

# Good practices in the area of women's entrepreneurship

Report from consultation meeting

**Athens, 27–28**

**February, 2014**



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## 1. Introduction: consultation meeting aims and structure

Within the context of the 'Study on area F of the Beijing Platform for Action Women and the Economy', the consultation meeting 'From practices with potential to good practices on women's entrepreneurship' was held in Athens on 27 and 28 February 2014.

The aim of the consultation meeting was to present **practices with potential**, understood as practices that have the potential to become good practices in line with EIGE's methodology and approach. The meeting allowed EIGE to **test the method as well as the list of criteria/elements suggested to identify practices with potential in the area of women's entrepreneurship**.

Among the 44 participants were the official representatives from each of the EU-28 Member States and of the Instrument for Pre-Accession Assistance (IPA) countries with expertise in the field of women's entrepreneurship, who were identified during the mapping of key stakeholders undertaken within the study exercise.

They are representatives of the governmental gender machineries, NGOs, national organisations of women's entrepreneurship and the EU umbrella organisation of women's entrepreneurship. Members of EIGE staff and experts also participated.

During the consultation meeting, a selection of practices with potential was presented and discussed with a view to identifying a total of nine good practices (three for each project-relevant area of intervention: training, networking and funding). A discussion on EIGE's approach to good practices, with specific regard to the field of women's entrepreneurship, also took place.

After a starting plenary session, the consultation meeting was divided into three parts.

- ✓ The first session presented the methodology and criteria used to identify practices with potential in the area of women's entrepreneurship.
- ✓ The second session consisted of three thematic workshops on training, networking and funding.

Each workshop was conducted by a facilitator and introduced by a short presentation of the main specific criteria to be adapted and by a brief summary of the identified practices with potential.

- ✓ In the third, plenary session, rapporteurs from each group presented the results of workshop discus-

sions, followed by a general discussion concluded by final comments and observations on the meeting by EIGE representatives.



## 2. Plenary session

The starting plenary session provided an opportunity to present the conceptual framework emerging from the European approach to women's entrepreneurship and the guiding principles/criteria for the identification of good practices in the field of women's entrepreneurship.

### 2.1. The conceptual framework on women's entrepreneurship

In the past few decades, the role and contribution of women's entrepreneurship to women's economic empowerment, economic growth, society and sustainable development at large has been widely and clearly recognised. Research has improved knowledge about women who are business owners (characteristics, motivations, attitudes, aspirations, preferences, etc.) and their enterprises (structure, performance, obstacles and challenges, etc.). Progress in the implementation of policies and measures in this field in Member States and at international level has been registered. The role of specific networks such as the European Network of Female Entrepreneurship Ambassadors, the European Network of Mentors for Women Entrepreneurs and the European Network to Promote Women's

Entrepreneurship (WES) are important proactive tools to promote and support women's entrepreneurship.

From the analysis of the main policy documents at European level (including the 'Entrepreneurship 2020 action plan'), the conceptual framework that emerges can be synthesised as follows.

- Women's entrepreneurship is a **powerful source for women's economic independence and empowerment**, as well as for employment generation, economic growth and innovation, development and the reduction of poverty at large.
- **Women who are entrepreneurs** still represent a **minority of entrepreneurs** and the underdevelopment of women's entrepreneurship hides an unexploited growth and prosperity potential.
- Women face a number of **difficulties and obstacles in establishing/setting up and running/maintaining businesses**. Although most of these difficulties are common to both sexes, in many cases they tend to be more significant for women who are entrepreneurs. These include: access to finance, unfavourable business regulations, cultural barriers,



choice of business types and sectors, information and training gaps, lack of contacts and access to social support and networking, differences in the way women and men approach entrepreneurship, education and occupational segregation and competing demands on time (double burden of home and work responsibilities).

## 2.2. Methodology to identify practices with potential in the field of women's entrepreneurship

A further objective of the study has been to identify a method and a set of criteria/elements, related to the field of women's entrepreneurship, in order to specify the general framework to be adopted by EIGE with regard to detecting practices with potential/good practices.

