

IN THIS ISSUE...

- ... Women, entrepreneurship and microfinance tools
- ... Local Support Groups: “Drivers of the WEED project”
- ... City profile: Umeå
- ... Supporting women’s enterprise in Umeå
- ... News from the WEED network
- ... EU news



WELCOME

Welcome to the fifth WEED newsletter.

Regular readers will by now be very familiar with the WEED project but new readers may find the following brief overview of the project helpful.



The WEED project is part of URBACT II, an exchange and learning programme promoting sustainable economic development in Europe. WEED aims to develop and share knowledge and practice around the participation of women in the labour market and in entrepreneurship development. The WEED network is made up of eight cities in six EU member states: Celje in Slovenia, Enna and Crotona in Italy, Karvina in the Czech Republic, Amiens in France, Alzira and Santiago de Compostela in Spain, and Umeå in Sweden. Through a series of transnational workshops and learning exchanges the network has identified common areas of interest, concern and opportunity regarding women's participation in employment and enterprise. A Local Support Group has been established in each partner city to translate these areas of common interest into specific local actions which can be implemented by the local authority and other partners, and which may secure EU Structural Funds for their delivery.

In this WEED newsletter we look at microfinance, which is increasingly recognised by policy makers as a vital tool for supporting enterprise in disadvantaged areas and for groups of people who have limited access to conventional forms of business financing; all too often, we find that women fall into this category. On the subject of microfinance, the WEED programme of online learning events was launched in September 2010 with an event on microfinance; see the report and access the link to this event in the WEED partners news section. Also in this newsletter, we take a closer look at the Local Support Groups which underpin the WEED project structure. We continue our regular feature on partner cities with a closer look at Umeå, the largest city in northern Sweden, and we meet two women who are making a difference to women's entrepreneurship in Umeå; Gunilla Lindner, a business developer at the Västerbotten Chamber of Commerce, and Ingrid Lindelöw Bernston, manager of the Leia Accelerator. We finish the newsletter with a round up of news from the WEED network and from the EU.

A great deal more information about WEED is available on our website. Do visit the website at www.urbact.eu/weed or you can click on the hyperlinks throughout the newsletter to take you to the relevant part of the website.

Professor Gill Scott
Lead Expert for the WEED project

Women, entrepreneurship and microfinance tools

Gill Scott, WEED Lead Expert explains how microfinance programmes can make an important contribution to supporting women's entrepreneurship.

The first transnational workshop of the WEED network examined ways of stimulating female entrepreneurship. One key set of policies, tools and mechanisms we examined focused on microfinance tools for women. The role of micro finance tools in supporting women-led businesses and cooperatives is an increasingly important one across Europe. Philippe Guichandut, from the European Microfinance Network, argues that microcredit is effective in times of economic crisis, either by helping keep small business running thus avoiding job losses; or as an alternative for those who lose their jobs due to the recession. When only 30 per cent of entrepreneurs are women in Europe and 87 per cent of female entrepreneurs run micro enterprises, insufficient access to finance is one of the major problems they face.

Micro lending programmes have a particularly significant potential for meeting the gap between the opportunities that microenterprises offer and the barriers facing single mothers, older women, and other disadvantaged groups if they want to start up a small business. Micro credit:

- Offers the possibility of taking out small loans to people who are excluded from the labour market and can't get loans from mainstream banks and who want to start or develop their own business.
- Is characterised by flexibility. Micro lending programmes often do not

require physical assets as collateral, they do allow alternative guarantee options and offer attractive repayment periods.

Across Europe there has been an increasing progression in the proportion of women benefiting from microloan programmes. Evidence from the European Microfinance Network shows that in 2004 39 per cent of micro credit beneficiaries were women, in 2005 this had risen to 41 per cent, and in 2006 44 per cent of beneficiaries were women. Programmes have also recently been developed to meet the needs of unemployed women or women living on benefits: providing examples for overcoming some of the difficulties the WEED municipalities and others like them face in enhancing women's entrepreneurial activity. The experience of the members of the European Microfinance Network shows, in particular, how low and manageable amounts of debt, peer group lending and reduced interest rates plus business plan preparation, management training, personal coaching and financial literacy are crucial to the success of micro finance initiatives. The most successful micro credit programmes for women:

- offer a range of business support in addition to finance;
- are available at appropriate times; and
- offer assistance with childcare costs and travel expenses.

