which focused on four key policy fields:

- Promoting enterprise in education;
- Increasing the availability of role models;
- Supporting women's access to finance; and

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<sup>1</sup> <http://womensbusinesscouncil.dcms.gov.uk/4-enterprise/>

- Supporting women's business start-ups.

These policy fields are currently implemented and monitored in the framework of a Government Action Plan covering the period September 2013 to June 2015. The plan benefits from strong political support from the UK's Minister for Women and Equality and Parliamentary Under Secretary of State, as well as the Secretary of State for Business, Innovation and Skills (BIS), who has appointed a *'Women in Enterprise Champion'* to promote the various enterprise schemes to women. The enterprise team in BIS is responsible for the implementation of the Action Plan's initiatives.

The activities set out in the action plan and others introduced by the government include:

- Introduce a GBP 1m challenge fund to ensure women-led businesses can take advantage of superfast broadband. The fund will support activities such as women's business clubs in village halls, online mentors to inspire more women to take advantage of superfast broadband to set up new businesses, and to support women's business forums who organise seminars and networking events that are family and women-friendly.
- Invested GBP 1.6m over three years to support rural women's enterprise which has led to five pilot projects being selected on the basis of their innovative ideas on how to help businesses start to grow and create job opportunities.
- Provide help to establish childcare businesses through the availability of a GBP 2m fund to give small grants of up to GBP 500 to childcare providers wishing to set up their own business.
- The *Get Mentoring Initiative* involving the recruitment and training of 15,000 volunteer business mentors (of which 42 per cent are women) from the small business community with total funding of GBP 1.9 million. By November 2013 almost 6,500 mentors had completed training.
- *The Women's Start Up Project Pilot*, providing opportunities for young women in the creative industries and leisure and tourism sectors.
- Creation of a new web page for potential and existing female entrepreneurs on the *Great Business* website.
- Involvement of the British Banking Association to ensure women entrepreneurs are able to access the finance they need.
- Deliver pilot women's start-up programmes with three universities.

The WBC is supporting the government's activities by championing the enterprise recommendations, promoting enterprise in schools, providing role models and joining the British Banking Association's Diversity Business Council. WBC members have also:

- Produced a publication presenting case studies across a range of business sectors demonstrating the commercial benefits of adopting the WBC recommendations;

- Published a set of national and international indicators to monitor the UK's progress in areas such as female employment and the pay gap in a global context.

The Government plans to report progress against the WBC recommendations in November 2014. Current data show that:

- The UK has increased the share of women-led SMEs from 12 % in 2000 to 14 % in 2008 and to 20 % in 2012;
- In 2012 there were approximately 990,000 women-led SMEs in the UK, contributing around GBP 82 billion to its Gross Value Added;
- The number of women setting up or running a new business in the UK reached 5.8 per cent of the working age female population in 2013, compared to 3.6 per cent in 2008. The proportion of women not already involved in enterprise who say they intend to start a business in the next 3 years has increased from 5 per cent in 2005, to 7 per cent in 2012;
- The total early stage entrepreneurial activity (TEA) rate for women in the UK in 2013 (at 5.5 per cent) is higher than in France (3.1 per cent) and Germany (3.9 per cent).

The main **strengths of the programme** (as set out by the discussant) relate to: the high commitment from government at ministerial level; the high level contacts within business through WBC members; the involvement of the British Banking Association (BBA); its sustainability if WBC continues to be supported and resourced and its membership diversified; its integration with the general economic and employment development activity for women; and the envisaged regular monitoring and reporting procedures.

However, a number of **challenges, obstacles and constraints** may affect the successful implementation of the initiative:

- The enterprise strand of activity will have to compete for limited financial resources as well as the time of the voluntary members of the WBC;
- Members of the WBC are predominantly senior women and men in large corporate organisations and this may indicate a lack of knowledge, experience and/or empathy with the key target group - women who are considering a business start-up.
- The lack of institutional infrastructures focused on female entrepreneurship and gender equality at a local/regional/national level. Here the weak connections with gender-focused local stakeholders and grass-roots organisations may hamper effective communications and the reach of the initiative.
- The lack of an adequate focus on growth measures for existing female-led businesses;
- The small amounts of funding from government and no private sector finance, which may constrain achievement of results and longer-term outcomes.