The first process at European level for the assessment, identification and exchange of information on good practices in the field of women's entrepreneurship was carried out in 2001 with the Best project on 'Promoting entrepreneurship amongst women' launched by the European Commission Directorate-General for Enterprise and Industry <sup>(1)</sup>. Presenting a wide range of good practices from Europe and other OECD countries, the study 'Good practices in the promotion of female entrepreneurship — examples from Europe and other OECD countries' identified a set of general/transversal <sup>(2)</sup> minimum and additional <sup>(3)</sup> criteria for the identification of good practices in promoting women's entrepreneurship. Also, critical success factors supporting women's entrepreneurship were identified.

Moreover, each year the WES identifies and presents in its annual activity report a list of (good) practices (programmes and initiatives) in women's entrepreneurship in EU Member States.

Nevertheless, there has as yet been no systematic analysis and/or agreement on assessment criteria of good practices in women's entrepreneurship; few studies have systematically approached the question of how to select good practices in the field, and evaluations of programmes, initiatives and projects in such areas are still scarce.

However, despite a lack of consensus over what constitutes best or good practices in women's entrepreneurship, some key features and characteristics that underlie effective interventions have been identified in several European and international studies.

Moving from the EIGE framework and methodology for good practice, **the study developed a list of key elements and a set of criteria that need to be taken into account in order to assess promising practices in the field of women's entrepreneurship training, networking and funding.**

The proposed key elements derive from:

- the reconstruction of a **general framework** based on definitions, approaches and goals connected to women's entrepreneurship, adopted in European legal and policy instruments;
- the **identification of guiding principles for women's entrepreneurship policies and interventions** grounded in the same documents;
- the identification of a specific **set of actions recommended in the field of women's entrepreneurship training, networking and funding**, drawing on the abovementioned concepts and principles and on the results of studies on good practices.

**The result is a list of general and specific criteria that apply to each field of intervention** (see Annex 1 to the consultation meeting background paper).

<sup>(1)</sup> The Best project was initiated in the framework of the 'Multiannual programme for enterprise and entrepreneurship, and in particular for small and medium-sized enterprises (SMEs)' (2001–05). It is aimed at collecting information on specific actions and support measures promoting women's entrepreneurship and at identifying good practices, thus facilitating the exchange of information on good practices among the Member States.

<sup>(2)</sup> Minimum criteria: topicality, clear objectives, client orientation, critical mass and documentation.

<sup>(3)</sup> Additional criteria: promotion/visibility, convenient access, coherent services, quality assurance, positive effects, relevance and coherence.

### 3. Workshops' results

Three parallel workshops (each related to the three fields of work: training, networking and funding) were held in order to:

- exchange ideas and knowledge;
- go in depth into the methodological framework;
- assess and select good practices for each considered field amongst the 24 presented practices with potential.

Workshop facilitators opened sessions with a short speech on the main features of the proposed methodological framework to detect practices with potential related to the specific fields of interest.

The eight promising practices for each specific field were briefly presented and time was allocated for participants to consider, analyse and review each one. Participants were then individually asked to express their preference for the top three practices. A discussion on each practice followed with participants actively presenting their preferences and expressing the pros and cons of each.

The final practices were chosen from the perspective that their inclusion for further assessment would be most beneficial to the research project in terms of maximising the effect of the project, providing as diverse a range of good practices as possible and serving as a potential knowledge basis for future practices to be implemented in other countries.

**Among the 24 examples presented, 12 good practices were identified:**

#### Training

- InnoLady camp, Finland
- Going for growth, Ireland
- Dobbantó — women entrepreneur competence development, Hungary

#### Networking

- Centre for Women Establishing New Businesses (Gründerinnenzentrale) — navigation towards independence, Germany
- Fédération pionnières, France
- Female entrepreneurs' mentoring programme, Ireland
- Rural woman: employment and new technologies (mujer rural: empleo y nuevas tecnologías), Spain

#### Funding

- Cyprus women's Co-operative Bank Ltd., Cyprus
- Aspire fund, United Kingdom
- Women entrepreneurs — loan programme, Croatia
- Microfinancing by Goldrausch, Germany
- Entrepreneurship for unemployed women aged 22–64, Greece

On these identified good practices, the study core team will undertake a further investigation in order to obtain more information and to define a more articulated set of good practices.