Recommendations that emerged from the Workshop included:

- stronger municipal promotion of micro credit;
- more extensive partnership agreements between local micro finance initiatives, banks and local authorities;
- banks to focus specific attention on

provision of funding for women through microcredit programmes;

- linking of microcredit support with Business Development Services for female entrepreneurs.

The WEED Network held an online learning event in September 2010 to explore ideas on microfinance. See the WEED Partners News section of this newsletter for an account of the online learning event or [click here](#) to go to the WEED website where you can find the microfinance presentation from the event.

Local Support Groups: "Drivers of the WEED network"

The WEED network is underpinned by a Local Support Group (LSG) in each of the WEED partner cities. The role of the LSG is vital to driving forward the WEED objectives by creating the link between transnational knowledge exchange and local implementation. Here we present the methodology used in the WEED network, showing where the LSGs fit within this, and we summarise the work carried out so far by the LSGs in two partner cities: Umeå in Sweden and Alzira in Spain.

The WEED project is a thematic network which aims to capitalize knowledge and practice on the participation of women in the labour market and in enterprise development. The overall goal of the WEED project is to support the partner cities to improve practice in relation to women, employment and entrepreneurship. The key mechanism for sharing knowledge about how to improve practice is the Local Support Groups (LSGs). The LSGs are multi-level, cross-sectoral and multi-disciplinary, consisting of 9 to 12 members who are actively connected to the WEED themes.

Gill Scott, WEED Lead Expert, describes the LSGs as the "drivers of the project", as they seek to maximise the local impacts of the transnational exchanges, ensuring that the lessons learned lead to change at a local level.

Over the two year lifetime of the WEED project, each LSG will produce a Local Action Plan which is focused on one of the three project sub-themes:

- Developing an urban agenda to enhance women's involvement in entrepreneurship at a time of crisis;

- Measures to improve the involvement of women in the knowledge economy;
- Measures to improve the quality of women's employment, particularly through social enterprises, NGOs and better services to improve work-life balance.

The LSG forms a core group which brings in different agencies and experts to help define and prepare the Local Action Plans. Each Local Action Plan is intended to set out specific proposals for projects which can secure funding from European Structural Funds or from other EU or national funding sources.

The Umeå LSG is made up of 11 members from a range of agencies including the Municipality of Umeå, Employment Centre, Business Support Centre, Regional Development Office and NGOs. The LSG has been meeting monthly throughout the WEED project period. Their current focus is on the gender segregated labour market, which they identified as a key problem at the outset of the WEED project. The LSG has agreed a joint agenda for a Local

Action Plan focused on gender segregation and is planning an event at which partners in the Local Action Plan will sign up to the Plan, helping to give it a higher profile.

There are 12 members in the Alzira LSG. The LSG has met regularly to discuss the local implementation of ideas and actions which have been raised in the WEED transnational workshops. The main themes discussed by the Alzira LSG include:

- Establishing an enterprise incubator in Alzira;
- Promoting microcredit with the involvement of La Caixa bank;
- Development of a municipal grant for women entrepreneurs;
- The possibility of opening a municipal bank for entrepreneurs;
- Development of a training programme for new entrepreneurs, where the teachers are business owners or recently retired;
- The possibility of participating in the Erasmus for Young Entrepreneurs programme.

Find out more about the WEED Local Support Groups on the [WEED website](#).

CITY PROFILE: UMEÅ



Umeå is one of Sweden's fastest growing cities, with ambitions to become even bigger. The current population is 114,000 and the aim is to exceed a population of 200,000 by 2050. Umeå has been expanding for several decades. The growth really accelerated in 1965, the same year that the university threw open its doors. Obviously there is a connection; education provides skills, which attracts companies which, in turn, attract more people. In the last 30 years, housing in Umeå has doubled and this rate of growth continues; 700 to 800 new apartments are constructed each year. Umeå aims to attract more companies and break new construction records.

