



# WEED

## Women Enterprise and Employment in local Development



Connecting cities  
Building successes





# DEVELOPING AN URBAN AGENDA FOR FEMALE ENTREPRENEURSHIP DURING THE ECONOMIC DOWNTURN

REPORT OF ACTION LEARNING SET AND TRANSNATIONAL  
EXCHANGE WORKSHOP HELD IN CELJE, SLOVENIA, 3-6  
SEPTEMBER, 2009

by

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## 1. Introduction

The 'WEED project is part of the URBACT II programme<sup>1</sup> and brings together practitioners and policy makers in partnerships from a variety of cities within the cohesion and competitive regions of the European Union (EU). The objective of the project is to capitalize knowledge and practice around fostering the participation of women in the labour market and entrepreneurship development. It is based on the premise that local authorities can play an important role in transforming positively women's participation in local economic life. The overall goal of the project is to assist the nine partner cities to improve practice in relation to women, employment, entrepreneurship and new economy and to develop multi-stakeholder Local Action Plans which are linked to good practice project proposals for possible funding from ERDF, ESF or other EU or National sources of funding.

This paper reports on the findings of the first Action Learning Set and Transnational Exchange Workshop that focused in particular on "Developing an urban agenda for female entrepreneurship during the economic downturn". It first describes the rationale for prioritising municipal strategy for promoting women's engagement with entrepreneurial

culture and practice. It then discusses the main points from the expert contributions and the case study presentations from local partnerships. The final section on 'lessons from the workshop' derives from the pre workshop learning actions, the workshop debates and evidence review of relevant literature. The report's aim is to capitalise on the combination of practical experience and evidence findings and demonstrate how partners will be developing their local action plans over the next three months.

A separate paper associated with the Action Learning Set complements this report with case studies of 'best practice' in tools and strategies targeted at raising women's entrepreneurship. Some of the case studies are good practice projects from European countries. The other examples are independently evaluated best practice projects from the elsewhere in the world.

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<sup>1</sup> URBACT is a European exchange and learning programme promoting sustainable economic development. For details see <http://urbact.eu/>

## Project Overview

The WEED project is a thematic network of nine committed local authorities which aims to capitalize knowledge and practice around the participation of women on the labour market and entrepreneurship development. It is based on the premise that local government can play an important role in transforming positively their social and knowledge based asset linked to the women participation into the local economic life.

The work that the network is carrying out over two years will provide a vital fund of experience for ensuring that the competitiveness of cities is based on solid, socially sustainable foundations.

The work is based primarily upon the baseline study prepared by the network. This European and local mapping pointed to a series of blockages where good policy intentions are not translated into reality. These obstacles refer more to the quality of women's involvement in the labour market rather than their participation in quantitative terms. It was on this basis WEED identified 3 priority areas for trans-national collaboration between the partners cities: firstly, women's involvement in entrepreneurship, particularly in more risky activities and company expansion: secondly, the involvement of women in the knowledge economy, applied science and technology and ICT and thirdly, improvements in the quality of women's employment –

particularly, through social enterprises, NGO's and better services to improve work-life balance.

The overall goal of the project is to assist the nine partner cities to improve practice in relation to women, employment, entrepreneurship and new economy and to develop multi-stakeholder Local Action Plans that are linked to good practice project proposals for possible funding from ERDF, ESF or other EU or National sources of funding.

The network involves transnational exchange and Action Learning Sets that engage Local Support Group established in each partner city. These are multi-level; cross-sectoral; and multi-disciplinary and consist of 9-12 people actively connected to the themes plus a wider local network. The LSG's are the "drivers" of the project and seek to maximise the "local" impact of the transnational exchange and to ensure that the lessons learnt lead to change at a local level. Each LSG will produce a Local Action Plan, linked, wherever possible, to specific project proposal to secure ERDF/ESF or other EU or National Funds.