The selected practices chosen for further assessment within each workshop are presented below and include a short description of their rationale.

#### 3.1. Training workshop

The participants of the training workshop reflected on the basis of the general and specific criteria and on the importance that issues tackled in the practices with potential may have in participants' countries with a view to future transferability. The following three practices were selected.

##### (1) Finland — InnoLady Camp

This practice with potential was selected because:

- ✓ it is based on an 'innovative camp concept' (activities are held in the countryside instead of in a formal classroom) that can be replicated elsewhere;
- ✓ it embeds both knowledge and effective networking which can be crucial in the business start-up;
- ✓ the entrepreneurial training concept 'InnoLady Camp' is complemented and broadened by an innovative web service 'InnoLady Cloud' (<http://www.nyek.fi/index.php?k=11282>); with the web service anyone can develop one's business idea at a very early stage together with peer participants, mentors, business angels and other users of Cloud.cept, which includes entrepreneurial counselling, action learning, peer mentoring (MentorRing), creation of concrete innovation paths and business plans;
- ✓ it is addressed to academics who are women, a target group which is not usually considered.





## (2) Ireland — The 'Going for growth' initiative

This practice with potential was selected because:

- ✓ it is designed to be action and results oriented and to go beyond classroom-style learning and the usual inputs of professional trainers, consultants and academics: the round tables are designed not to be theoretical or academic, but to be based on real experience of what has worked and what has not worked in real-life situations;
- ✓ it provides structured peer mentoring, learning, support and guidance by experienced lead entrepreneurs;
- ✓ it is addressed to women who are already the owners or managers of businesses which have been trading for at least 2 years;
- ✓ it reached important effective results also in terms of increasing sales.

## (3) Hungary — Dobbantó: women entrepreneur competence development

This practice with potential was selected because:

- ✓ it is grounded on realistic data, with a representative survey of 1 000 people to describe the characteristic features of women who are entrepreneurs and the factors promoting and hindering their activities;
- ✓ it has been running for 9 years, achieving strong results helping more than 450 women who are entrepreneurs to launch or renew their business and creating at least 200 new enterprises;
- ✓ it is an accredited intensive training programme;
- ✓ it includes the main elements of business start-up and how to run a business, but also modules on self-consciousness and communication skills.

### 3.2. Networking workshop

#### (1) Germany — Centre for Women Establishing New Businesses (Gründerinnenzentrale)

This practice with potential was selected because:

- ✓ it is well designed and efficiently organised and it meets all general criteria for good practices of women's entrepreneurship and also all specific criteria for networking;
- ✓ of its adoption of the cooperative form, which may be considered one of the best forms for running women's businesses;
- ✓ of its high frequency of contacts among women/associations of the network;

- ✓ it can rely on a great infrastructure (meeting areas, cafeteria, day-care centre, etc.);
- ✓ it involves many different actors (public and private);
- ✓ it succeeded in obtaining various funding and it is now fully sustainable.

#### (2) France — Fédération Pionnières

This practice with potential was selected because:

- ✓ it is the most complete example of a women's business incubator; incubators are considered as a main tool for running and implementing the women's enterprises;
- ✓ it addresses a very specific target group (unemployed, mothers and women over 40) and succeeded in creating a good number of jobs;
- ✓ it can assure and manage efficient and easier access to financial support;
- ✓ it has a great communication strategy.

#### (3) Ireland — Female entrepreneurs' mentoring programme

This practice with potential was selected because:

- ✓ it was initiated and is presently coordinated by a chamber of commerce, so it relies on well-organised and highly influential national and European networks;
- ✓ chambers of commerce are a good tool for managing projects aimed at providing services and helping women who are entrepreneurs;
- ✓ it addresses a very specific problem — challenging first years in business for newly established women who are entrepreneurs — in order to avoid both the start-up phase and the less specific self-employed group;
- ✓ it is focused on a very supportive mentoring plan (one mentor for just two mentees for an entire year);
- ✓ even if it is referred to a small territory, the results in terms of women involved and start-up entrepreneurship is very high, i.e. the magnitude of the intervention with respect to the territory is relevant.