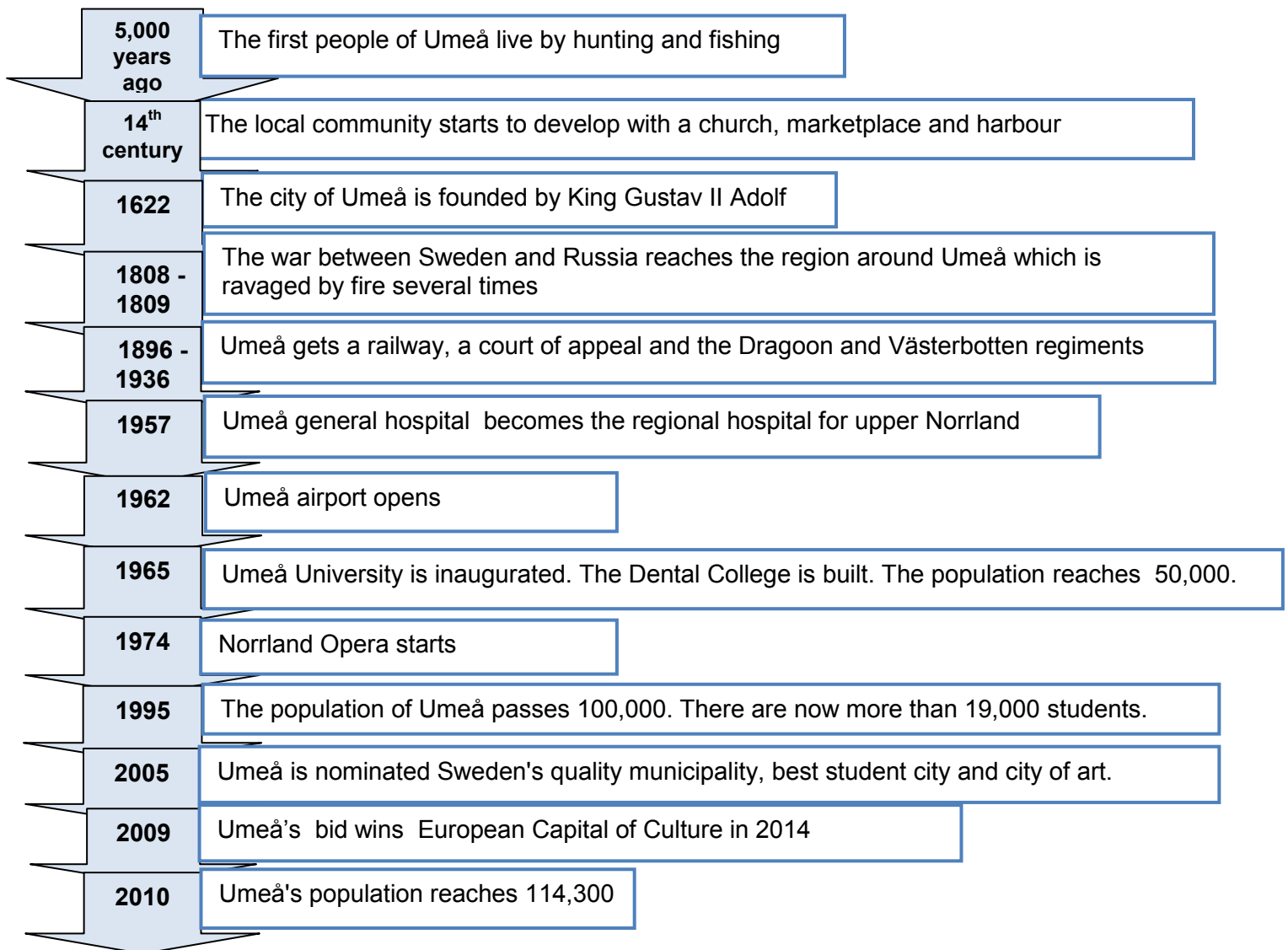
The city offers world-class art, drama, films, industries, music and research; all of which have helped Umeå to become the **European Capital of Culture 2014**.