- Marketing of business support initiatives needs to be gender-proofed to ensure the successful take-up by women.

The **Scottish Framework/Action Plan** also promotes mentoring and networking activities based on the following: a peer group support model; a role model initiative recruiting business ambassadors from a range of backgrounds and business sectors; support to access to finance and markets with the Royal Bank of Scotland (RBS) and encouraging banks to offer training to their staff to form an internal team of women in business specialists to help 20,000 women by end of 2015; gender-specific support aimed at reaching women not already benefitting from the mainstream support and providing online/phone services for the pre-start-up stage.

The main strengths of the approach in Scotland relate to: the commitment of senior Scottish government ministers; the collaborative approach across enterprises and the consultation across public, private and third sectors which has facilitated implementation; the support from a mainstream bank (RBS) and the involvement of a wide range of female entrepreneurs. Data presented in the seminar showed that women-led businesses constitute 21 per cent of all businesses and contribute more than £5bn towards the Scottish economy.

The main challenges and obstacles of the Scottish programme relate to the varying levels of commitment from mainstream enterprise organizations; the excessive focus on start-ups; the lack of a coordinating body; the limited financial resources; and the lack of a monitoring and evaluation framework.

## 1.2. Germany

In Germany the outlined good practice focuses on an awareness-raising and information campaign targeted at the craft sector and aimed at promoting career options for women in leading positions in skilled crafts businesses, traditionally a male dominated sector.

The craft sector is fundamental to medium-sized businesses in Germany, accounting for around one million companies with more than five million employees. However only about one-in-four skilled crafts businesses are started by women.

The first initiative in Germany directly addressing women's entrepreneurship in the skilled crafts sector was the Roadshow *'My Future: Female Boss in the Crafts Business'*. Launched in 2011 it is an interactive multimedia exhibition under the auspices of the German Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ). It provides basic information about how to start and run a business in the craft sector and portrays six business owners in fields that have so far been considered untypical for women. Visitors can gain insights into the everyday work of women in the crafts sector and about the most important aspects involved, from starting a business to planning their subsequent development. A guidebook for future women entrepreneurs in the crafts business has been produced and distributed.

The target groups of the Roadshow are wide-ranging and include: existing master craftswomen and those women interested in taking up these crafts; female students and academics; women in executive positions and those undergoing occupational

reorientation; intermediaries in the chambers of skilled crafts; employment agencies; consulting and education institutions; universities; regional, federal and national administrations and business organisations; the media and the public. Overall the total expenditure on the Roadshow has been €150,000 spent to realise the interactive exhibition and €175,000 to run the Roadshow in 2011 - 2013.

During the first two years of its operation the Roadshow was mainly targeted at the chambers of commerce in order to increase their awareness of the potential that highly qualified young women have in skilled crafts and the need to address this target group in the activities of the chambers. In the second phase (started in late 2013) the Roadshow expanded its activities to other institutions and started to address a more broadly-based group of interested women previously not exposed to skilled crafts and who cannot be reached via existing skilled crafts routes.

The Roadshow is implemented by the National Agency for Women Start-up Activities and Services (*Bundesweite Ggründerinnenagentur* (BGA) in cooperation with the German Confederation of Skilled Crafts (*Zentralverband des Deutschen Handwerks* (ZDH), the umbrella body of German skilled crafts organisations at the federal level, which includes all 53 chambers of skilled crafts and the 48 specialised skilled crafts organisations. The education facilities of the chambers of skilled crafts are involved as a way of getting the chambers to address this target group in their activities. In order to promote and disseminate the Roadshow and support local actions at regional level, regional round tables with all relevant stakeholders have been organised. Experts, craftswomen, intermediaries and the 2,000 regional partners of the National Agency for Women Start-up Activities and Services (e.g. specialised consultants, networks of women entrepreneurs, advisory agencies, female business centres, and several government, community and business institutions such as the chambers of commerce and crafts) are systematically involved. Every chamber of skilled crafts has organised between 3 to 5 events each within the framework of the exhibition and each event attracted approximately 50 to 100.