In order to realise the overall goal of the WEED project the following activities are being undertaken:

- A transnational exchange programme for over 90 key actors. This brings together 3 Action Learning Sets ( ALS's ) from each city focusing on the three priorities identified at the beginning of the project. The aim will be to ensure close involvement and co-operation in the learning exchange between

practitioners, policy makers and, where possible, programme managers.

- Use of the URBACT web site resource to develop a transnational, online, interactive Community of Practice, which will bring together members of the Local Support Groups and interested actors from cities, not represented in the partnership. The resources include case studies, sub-theme reports, links to relevant websites, publications/reports, contacts with regional/city/national/European actors and an interactive space for the transnational Community of Practice. The overall aim is to provide a platform for sharing practice by interacting around problems, solutions, and insights, and building a common store of knowledge.
- Development of Local Action Plans within each partner city which are linked to good practice project proposals for possible funding from ERDF, ESF or other EU or National sources of funding.

Project partners are

- \* Celje, Slovenia (Lead Partner)
- \* Enna, Italy
- \* Karvina, Czech Republic
- \* Umeå, Sweden
- \* Crotone, Italy
- \* Medway, United Kingdom
- \* Santiago de Compostela, Spain
- \* Alzira, Spain

\* Amiens, France

This report examines the learning and actions relating to the first network sub theme: women and enterprise.

## Issues and trend in women's enterprise

### Women's enterprise: international differences

In 2008, the Renewed Social Agenda reaffirmed the European Commission's commitment to creating more and better jobs within the framework of the European Strategy for Growth and Jobs alongside a belief that gender equality is a key factor for the success of the strategy<sup>2</sup>. The involvement and contribution of both men and women across the Union was once again recognised as a factor that can make a significant difference to economic growth, indeed some estimate that closing the gap between male and female employment rates could boost Eurozone GDP by as much as 13%. Women have already proved themselves capable of greater contribution to GDP in Europe through increased participation in the jobs market. Female employment in the EU is now close to the Lisbon objective of 60 per cent by 2010<sup>3</sup>. but extending the full potential of women's entrepreneurial activities requires

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<sup>2</sup> Report from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions -Renewed social agenda: Opportunities, access and solidarity in 21st century Europe; COM/2009/0421

<sup>3</sup> Report from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions – Equality between women and men – 2009; COM/2009/0077

urgent attention for such change if women's contribution is to be fully realised<sup>4</sup>. Self employment levels amongst women in most countries has not increased at the same rate as increases in employment<sup>5</sup> despite evidence that women starting their own business statements can be a key factor in increasing overall business start-up rates .

Municipal based practices and strategy have a role to play in changing this picture. Despite increased understanding of what is needed to encourage and support women into enterprise municipal involvement remains if not a new then seldom sustained approach even though an important area for progress. Developing a better relationship between women and entrepreneurship has only recently been seen as offering significant opportunities for city economies at a time of economic crisis. Two reasons for this change of heart can be identified. Firstly the areas where women have been developing enterprise or entrepreneurial capacity are those that make cities attractive places in the

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<sup>4</sup> European Foundation for the Improvement of Living and Working Conditions Women at work: Paths to equality - Background paper 2008 Available at

<http://www.eurofound.europa.eu/pubdocs/2008/96/en/1/EF0896EN.pdf>

<sup>5</sup> Allen E, Elam A, Langowitz N, Dean M (2008) *Global Entrepreneurship Monitor (GEM) 2007 Report on Women and Entrepreneurship*. London, Global Entrepreneurship Monitor

long term as places to stay and work : the care, retail, hospitality and knowledge intensive sectors are the areas where women tend to be active and are important parts of modern city economies as well as areas where services to reconcile family and work life can be developed in ways that can protect many families from poverty. Secondly supporting women's entrepreneurial activities has been proven to be a way to engage women from the more deprived areas and socio economic groups of cities in economic activity prior to employment or full blown enterprise responsibility. The question we have to engage with now is whether new ideas to increase the strength and contribution of women, disadvantaged and less disadvantaged, to growth and job creation can be found. Cities can be successful in promoting business development but for policy development to work clearer institutional frameworks and structures and ideas are needed. It is exactly this that the Women, Enterprise and Economic Development (WEED) project that is part of the URBACT II programme is attempting to explore.