Did you know that....?

- Umeå is the largest city in northern Sweden;
- The average daytime temperature in the summer is the same as in Stockholm;
- The 3,000 birch trees that line the avenues in the city centre were originally planted as a fire-wall;
- Umeå in the autumn is great for wave surfing. Lisa Miskovsky, better known as a musician, is a member of Sweden's northernmost surfing club – Salusand Soul Surfers;
- IKSU sports centre is one of Northern Europe's largest training facilities. It contains everything from mega gym and sports halls to climbing walls, beach volley courts and swimming baths. IKSU has 25,000 visitors each week;
- Umeå has been nominated Sweden's most gay-friendly city for two consecutive years;
- Umeå Open is Sweden's largest indoor pop festival;
- The night train to Stockholm and Gothenburg departs every day of the week;
- Umeå residents get information about snow and ski tracks via SMS and WAP.



A Brief History of Umeå



Umeå in numbers....

Area 2,331.4 km²
Population 114,300
Average age 38 years
Companies approx 11,000
Universities 2
Faculties 5
Colleges 7
Students 29,000
Exchange students at Umeå University 500 each year

Societies approx 600
Annual visitors to city library 830,000
Sports and leisure facilities approx 200
Secondary schools 35
Broadband enabled households 95%
Number of hairdressers 140
Restaurant capacity 10,000
Sunshine 1,800 hours each year
Ski and jogging tracks 400 km

SUPPORTING WOMEN'S ENTERPRISE IN UMEÅ

Interview with Gunilla Lindner, business developer in Umeå and the region of Västerbotten



Gunilla always dreamed of creating her own enterprise but never really had the courage to step in to the uncertain world of an entrepreneur. Instead she dedicated her career to developing other people's enterprises. As a business developer at the Västerbotten Chamber of Commerce her close work with member companies brings her into the entrepreneurial world she finds so interesting. Over the last couple of years, Gunilla's main task has been to increase the competence of women working in companies or running their own enterprises in Västerbotten. She runs several projects that aim to raise awareness about women's enterprise and their competence.

In your experience of work here in Umeå, what are the main difficulties facing women who are looking for work or creating their own enterprises?

I believe Umeå and Sweden are characterized by age-fixated thinking. Women in particular should not think that they are too old or too young to start a business. Conventional career advancement tends to take place between the ages of 25 and 35. But these are the very same years that most women and men choose to have children and start a family. Most employers require a few years work experience which creates a catch 22 for young people who are new to the labour market. Companies will not hire a young person without experience for the same pay as a person with more experience. This makes it very difficult for young people, and especially young women, to enter the labour market. Girls tend to choose more general educations in high school that often require further studies at university level. Boys on the other hand tend to choose more practical

education that often leads to well paid employment straight after high school. The problem is similar for older women. They often need a higher education on top of their work experience while older men easily get good jobs without any higher education at all.

The main difficulty facing women who are starting their own business is financing. Banks rarely have experience from the branches of trade that many women start their companies within, which makes it harder for women to finance their businesses. As a consequence women are under-represented as entrepreneurs. Another important aspect is that women lack networks where they can exchange experiences and advice with other women in the same situation.

What do you think can be done to improve this situation?

Our society needs a change in attitude towards older women who seek to advance in the labour market. Their experience and competence need to be

appreciated. Younger women need more adequate information before applying for high school. They need to know what type of education will increase their opportunity to get a good and well paid job. Their personal interest needs to be equally weighed against the chances of actually getting a job.

How are you, in your field of work, addressing the issue today?

I am running several projects to promote women's enterprise as well as co-ordinating the ambassadors for women's enterprise. The aim of the ambassadors is to make women's enterprise more visible and to encourage young women to start their own business. I am also supervising a project aimed at increasing female representation on boards of directors. Västerbotten Chamber of Commerce is working actively to get more female entrepreneurs as members and to get

more women into our own board of directors – something we have been successful in doing. The evidence shows that diversity makes good business sense and increases economic growth.

I am working to make the women and their enterprises visible in different contexts and to promote the fact that they are equally contributing to growth and development. By running different projects that aim at empowering women both as individuals and as entrepreneurs I hope that society will realize that women are essential to the labour market and a force to count on in enterprise.