The BGA is the main institution supporting female entrepreneurship in Germany. It was established in 2004 by the federal government as a nationwide body to provide information and a large variety of services to support women entrepreneurship. Regional offices have been installed in the 16 German federal states to develop and coordinate support activities at a state level which includes the organisation of regional networks and acting as contact nodes for local and regional actors.

The **main strengths** of the Roadshow relate to the fact that it is the first high profile initiative in Germany to address female entrepreneurship in the craft sector. It has also acted as a catalyst for further activities on master crafts for women both within and outside the regional chambers of crafts. Master crafts women entrepreneurs in the trades covered become visible and this stimulates the development of networks involving master women entrepreneurs in the crafts sector. In addition to the awareness-raising effect, information provision, consulting, training and networking for start-ups by women in the crafts sector were also provided. According to the German expert, through its awareness-raising measures, targeted information and support services, the Roadshow has made a significant contribution to enhancing the potential for female entrepreneurship in the crafts sector and to increasing the number and quality of women-specific support measures.

The Roadshow featured on the agendas of all regional chambers of crafts and has led to actions in almost 40 per cent of them with another 10 per cent on the waiting

list for their turn to present the Roadshow. Furthermore, thanks to the general acceptance of the BGA as the federal policy and coordination unit for women entrepreneurship and its regional and local organisational structure, a very effective and efficient partnership organisation has been created. The initiative also appears to be sustainable, mainly attributable to the involvement of regional offices of the BGA in each of the 16 federal states and regional chambers of crafts and other regional stakeholders (e.g. economic development agencies, chambers of crafts, women's organisations and associations) and the creation of women's networks in the relevant trades.

However there are **challenges and weaknesses** to be addressed. The traditional and somewhat conservative structures within the chambers of crafts, as well as in the German Confederation of Skilled Crafts coupled with the prevalence of traditional attitudes of male members towards women in these trades, continues to represent a major barrier to the increase of women entrepreneurship in the craft sector. The limited budget allocated to the initiative is another challenge, as are the management risks associated with the complexity of the partnership structure.

The illustration of the UK and German good practices was followed by the description of a practical example of temporary aid to female entrepreneurs of small firms in Austria by UEAPME and the presentation by the EIGE representative of the criteria EIGE adopted to identify and assess good practices in the area of female entrepreneurship and the results of a recent consultation meeting on good practices in the area of women's entrepreneurship<sup>2</sup>.

## 2. The situation in the other participating countries

In addition to the United Kingdom and Germany, the following eleven countries participated in the seminar: Belgium, Estonia, France, the Former Yugoslav Republic of Macedonia, Iceland, Latvia, Lithuania, Malta, Poland, Portugal and Slovenia. The main features of female entrepreneurship are similar across these countries: women are much less likely than men to start up a business, even if they possess higher levels of education; women-led businesses are concentrated in specific service sectors (such as community, social and personal activities, health and social work, hotels and restaurants); women's businesses tend to be very small and have a median turnover that is lower than those of men; they resort to external and equity finance much less than men do. The main barriers to women's entrepreneurship are: the lack of care services to support an effective work-life balance; the lack of confidence and entrepreneurial skills, much of it emanating from gender stereotyping; the lack of role models, networks and representation; and the difficulties in accessing external finance.

The direct promotion of entrepreneurship for women is a comparatively recent activity in most Member States though in many of the participating countries it has risen up the policy agenda since the start of the economic crisis, being seen as a

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<sup>2</sup> The material is available at the EIGE website: <http://eige.europa.eu/content/event/from-practices-with-potential-to-good-practices-on-female-entrepreneurship>



way to reduce unemployment. Each country has tended to adopt a different approach and different tools for the promotion of female entrepreneurship, largely influenced by their own legislative and cultural contexts. Specific policies targeted at women entrepreneurs are present in some of the participating countries (Belgium, Spain, France, Island, Portugal and, to a lesser extent, Latvia and Lithuania). In the other countries, entrepreneurship policies tend to be gender neutral and support to women in business comes mainly from the NGOs and local stakeholders like the chambers and these measures are often funded with the European Structural Funds.