The GEM Monitor Report of 2007 highlights the different rates of entrepreneurial activity between OECD countries and the consistently lower rate for women<sup>6</sup>. Differences between countries suggest a raft of social, economic and political factors affect

entrepreneurship – how else, for example, do we explain the very low rates for both men and women in France against the high rates in Spain and the fact that some cities are growing faster or are more inclusive for women than others<sup>7</sup> ?

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7 Turok I and Mykhnenko V (2008) 'Resurgent Cities', *Urban Research and Practice*,1:1, 54-77

Table 1. Prevalence Rates of Entrepreneurial Activity Across Countries by Gender 2007

	Early Stage Entrepreneurial Activity (Nascent + New)		Established Business Owners		Overall Business Owners (Nascent + New + Established)	
	Male	Female	Male	Female	Male	Female
Argentina	17.52%	11.34%	15.78%	4.16%	33.30%	15.50%
Austria	3.06%	1.84%	7.25%	4.78%	10.31%	6.61%
Belgium	4.30%	1.98%	1.86%	0.93%	6.16%	2.91%
Brazil	12.73%	12.71%	12.70%	7.24%	25.43%	19.95%
Chile	16.45%	10.43%	11.89%	5.59%	28.33%	16.02%
China	19.27%	13.43%	9.66%	7.04%	28.93%	20.47%
Colombia	26.91%	18.77%	15.49%	7.84%	42.41%	26.60%
Croatia	9.44%	5.13%	5.79%	2.67%	15.23%	7.80%
Denmark	6.21%	4.56%	8.54%	3.43%	14.75%	8.00%
Dominican Republic	18.91%	14.50%	8.96%	6.12%	27.88%	20.62%
Finland	8.96%	4.81%	10.31%	4.80%	19.27%	9.60%
France	4.14%	2.21%	2.52%	0.95%	6.66%	3.16%
Greece	7.96%	3.46%	14.59%	12.04%	22.56%	15.51%
Hong Kong	14.33%	5.82%	7.51%	3.75%	21.84%	9.56%
Hungary	9.29%	4.52%	5.88%	3.81%	15.17%	8.33%
Iceland	17.40%	7.44%	13.43%	3.98%	30.83%	11.42%
India	9.51%	7.49%	8.69%	2.18%	18.21%	9.66%
Ireland	10.57%	5.87%	12.66%	5.38%	23.22%	11.25%
Israel	7.12%	3.75%	3.61%	1.10%	10.72%	4.84%
Italy	6.69%	3.30%	8.87%	2.17%	15.56%	5.48%
Japan	3.47%	5.22%	8.72%	8.57%	12.20%	13.79%
Kazakhstan	11.17%	7.64%	6.80%	4.80%	17.97%	12.44%
Latvia	7.70%	1.41%	4.90%	2.02%	12.60%	3.43%
Netherlands	6.64%	3.70%	8.59%	4.07%	15.24%	7.77%
Norway	8.59%	4.28%	8.20%	3.50%	16.79%	7.78%
Peru	25.74%	26.06%	18.07%	12.40%	43.80%	38.46%
Portugal	11.70%	5.92%	9.79%	4.44%	21.49%	10.36%
Puerto Rico	3.16%	2.97%	4.05%	0.89%	7.21%	3.87%
Romania	4.95%	3.09%	3.34%	1.70%	8.30%	4.79%
Russia	3.79%	1.64%	1.63%	1.73%	5.41%	3.37%
Serbia	12.11%	5.06%	7.74%	2.83%	19.85%	7.88%
Slovenia	6.84%	2.68%	6.84%	2.31%	13.69%	4.99%
Spain	9.75%	5.48%	8.17%	4.57%	17.92%	10.06%
Sweden	5.78%	2.47%	6.87%	2.48%	12.65%	4.95%
Switzerland	7.59%	4.92%	8.56%	4.60%	16.15%	9.52%
Thailand	27.78%	25.95%	23.22%	19.47%	51.00%	45.42%
Turkey	8.65%	2.41%	9.47%	1.32%	18.12%	3.73%
United Kingdom	7.41%	3.60%	7.59%	2.55%	15.00%	6.15%
United States	11.98%	7.25%	6.47%	3.48%	18.45%	10.73%
Uruguay	17.33%	7.19%	8.63%	4.54%	25.96%	11.73%
Venezuela	23.50%	16.81%	5.87%	4.90%	29.37%	21.71%