Interview with Ingrid Lindelöw Berntson, a successful coach and entrepreneur in Umeå

Ingrid Lindelöw Berntson is a successful Umeå-based entrepreneur. She started her career as a physiotherapist in the public sector and is now an official ambassador for women's enterprise. Apart from running two companies, Project Health AB and SHIFT education AB, her major assignment at the moment is managing Leia Accelerator – a business hotel that aims to accelerate and increase the growth in gender equal enterprises. Ingrid has also coached new entrepreneurs as well as those who are about to start their own businesses. Ingrid is a marathon runner who cycles between her jobs and is convinced that everybody can sing! She has four children, two dogs and is married to Erik.



In your experience of work here in Umeå, what are the main difficulties facing women who are who are looking for work or creating their own enterprises?

There are not enough role models for women who want to create their own enterprises and even fewer for those who want their businesses to grow. I believe that women entrepreneurs have two major challenges to deal with: themselves as well as the norms and structures in society. Male norms still apply in the business world and what is considered a “good business concept” is thus based on that norm. As a consequence neither women themselves nor financiers or advisers see women’s ideas as business ideas.

Women tend to see other women as their potential customers, so another challenge for them when they are selling their business concept is to convince advisers and banks that women are a good market and that we constitute 50 percent of the population. I also see that it is more difficult for women to charge customers adequately for their service or product. It is easier for women to start and run enterprises today than previously but the real challenge is making those enterprises grow into large businesses.

What do you think can be done to improve this situation?

The people who are working to support and advise new entrepreneurs need to be educated in the field of gender and enterprise. We also need to work at changing attitudes in society towards female entrepreneurs.

How are you, in your field of work, addressing the issue today?

The target groups for Leia Accelerator are women entrepreneurs and companies with at least 50 percent women in the management. Today there are about 20 companies that have office spaces in our business hotel and our aim is for Leia Accelerator to work as a natural meeting point for growing companies with gender equal management. The purpose of the project is to develop a method that promotes growth in gender equal enterprises. We believe in educating and strengthening the entrepreneur in order to make the company grow. We do this through our natural meeting point, through seminars, coaching and networking.

NEWS FROM THE WEED NETWORK

DIANA International 2010 Conference

Gill Scott, Lead Expert for the WEED project, participated in the Diana International 2010 conference in Banff, Canada on 3 and 4 August 2010. DIANA International is a global network of researchers who are committed to advancing knowledge about women's entrepreneurship. The theme for the 2010 conference was Extending Women's Entrepreneurship Scholarship in New Directions. The conference brought together nearly 80 delegates from 21 countries to discuss the latest research findings and ideas for extending knowledge about women's entrepreneurship. Topics ranged from how best to nurture the potential of women-led ventures, how women's enterprise initiatives can generate significant economic and social impact, to how strategies can be developed to address women's challenges in accessing resources for building their businesses.

Gill found the conference a great opportunity to share ideas and learn from international experience. Summing up the value of the conference, she says "The vital and growing role played by women's entrepreneurship in economies around the world – spurring job growth, innovation, and wealth creation is becoming more recognized at national and local level. While a great deal has been learned about the nature and dynamics of women-led business, there is still much more to discover."

The conference also offered an opportunity to forge links with

organisations running activities which WEED network members should find very interesting, including:

- Women's International Centre for Economic Development (WICED), based in Liverpool in the UK. WICED is funded through the European Regional Development Fund to support women entrepreneurs, develop an incubation facility and research female social and economic development issues. WICED is interested in the work of WEED and a visit could be arranged. www.train2000.org.uk/wiced
- Action Strategies to support Canadian female owned enterprises. The 'Blueprint for Growth' provides an example of an action plan supported by a range of universities and municipalities in Canada. <http://sites.telfer.uottawa.ca/womensenterprise/>
- Vinnova (The Swedish Governmental Agency for Innovation Systems) is a state authority that aims to promote growth and prosperity throughout Sweden. It includes a programme of research into gender and innovation that can be used to improve the conditions for women to start, run and develop companies. www.vinnova.se/en/Activities/Gender

[Click here](#) for more information about the Diana International 2010 conference, including summaries of papers.