In **Belgium**, entrepreneurship support is quite fragmented in the absence of effective policy coordination between the different levels of government (federal and regional) and the key actors. Most of the policy focus for female entrepreneurship is at the regional level. The existing women's networks are important actors in the provision of targeted services and the longest established is the FCE-VVB or *Association des Femmes chefs d'entreprises*, the women company executives association, founded in 1949. More recently a number of new networks have been initiated by private business support organisations with ESF support. These networks organise social and business activities for their members (mentoring, business lunches, conferences, etc.) and co-support actions to increase the visibility of women in business for example through the annual "*Trend Woman Award*" given to a successful women entrepreneur and a manager to promote and give visibility to 'female role models' in different types of companies. Another interesting practice is found in the Brussels region where an internet platform (<http://www.womeninbusiness.be>) linked to the main social networks has been created for women entrepreneurs collecting information on specific support structures, training, etc. Also the current networks have been implemented on the basis of a detailed study on women's needs in the business environment. Another important initiative (launched in 2006) is the '*Crédal asbl*', which is essentially a structure supporting self-employment in Wallonia and the French-speaking community in Brussels. This structure is recognised by the public authorities (e.g. the Public Employment Service in Wallonia) and each year help between 70 and 90 women through the process of deciding (or not) to become entrepreneurs. This experience of a customised service for women led, in 2012, to the creation of a new general guidance programme for both women and men known as the '*Crédal Entreprendre*'.

Support programmes and specific assistance for women have existed in **France**, both at the national and regional levels, for about twenty years. They are either specific programmes which help women's entrepreneurship both in the start-up phase or during the subsequent running of the business, using ESF funding. In addition there is a financial initiative specifically dedicated to women (though not widely known to the potential beneficiaries) called the guarantee fund for women's initiative (FGIF) with a main aim of facilitating access to bank loans. The guarantee is subject to a ceiling of 70 per cent of the amount of the loan granted by the bank, with an upper limit of €27,000. The most recent measure is the 'Plan for Female Entrepreneurship' launched on November 30th 2012 following a proposal from the Minister of Women's Rights. This aims to increase the formation rate of French women entrepreneurs by 10 percentage points by 2017 and to broaden as much as possible access to the assistance necessary for the creation of a company. In conjunction with the French Banking Federation, the main banking networks are required to support female entrepreneurship.

In **Iceland** since the 1990s various projects have been put into practice often initiated at a time when unemployment among women was rising. These tend to focus on: i) Business training targeted at women implemented (since 1996) and involving five successful Icelandic businesswomen as role models; ii) a special public fund providing grants for innovative women entrepreneurs which has operated since 1991 (Kvennasjóður); iii) a Women Loan Guarantee Fund (Lánatryggingasjóður kvenna/Svanni ) first established in 1997 and providing loan guarantees during the start-up or the scale-up stages of female-owned or female-managed businesses. Eligible projects should be innovative and involve employment opportunities for women. The value of the required collateral is expected to be within the range €6,500 – €64,500. In addition, the Regional Development Institute supports entrepreneurship in rural areas partly as a deterrent to depopulation. These support services for women entrepreneurs, alongside other related employment services are now provided by the eight industrial regional development agencies across the country. Networking and mentoring is supported by women entrepreneurs through a special Facebook site (KORKA<sup>10</sup>) and the creation (in 1999) of a not-for-profit association of women in management and running businesses (FKA) which supports women to grow and manage their business and to build a network amongst Icelandic businesswomen. Furthermore, in 2010 the Parliament imposed a gender quota on boards of companies that came into effect in October 2013 and affecting companies with more than 50 employees who are now required to have at least 40 per cent of both genders represented on their boards. The act applies to private companies and publicly owned companies alike.