Source: Global Entrepreneurship Monitor : 2007 Report on Women and Entrepreneurship

**Women’s entrepreneurship: a critical issue in the economic downturn**

Examining the differences between countries and cities and using that to explore what can and can’t be done to improve women’s entrepreneurship is essential in the current economic climate - women will be hit harder than in previous recessions as employees and as businesswomen. This is unlikely to be any harder than for men

but it is important to recognise that after the early stage impact of the recession on male dominated industries such as construction the sectors where women work are now experiencing the impact. In addition, the impact is felt more strongly than in previous recessions because women’s involvement in the economy has grown so enormously in the last two decades and the long-term positive significance of a feminised economy and increased potential amongst female-headed

businesses to lead some sectors out of recession should not be put at risk. A failure to really address the barriers to women's enterprise and employment or to make sure their capacity is maintained for future periods of growth will be a long term loss for the whole economy.

It is not just economies that will lose out in the recession. Women are more directly exposed as employees and business owners to the impact of the current recession than ever before. Women's earnings have become increasingly important to the family economy and the impact on families of women's job losses and business failures is greater than in previous recessions. However, female entrepreneurs reaction to the downturn provides a glimmer of hope within this picture. Research carried out in February 2009 by Prowess<sup>8</sup> into the impact of the downturn on women-headed businesses found that amongst 350 Prowess member organisations a 40% rise in enquiries for business advice was recorded in 2008 i.e. interest in setting up new businesses was continuing despite the devastating effect of significant reduction in the availability of bank finance on client firms.

According to an everywoman and NatWest report, the Hidden Growth of Female Enterprise<sup>9</sup>, not recognising

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<sup>8</sup> PROWESS is a UK based association of organisations and individuals who support the growth of women's business ownership

<sup>9</sup> everywoman and NatWest (2008) *Hidden Growth of Female Enterprise* accessed at

the potential contribution of women represents a highly significant risk for the future growth potential of SMEs in the UK, even more important than before the economic downturn. It is a conclusion that has been made elsewhere in the world. The International Trade Centre concluded in March this year that "women's entrepreneurial abilities can play a major role in leading the way towards revitalisation of national economies and world trade". Such growth, however, will not happen unless action to support and help female entrepreneurs is taken. It can be done. A sustained policy of commitment to general business support and focused provision for women entrepreneurs over the last thirty years<sup>10</sup> in the USA helps to explain the astronomical rise in woman-owned businesses there between 1988 and 2008; nearly half of all privately-held firms are now at least 50% owned by women. This is twice as high as any country in Europe and highlights the difference that effective policy can make.

### Meeting the challenge: a European endeavour

Europe has by no means failed to engage in efforts to increase women's involvement in entrepreneurial activity.