#### (4) Spain — Rural woman: employment and new technologies

This practice with potential was selected because:

- ✓ it responds to a specific context — unemployment of women in Spanish rural areas which are particularly affected by the present economic crisis;

- ✓ it encourages women to access and use ICTs by means of online training programmes;
- ✓ it created a specific role — the employability agent at territorial level — that provides technical assistance for the creation of new business.

### 3.3. Funding workshop

#### (1) Cyprus — Women's Cooperative Bank Ltd

This practice with potential was selected because of its:

- ✓ all-women innovative and long-standing cooperative bank, one of the first in the world created by women and operating since 2001; the example can stand as a role model;
- ✓ strong partnership in Cyprus and at international level: the board of directors comprises banking experts, business owners and academics; the bank in Cyprus works with the government, the Chamber of Commerce and the Federation of Business and Professional Women (BPW); in Europe it is a member of the Women's Eurochambers, the European Network of Female Entrepreneurship;
- ✓ integration of measures: lobbying for policies to support women's entrepreneurship in Cyprus; fund-raising (including EU Structural Funds); provision of flexible and tailored financial support; free advice/guidance; research activity; information and awareness-raising seminars and workshops; and creation of a business incubator for companies launched by women;
- ✓ evidence-based activity: the bank's business strategy has been informed by a robust market research and evidence base;
- ✓ effectiveness: strong growth in deposits, contribution to the increase in the number of women who are entrepreneurs in Cyprus from around 12 % to around 30 % in 2012;
- ✓ sustainability: the bank has never made a loss and survived the financial crisis of the late 2000s.

#### (2) United Kingdom — Aspire fund

This practice with potential was selected because of its:

- ✓ strong network: it is a government agency working with the banking sector and venture capital institutions; involvement of men on the board;
- ✓ provision of large-scale loans (good role model): the fund provides financial support of between GBP 100 000 and GBP 1 000 000;
- ✓ provision of information on business angels and venture capital firms in different areas or sectors.

- ✓ support for business start-ups and consolidation in non-traditional women's sectors: by September 2013 Aspire co-invested GBP 3.8 million in six companies led by women, across the medical, communications and software sectors;
- ✓ sustainable: embedded in the United Kingdom's government strategy for supporting SMEs.

#### (3) Croatia — Women entrepreneurs — loan programme

This practice with potential was selected because:

- ✓ it responds to a specific context — high unemployment of women and persistent economic crisis in a new accession country;
- ✓ of its strong public-private network: programme created by the Croatian Bank for Reconstruction and Development (CBRD) in cooperation with the Ministry of Entrepreneurship and Crafts and the Croatian Agency for SMEs and Investment; involvement of 22 commercial banks;
- ✓ of its provision of favourable loan conditions in relation to the amount of the loans (up to EUR 93 000), the interest rate, the duration of the repayment period and the amount of investment that can be financed (up to 100 %); since 2013 there has been an extra-point selection system, rather than a separate line for women;
- ✓ it is effective in crisis situations: overall since 2011, 207 women's business projects have been approved;
- ✓ of its variety of sectors covered: not only the usual personal services (which are still the majority), but also manufacturing activities and business services;
- ✓ of its creation of a sex-disaggregated database for the monitoring and evaluation of the programme.

Another two practices with potential were considered worth mentioning in the workshop because they focused on specific targets for women.

#### (4) Germany — Microfinancing by Goldrausch

This practice was mentioned because it:

- ✓ shows the possible role of NGOs and volunteers in the field: the promoter is a well-known, small non-governmental association providing micro-loans to women living in the Berlin area, operating since 1982 with a strong network with the banking sector, donors and the public sector; it is also a member of the Microfinance Institute and participates in European programmes in the field;



- ✓ is targeted at women with very difficult access to credit, especially immigrant women over 45 years old;
- ✓ distinguishes between two types of micro-credit: (i) very small loans (up to EUR 2 000) for women starting up a business in the social or health sector, where no guarantee needs to be provided; (ii) the classical microcredit (up to EUR 10 000), of which 50 % has to be guaranteed by a third person; it shows that, in microcredit, access to capital loans is more important than the interest rate;
- ✓ provides a woman-friendly environment supporting women's access to financial credit, with close relationship between the credit consultants (all volunteers) and women needing the loan;
- ✓ is effective: from 1982 to 2007 Goldrausch has distributed approximately EUR 850 000 to more than 450 businesswomen and projects in Berlin. These loans and grants were completely funded from the contributions and donations of its members. From September 2010 to 2013, Goldrausch allocated 70 loans of a total sum of EUR 240 000. The loss rate was only 1.3 %.