In **Estonia**, the contribution of women-led businesses to the economy tends to be under-researched and not measured in any systematic way and currently there are no public policies specifically targeted to women's entrepreneurship. Even the recent Estonian Entrepreneurship Growth Strategy 2014-2020 (EEGS) and its accompanying Action Plan 2014 does not envisage gender-specific measures. As a result, women's entrepreneurship is promoted and supported mainly by NGOs who provide services such as micro credit, training and mentorship. The oldest non-profit organization promoting and encouraging women's entrepreneurship is the Women's Training Centre (*'Naiskoolituse keskus'*) established in the early 1990s. The not-for-profit association BPW Estonia has, since 1993, activated the *Women of the Year* award and, since 2011, the award of *Young Woman Entrepreneur*. Estonia is also part of the NGO QUIN (*Innovative Women in the North*) network. QUIN-Estonia has supported the EU co-operation projects of the Tallinn Technical University to promote innovative partnerships between universities and entrepreneurs. In 2006 the not-for-profit organisation ETNA Estonia (*MTÜ ETNA Eestimaa*) was established to support the development of small-scale enterprises and female entrepreneurship in all regions of Estonia, chiefly to support rural entrepreneurship with a microcredit project launched in 2012 in partnership with the Rural Life Promotion Loan and Savings Association.

Female entrepreneurship in the **Former Yugoslav Republic of Macedonia** is underdeveloped with a lack of statistical data and concrete policy measures, which is also evident in other former socialist countries, where entrepreneurship in general is lacking. Recently the government has introduced some measures, but implementation of them is low and as in other EU countries, NGO's are more active in this field. In 2011 the government adopted the Programmes in Support of Entrepreneurship, Competition and Innovation of Small and Medium sized Enterprises, which consists of various supportive measures, though none are gender-specific. However, in 2013 this programme promoted a specific measure on

'financial support of female entrepreneurship which allowed SMEs run by women to receive financial support of up to 60 per cent of the incurred expenses for the purchase of equipment, appliances and inventory; the arrangement/improvement of the business premises; and child care. But the overall financial allocation only allows supporting between four and eight women-led SMEs. The National Action Plan on Gender Equality 2013-2016 contains one strategic objective involving entrepreneurship, with measures to be activated in the period 2014-2016. In the case of the NGOs, the most active in encouraging female entrepreneurship is the Women's Business Association of Macedonia that prepared a memorandum for a *'Platform for Women's Entrepreneurship in Macedonia'* with various stakeholders including NGOs, research institutes, business associations and chambers of commerce. Another interesting activity is the *'New Mentor'* project, part of the European Network of Mentors for Women Entrepreneurs. The Network provide direct support to female entrepreneurs and business led by women.

In **Lithuania**, initiatives to promote women's entrepreneurship are fragmented between the private sector and various government agencies and are typically available to disadvantaged groups rather than to the general promotion of innovation and entrepreneurship. NGOs are another important player in support for female entrepreneurship. The Women's Issues Information Centre runs entrepreneurship promotion training for women in peripheral areas or in disadvantaged situations. It is only in recent years that mainstream entrepreneurship promoting bodies are taking ownership of gender-sensitive measures that used to be left to NGOs and the Ministry of Social Affairs and Labour. Women are increasingly seen as untapped potential for the Lithuanian economy rather than a disadvantaged group. In late 2013, the Ministry of Economy started collecting and publishing success stories of women entrepreneurs and in 2014 its entrepreneurship promoting agency, Enterprise Lithuania, implemented training courses specifically targeting women. The popular project *'Create for Lithuania,'* which aims to attract Lithuanian émigrés in the public sector, has also started favouring a gender-sensitive approach and promotes the exchange of experience, coaching and confidence-building among women who are motivated to try entrepreneurship. In the private sector, the *'Lithuanian Women Business Network'* was created by the Association of Lithuanian Chambers of Commerce, Industry and Crafts in 2008. In 2011 The European Investment Fund and Šiauliai Bank signed an agreement to grant €5 million for micro-enterprises in Lithuania, with an explicit focus on women's enterprises.