Local Pact for Santiago de Compostela

The City Council and eight partner organisations have signed up to a Local Pact which aims to achieve greater equality between men and women. The local Pact is the culmination of over six months of joint work to bring together available political, economic and social resources to focus on this goal.

The Local Pact objectives are to support the reconciliation of work, family and personal life, including through the creation of an Observatory to research and monitor progress in this area. Under the Local Pact, companies will also be encouraged to develop equality plans and plans for work-life balance of their employees.

The initial signatories to the Local Pact are Universidade de Santiago de Compostela, Bloque Nacionalista Galego, Cámara de Comercio e Industria, Asociación do Polígono Industrial do Tambre, Comisións Obreiras, Unión Xeral de Traballadores, Federación de Asociacións Rurais e Asociacións Veciñais Urbanas.

Other organisations in Santiago de Compostela will be welcome to sign up to the Local Pact at any time.

WEED online programme

The WEED online event programme launched in September with a session on Micro-Finance for Micro-Enterprises. Daniel Sorrosal from the European Micro-finance network gave a presentation on trends and issues relating to the availability and accessibility of micro-finance in EU member states.

Those of you who missed the event can see Daniel Sorrosal's presentation on the [WEED website](#).

The next event in the WEED online programme will feature the Women's Enterprise Centre in Umeå. This event will be a mixture of powerpoint PLUS a special video prepared for the online event. The provisional date for this event is 26 October 2010. We will send partners precise details very shortly.

We welcome news from WEED partners on any items of interest to our newsletter readers. If you have news of any events, research, policy developments or other initiatives to support gender equality in employment or enterprise, please send these to Gill Scott, Lead Expert for WEED, for inclusion in the next WEED newsletter.

EU NEWS

European Commission adopts new strategy on gender equality

In September 2010, the European Commission adopted a new five-year strategy for promoting gender equality in Europe. The strategy sets out actions based around five priorities: the economy and labour market; equal pay; equality in senior, decision making positions; tackling gender violence; promoting equality beyond the EU. The proposed actions include:

- Getting more women into the labour market and helping to reach the Europe 2020 target employment rate of 75% overall for women and men;
- Promoting female entrepreneurship and self employment;
- Instituting an annual European Equal Pay Day, to raise awareness of the fact that women continue to earn an average of nearly 18% less than men across the EU.

To review progress in implementing the strategy, the Commission will hold an annual Gender Equality Dialogue involving the European Parliament, the Council presidencies, European social partners and civil society.

[Click here](#) for the communication from the Commission, *Strategy for equality between women and men (2010-2015)*.

Gender inequalities in decision making

The European Commission's database on women and men in decision making has been updated with data collected in July 2010. Highlights from the updated database include:

- Following the formation of new governments in Finland and Slovakia there are now three EU countries in which the government is led by women compared with one (Germany) in the previous quarter;
- The governors of all 27 EU central banks are male. Amongst members of key decision making bodies within central banks, 82 per cent are men and 18 per cent women;
- At the European Court of Justice, women make up 21 per cent of judges. In the European Court of Human Rights, 37 per cent of the judges are women.

[Click here](#) for more information.

Along similar lines, findings from a 2010 survey of the world's leading firms show that fewer than five per cent of companies have a woman at CEO level. The Corporate Gender Report, commissioned by the World Economic Forum, surveyed 600 heads of human resources at the world's largest employers across 16 industries in 20 countries. [Click here](#) to find out more.

CONTACTS

For more information about the WEED project, including our newsletters, workshop reports and presentations and information about all the WEED partners, please visit the [WEED website](#).

Lead Partner

Suzi Kvas
Tel: +386 3 49 24 042
e-mail: suzi.kvas@siol.com

Lead Expert

Gill Scott
e-mail: gill.wilmot1@btinternet.com

Project Assistant

Delia Giorgianni
e-mail: d.giorgianni@qec-eran.org

Newsletter

Liz Mackie
e-mail: liz@gpartnership.com