#### **(5) Greece — Entrepreneurship for unemployed women aged 22–64**

This practice was mentioned because of its:

- ✓ public subsidy targeted at unemployed women starting a new business in a country with a crisis;
- ✓ use of the European Social Fund;
- ✓ focus on start-ups in innovative fields, and especially in the green economy;
- ✓ provision of integrated services: financial support, individualised advice, information and guidance seminars, assessment of the proposed business plans and regular monitoring of the implementation of the business plan.

## 4. Main conclusions

The examples selected as good practices have attracted the interest of the participants. The most relevant features stressed during the assessment were the:

- potential of the approach likely to be transferred into a different context;
- consistency of the aim and approach (promoting employment and economic independence) with similar gaps and target groups (senior, young, migrant women, migrant unemployed);
- adequacy of the adopted tool to address specific inequalities existing in other national contexts;
- high potential in terms of learning value and competence development necessary to develop and implement similar initiatives;
- effectiveness of the approach to gather and address all relevant stakeholders;
- consistency of the solution provided with the wider aim of promoting women's employment;
- benefit provided by the analysis of lessons learnt and main obstacles in terms of effective planning and implementation of gender mainstreaming strategies to promote women's entrepreneurship, at national level;
- effectiveness of the approach to address financial and political stakeholders, not usually connected to gender equality policies.

Transferability and use of the suggested examples have also been discussed and the main suggestions were as follows:

- **dissemination at national level**, within networks and among most relevant stakeholders, to support the transfer of the approach and the development of consistent gender mainstreaming strategies;
- **further basis for capacity building**, to be developed at national level with the implementing organisation, in order to learn about the tools used, the solution adopted and the outcomes achieved;
- **suggestion at national political level**, in order to drive funds and resources necessary to develop similar approaches;
- **establishment of national dialogue**, to identify needs and gaps and to assess how the available

solutions and tools are likely to provide benefits and added value;

- **promotion of a sectorial exchange of information and experiences**, to follow up on the relevance and coherence of the good practices with the main challenges and gaps, at national and at European level.

The methodological approach designed and adopted for the good practices is considered sound and consistent with the aim of identifying effective experiences and approaches able to boost women's entrepreneurship and support women's economic independence.

Some of the main reflections were:

- the approach adopted to track and map relevant examples and then assess the good practices is sound and consistent;
- the involvement of experts and stakeholders in the assessment process ensures relevance of the results and opportunities for follow-up and sustainability of the results;
- the criteria provided for the assessment of the good practices fully reflect the main features of effectiveness and coherence with the specific gender equality objective (economic independence and increase of women's access to the labour market);
- the criteria provided are reflected in the selected practices;
- the participatory approach for the assessment supports mutual learning, exchange of experiences and follow-up.

Both the plenary and the parallel workshops allowed participants to express their views and the event has provided a space for reflection on the approaches developed and the advancements and achievements to date, as well as the critical areas for improvement. The following issues emerged during the discussions.

- **Availability of information and data**

It is deemed very important to give sufficient weight to results emerging from evaluation or (at least) monitoring and internal evaluation exercises so that conclusions are disseminated to a wide audience and to facilitate presentation of important practices in an



appealing and efficient way that raises the attention of policymakers.

- **Multidimensional approach**

Given the multidimensional features of women's entrepreneurship and the integration of different methods and tools, their simultaneous use in collaboration with different key stakeholders and in different sectors was considered to be of particular importance.