In **Latvia** female entrepreneurship is addressed in the Concept on Implementation of the Gender Equality adopted by the Cabinet of Ministers in 2001 and which sets out the main policy framework whose implementation is described in the action plans developed for each three-year period. The Plan for 2012-2014 outlines female entrepreneurship as one of its four priorities. However, the legislation regulating self-employment and entrepreneurship (Law on Commerce) does not address gender related issues and the potential of women as potential entrepreneurs is not adequately recognised. For example, the microcredit line targeted specifically at female entrepreneurs in rural areas (which has been available for some time with the National Mortgage Bank) has been extended to all micro enterprises and business start-ups. The main bodies supporting female entrepreneurship in Latvia include two national ministries (Ministry of Welfare and Ministry of Economy), two government implementation agencies (Investment and Development Agency of Latvia and Society Integration Foundation) and NGOs working directly with women in business. The main NGOs are the Association Leader (*Biedrība 'Lidere'*), established by women entrepreneurs in 2003 promoting mentoring, support to women entrepreneurs and information and advice; the Latvian Business Women's Association (LBWA) involving 39 women's organisations and clubs from all over the

country with experience in organising educational and self-development activities and a mentoring programme for women from rural areas and women of other nationalities. In 2012 it implemented a project of support services for women to encourage their involvement in the business activities funded by the European Social Fund.

In **Malta** no specific public programme currently exists to support female entrepreneurship and only NGOs and women's associations are active in this field. The Ambassadors in Malta for Increasing Women Entrepreneurs (AMIE) project, led by the Foundation for Women Entrepreneurs (in collaboration with the Malta Business Bureau, Reach Beyond Foundation, National Council for Women and the Malta Association of Women in Business) is funded by the EU to provide both information and training specifically to women to encourage young women to believe in their own ability to start their own businesses. A Network of Women Ambassadors was created (as part of the European Network of Women Ambassadors) with the aim of targeting specific women such as the unemployed, students, and also women already active in the professions to become entrepreneurs. The ten Ambassadors visited schools, and women's associations, business chambers and associations, local councils and the female prison, promoting themselves as role models.

Women's entrepreneurship is gaining increasing recognition from policymakers in **Poland** but for the most part the numerous actions and legislative procedures undertaken do not specifically focus on female entrepreneurship. The only entity with legal status focused on women's issues (the Office of the Government Plenipotentiary for Equal Treatment at the Chancellery of the Prime Minister) has women's entrepreneurship within its mandate, but only indirectly under its remit for *'equality of women and men on the labour market'*. The *'National Programme for Equal Treatment for 2013-2016'*, approved by the government in December 2013 does not contain specific actions directly supporting female entrepreneurship but does have indirect support measures relating to parental leave, the development of day-care facilities for children and dependent persons, the promotion of the equal participation of women and men in decision-making positions, support for women in choosing their career and for young women in developing leadership skills. All issues related to these actions have been the subject of fierce public debate in recent years. Other important measures that may indirectly support women in business are: the introduction of the Quota Act in 2011 requiring that political parties' electoral lists must comprise at least 35 per cent of either gender; and the 2013 ordinance of the Minister of Treasury recommending a target of 30 per cent participation of an underrepresented gender on boards of publicly listed companies by 2015.

In **Portugal** the promotion of female entrepreneurship (and entrepreneurship in general) has been seen not only as a driver of economic growth and women's economic independence, but also as a way to reduce the high levels of unemployment. Measures are mainly targeted to vulnerable women and funded with ESF. The Commission for Citizenship and Gender Equality (CIG) is the official national mechanism responsible for the coordination of the Gender Equality Action Plan, as well as for the implementation of public policies promoting gender equality. Since 2008, concrete measures have been put in place to support women's entrepreneurship co-funded by the ESF. Various activities have been funded including: training on gender equality, management, leadership, interpersonal relations and information and communication technologies (ICTs); consultancy and support to women-led business projects; start-up bonuses for the most consistent projects; support to the setting up and consolidation of networks among female