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<http://www.everywoman.com/ResourcesAdvice/Finance/Articles/?id=5253>

<sup>10</sup> Marlow S, Carter S and Shaw E (2008) Constructing female entrepreneurship policy in the UK: is the US a relevant benchmark? Environment and Planning C: Government and Policy, vol 26 pp335-351

Supporting a change in women's economic and social role over the last thirty years has not been unknown in Europe: indeed there has been significant investment in women's education and labour market insertion and this is commonly associated with women's increased economic activity. Positive action programmes of the sort that characterised the 1980s and 1990s, however, were largely in the form of training and employment projects for women returners, women wanting to study new technologies and not so much women wanting to set up their own businesses. They were often very successful at incorporating women into the newer sectors of city economies but seldom focused on entrepreneurship. Nevertheless a few clear initiatives that focused on business creation in a way that supported women did exist. EU co-financing spawned a range of initiatives such as the New Opportunities for Women (NOW) which provided support and funding for a wide business creation range of projects in the mid to late 1990s.

The European Social Fund EQUAL Initiatives of 2002 to 2007 also had as one of its themes business creation but specifically amongst disadvantaged groups. It funded over 600 entrepreneurship projects under that theme. The EQUAL Compendium on Active Inclusion draws together the lessons learnt on the subject of inclusive entrepreneurship during the EQUAL programme and includes details on one of its initiatives that focused on women – the Accelerating

Women's Enterprise Development Partnership (AWE)<sup>11</sup>. AWE brought together a number of leading agencies in women's enterprise development in the English regions to develop a programme of activities and interventions to ensure that mainstream business support was developed to meet the needs of excluded groups of women. Since 2005 the Commission has also been supporting WES, the European Network to Promote Women's Entrepreneurship. The network has members from 30 European countries (EU, EEA and Candidate Countries) and its members provide advice, support, information and contacts regarding existing support measures for female entrepreneurs at national and regional level as well as help in an annual identification of good practices and research at national and regional level<sup>12</sup>.

### Bringing innovation to municipal level

Despite this evidence of interest, initiatives have often been piecemeal, precariously funded and inadequately integrated with city regeneration policies. Unfortunately too whilst there has been increased understanding of

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<sup>11</sup> EQUAL Compendium on Inclusive Entrepreneurship  
[http://wikipreneurship.eu/index.php5?title=EQUAL\\_compendium](http://wikipreneurship.eu/index.php5?title=EQUAL_compendium)

<sup>12</sup> European Network to Promote Women's Entrepreneurship (WES) Activities Report 2006 accessed at <http://ec.europa.eu/enterprise/entrepreneurship/>

what is needed to encourage and support women into enterprise, municipal involvement remains if not a new then seldom sustained approach, even though it is an important area for progress. The European Micro Finance Network <sup>13</sup> recently

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<sup>13</sup> European Microfinance Network (2008)  
*Fostering Gender Equality: the environment for women entrepreneurs in eight European countries.* Paris, EMN

documented and compared the entrepreneurial environment for women in eight countries. They found that entrepreneurship support and access to finance measures and services did exist in all countries but mainstream programmes such as business development services, business incubators and public or not for profit finance schemes were seldom designed in a gender sensitive fashion and where innovative local services existed there were seldom sufficient resources to scale up or replicate elsewhere.

These findings were echoed in the baseline work that each of the partner cities of WEED completed prior to the Celje workshop and during the workshop itself. A majority of the cities reported increasing entrepreneurial capacity amongst women during the years prior to the economic downturn, with a particular increase in growth-oriented entrepreneurs. At the same time, all were agreed that the recession had; there was a lower rate of business activity amongst women than men. Some cities, especially those in areas of low female employment, explain this as due to cultural stereotypes of a male dominated business world and feel their priority is to develop a supportive and motivational culture for potential female entrepreneurs based on evidence about local women's needs. In other cities, such as Alzira and Enna, it was reported that the major difficulties facing women starting up

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businesses are the length and complexity of the administrative bureaucratic processes: priorities there are the development of municipal programmes to simplify processes. In all cities, however, lack of access to finance for the high proportion of female-headed businesses that are microenterprises was seen as limiting the fuller integration of women into the local economy and here priorities focus on developing strategies of financial inclusion. These priorities are informing the learning and exchange work of the WEED partners. Exploring the key issues, documenting examples of good practice and developing local action plans to address the concerns represent the integrated activities of local support groups and the transnational workshops.