- **Work–life balance**

Initiatives aimed at supporting and increasing women's entrepreneurship (especially those on training) would benefit from any kinds of measures that could facilitate and improve a work–life balance. Actions and provisions addressing men's involvement in care activities — to increase women's participation in the labour market, and entrepreneurship in particular — would as well have a positive impact on access to finance and opportunities for women.

- **Use of all the possible financing streams and especially Structural Funds within the programming period 2014–20**

This period is crucial because new programmes and a new round of Structural Funds are starting. Thus it is deemed essential to explore any possibilities to finance initiatives and interventions aimed at supporting and enhancing women's entrepreneurship. The European Social Fund, in particular, can be the key financial tool to support competence development, positive actions, networking and training, while all other Structural Funds could develop financial initiatives to allow access to finance and business support for women's entrepreneurship.

- **Networking opportunities**

The consultation meeting was considered a precious and important occasion to increase the possibility of informal networking among participants. Initiatives and events such as this are deemed to be important and should be enhanced and supported.

- **Identification of benefits and of the added value of women's entrepreneurship**

In the past decades a growing body of research has shown that there is an economic case for gender equality focusing on the benefits resulting from a more efficient and effective use of the productive potential of women's skills. These aspects are deemed to be quite important.

- **Regulatory framework and legislation in supporting women's entrepreneurship**

EU initiatives, such as the 'Entrepreneurship 2020 action plan', as well as various ad hoc initiatives at national level, are fundamental pillars of a wider gender mainstreaming strategy, encompassing multiple tools (funding, training, awareness raising, public procurement, data collection, monitoring). In particular, a further emphasis should be placed on positive actions to increase the rate of women who are entrepreneurs.

- **Movement approach**

The analysis of the effective experiences shows that gender mainstreaming strategies and gender equality policies related to women's entrepreneurship are more likely to have an impact when they adopt a 'movement approach', involving and gathering many and different stakeholders and implementing actions directed at lobbying for gender equality and at pushing for the introduction of regulations, provisions and laws specifically addressing gender inequalities. At the same time, gender mainstreaming strategies need to address all the relevant features of the issue, such as development of competences and skills, cultural and political awareness, mutual learning, capacity building and networking, involvement of different actors and stakeholders, business support and social and political evidence of the benefits of gender equality.

- **Education and training**

Entrepreneurial skills as well as gender sensitive training should be part of early formal and non-formal education and training pathways, in order to provide effective and sustainable competences and skills and to tackle women's unbalanced participation in and access to entrepreneurship opportunities.

- **Guidance and support**

Employment services, public and private, should provide more gender sensitive guidance, promoting entrepreneurial opportunities and guidance avoiding stereotypical approaches. Investments in terms of training could also be needed to fine-tune skills and competences of employment services towards a more gender sensitive perspective.

Business services, public and private, funded often with EU resources, should provide specific support in the start-up stage and not only in the financing phase.

## 5. Areas for improvement

Reflections from participants as well as analysis of the evaluation report have revealed some relevant areas for improvement, which will be taken into consideration. In particular:

- strengthening the mapping of existing experiences by involving more high-quality national experts and by providing, as much as possible, stronger guidance for the identification of practices with potential;
- making use of existing networks that are working on different topics, and detecting available knowledge on approaches and experiences;
- investing in and strengthening the follow-up phase and sustainability of the results by supporting thematic networking and further exchange of knowledge in order to expand the platform of potential users and to tackle the risk of limited dissemination;
- including the evidence of the benefits of gender mainstreaming approaches and good practices and supporting the relevance of gender equality policies at national and European level.





## 6. Next steps

EIGE will process and disseminate the results of the consultation meeting:

- peer review on good practices on women's entrepreneurship — Vilnius, 19 and 20 June 2014;
- publication of good practices, June 2014;
- publication of resources provided by EIGE's study on good practices on women's entrepreneurship (policy review, factsheets and executive summary) — September 2014;
- dissemination within EU-related events — 2014–15.

EIGE's work on good practices will continue according to the work plan, in 2014 and 2015.

The next areas of work on good practices will be reconciliation of work, family and private life and women in political decision-making.

Several activities will be implemented, such as identification of good practices, development of reports, organisation of consultation meetings and peer reviews and dissemination of resources, data and information.

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