entrepreneurs, business and corporate associations; provision of information on training, business and funding opportunities. Up until October 2013, 503 women-led businesses had been created and approximately 1,900 women had been involved in training activities. The main female target groups are those more vulnerable in the labour market, such as unemployed women. Easing the availability of microcredit for women entrepreneurs is another of the practices facilitated by the CIG on the basis of a protocol signed in 2010 with CASES, an NGO with various associate members. The protocol came into force in 2011 and was reinforced as a core instrument under the National Programme of Social Emergency in 2012. Since 2011, women have represented 55 per cent of all the entrepreneurs supported, of which 44 per cent were long-term unemployed. In total around 140 women-led businesses had been created. A protocol was also established with Santa Casa da Misericórdia in 2013 in the context of the Social Entrepreneurship Innovation BIS (Social Innovation Bank) platform to promote self-employment among unemployed people in two distinct age groups, between 18 and 30 (young) and between 50 and 65 (senior). The High Commissioner for Immigration and Intercultural Dialogue has also managed the Immigrant Entrepreneurship Project (PEI) as a way of promoting entrepreneurship among immigrants, under which 200 immigrant women-led projects have so far been funded.

In **Slovenia** currently there are no specific public policies for women entrepreneurship and the main actions are promoted by the chambers of commerce and NGOs. The Chamber of Commerce and Industry is active in supporting and promoting women entrepreneurship through its economic interest association '*Women entrepreneurship*' with mentoring, networking and online counselling programmes. The Chamber of Craft and Small Business, an umbrella organization comprising the regional craft and small business chambers, is implementing different activities for business women, including workshops, education, training, etc. Additionally, they have been involved in projects with women in business as a main theme.

At the EU level some new initiatives were presented by the EC representative, including: the e-platform for women entrepreneurs to facilitate networking and exchange of good practices between policy-makers, and to provide potential female entrepreneurs with practical information on how to set up a business and how to access finance; the Women's Entrepreneurship Portal on EUROPA in the ENTR web page, where female entrepreneurs can find information on events and contacts.

### **3. Summary of the discussions at the exchange seminar**

All participants agreed that the experiences presented at the seminar were very interesting examples of policies supporting women's entrepreneurship.

The discussions focussed on gender differences in entrepreneurship, on the main barriers women face in starting and consolidating a business and on the need for comprehensive policies addressing all these barriers.

There was general agreement that gender differences in entrepreneurship are largely due to the barriers faced by women entrepreneurs including: women's care

responsibilities and the lack of care support; the lack of confidence due to gender stereotyping and educational segregation resulting in a lack of technical and managerial skills; the difficult access to credit; the lack of role models, business networks and representation; and the complexity of procurement procedures. The difficulty in using a gender neutral language was also raised as an important issue in the discussion.

The initiatives presented by the UK and Germany were seen as positive since they address potential barriers including: introducing entrepreneurship in education policies and orienting girls into technical and financial education (as in the UK case); supporting business start-ups in male dominated sectors (as craft sector in the German Roadshow) or in rural areas (as in the UK Action Plan) with specific role models, technical and financial support; implementing awareness-rising measures targeted not only to women, but also to the banking sector, the business community, the chambers of commerce and policy makers with attention to the local level and the involvement of local stakeholders (as in the UK and German Initiatives).

Besides these aspects, the UK initiative was particularly appreciated by the participating countries for its strategic and comprehensive approach and the direct involvement of the Women's Business Council in the strategy definition and implementation. Also, the high level of coordination between the central and regional level was considered very interesting and important, even if rather challenging for other countries.

The German Roadshow was considered easier to transfer to other countries than the UK approach. The focus on a specific male dominated sector with a high share in the economy was particularly appreciated, as well as its relatively low cost and the capacity to activate local stakeholders and particularly the chambers through the regional round tables, even if the coordination aspect was considered particularly challenging by some countries.

The following additional important issues were raised in the discussion:

- The need to reconsider policies supporting female (and male) self-employment in **crisis periods**, given the high risk of failure. As highlighted by the Iceland and Portuguese experts, during a crisis self-employment is often motivated by need and a lack of jobs and not by choice whereas business sustainability is higher when women choose to start a business. This issue also introduced a discussion on the need to raise awareness among economic stakeholders (such as the Ministry of the Economy and the business community) of the **importance of female entrepreneurship for economic growth, not only for gender equality but also to reduce female unemployment**. Therefore funding of care services and microfinance, as well as public support to women entrepreneurship should not be considered a burden, but an investment for the overall society and the economy. NGOs could provide support and more coordination among stakeholders would improve effectiveness.

- The **need to design policies supporting female business consolidation** as well as start-ups (for example in the case microcredit) and to design policies according to the different target groups addressed;
- The **need to revise the definition of a successful business and to create different role models in entrepreneurship**. In particular, the weight given to short-term growth and profit considerations relative to long-term economic sustainability and continuous growth and employment creation needs to be revised. High grow (usually led by men) businesses may also fail very quickly and create fewer good jobs than those displaying average but steady growth (often women's) and are more likely to reinvest profits. However, statistics and research on how many and what type of working places are created by fast growing companies relative to steady growing ones is lacking. An example is the comparison in Iceland between the high growth banking sector (principally male) relative to the tourism sector (principally female). In the long run the likelihood is that businesses in the tourism sector will create more jobs than those in the banking sector.
- The need to have **more detailed and accurate quantitative and qualitative information** distinguishing between real self-employment and entrepreneurship while providing information on social protection systems for the self-employed (unemployment benefits, pensions, health care, etc.), regulations in case of bankruptcy and re-starting a business, access to credit, etc.. A greater investment in research, policy evaluation and data gathering would support knowledge on what are the needs of women in setting up a business and making it successful and on what measures are more effective in supporting female entrepreneurship. In this respect a message aimed at the High Level Group on Gender Equality is to consider the possibility of a periodical survey on self-employment and entrepreneurship to be carried out by Eurostat. In addition, Horizon 2020 could include a thematic focus on female entrepreneurship and its contribution to economic growth.
- **The importance of educational policies** was strongly underlined as crucial for reducing gender stereotyping and gender segregation in education. The introduction of financial education and entrepreneurship from the early education stage was also considered very important. Some examples were provided on measures adopted to reduce gender segregation in education.
- **The issue of policy sustainability** was also raised in relation to the lack of resources and their discontinuity. To secure continuous funding for gender equality policies in entrepreneurship it is necessary to involve the business and financial sectors and politicians in the formation of appropriate policy. Alternative forms of financing such as microcredit and crowd funding, should also be investigated. In relation to this point the participants underlined the role of the EU institutions and of the structural funds.

## 4. Conclusions

- The seminar was considered to provide a very useful opportunity to reflect on the contribution of women's entrepreneurship to socio-economic growth, the barriers women face and the possible measures to support women's business start-ups and consolidation.
- Most of the participating countries currently do not have policy measures specifically targeted at women's entrepreneurship and the role of NGOs is particularly relevant in these cases where they help fill the gap.
- Among the potential measures to be activated, the following were underlined in the seminar:
  - The importance of care facilities allowing both women and men entrepreneurs to reconcile family and business life.
  - Adopt educational policies inspiring women to become entrepreneurs. There is a clear need to provide more and better information about entrepreneurship as an attractive career option, both for young women in school and for women outside the labour force who are considering starting or getting back into work. This will help bring about the required change of perceptions and of cultural and gender stereotypes.
  - Provide role models and training for women entrepreneurs to improve self-confidence and to develop the better financial skills necessary to negotiate funding for their businesses.
  - Promote comprehensive support programmes considering both start-ups and business consolidation.
  - Invest in data gathering, research and policy monitoring and evaluation.
  - Bring together the business community, the chambers and the banking sector in partnership both at the national and local level and raise awareness on the contribution of women's entrepreneurship to overall economic and social growth.