## The Women and Enterprise Action Learning Set

### Action Learning Methodology

An Action Learning Methodology was used to enhance the exchange and learning process associated with this first sub theme of WEED.

Action Learning is inherently based on ensuring that the personal and social capital that participants bring will form part of the exchange and learning process. Action Learning is an organisational, problem-solving technique which encourages participants to learn with and from each other, in pursuit of the solutions to real-life, work - related problems.

The methodology aims to achieve two key goals: Maximise impact at a local level and ensure that the eventual local project proposals have wide ownership; and facilitate the effective transnational exchange of experience and learning.

The key actors who are responsible, with Lead Expert and Lead Partner support, in maximising local impact are members of Action Learning Sets established by each project partner for each one of three-sub themes i.e.

- 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, NGO's and better

services to improve work-life balance.

The members of all three Action Learning Sets are drawn from and form the Local Support Group. Prior to the Transnational Workshop on *Women and Entrepreneurship*, an Action Learning Set was established by each partner. Partners differed in their membership but most included representatives from their local Chamber of Commerce, from the economic development department of the municipality, from equalities sections of the municipality, from business development organisations and from universities i.e. the ALS's brought together key actors in the business of "doing" (elected representatives, practitioners, institutions, companies, or community-based organisations) from the cities and they worked together to examine key issues that would underpin local action and transnational exchange.

The ALS methodology involves a number of key steps. These are:

#### *Formation of Action Learning Set and Transnational Exchange Workshop*

##### Step One:

Forming of ALS for each sub-theme: three actors per city and pre workshop activity

- Activities:
  1. Each city completes professional profile of ALS members
  2. Each Partner returns Questionnaire
  3. Each Partner receives pack (Position paper based on responses, The ALS process

#### 4. Overview, support and contact points)

##### Step Two:

Scoping and Exchange of Experience - Transnational Exchange Workshop (2 days/ 3 nights)

- Activities:
  1. Expert input(s) on sub-theme
  2. Workshop activity focusing on what the key priorities in relation to women and enterprise during a time of economic crisis should be; and what improvements have been or need to be made locally.
  3. Participant presentations/case studies
  4. OPEN SPACE market place: exchange - each partner discuss specific point of its Local Action Plan with other partners.
  5. Completion of Template for production of Proposals for Local Action Plan
  6. Draft ALS report

Action Learning Set's post workshop activity and development of Local Action Plan.

##### Step Three:

Development of local proposal with LE and LP Support

- Activities:

1. Small Group  
Online/telephonic  
conferencing
2. Peer 2 Peer networking
3. Consultation with local  
stakeholders
4. Completion of template

Step Four:

Peer Presentation at following  
Workshop

Activities:

1. Presentation of Proposals  
from ALL project partners
2. Response(provisional) from  
Managing Authorities
3. Revised ALS Report

A key feature of the Action Learning Set approach is that it should encourage project development at local level, drawing on transnational learning and using it to help formulate ideas for change and resourcing. The third step of the ALS process is assisted by small group on-line and telephone conferencing between ALS members, peer-networking using the contacts developed during the first two steps and should result in some key ideas being taken forward into the Local Action Plan and discussed with local stakeholders. After the Women and Enterprise TEW partners completed a template of their intentions regarding 3 types of actions they want to take forward, the support they need from the WEED partnership and specific partners within it to do this and specific steps they think are necessary to take the action plan forward. Using this information online master classes based on the

development needs identified by partners during the pre workshop and workshop activities are being developed by the LE and LP.

## Activities and outcomes of the Women and Enterprise ALS, Steps One and Two

### Pre workshop activity

A key role in the Action Learning is the Transnational Exchange Workshops involving the members of Action Learning Sets focusing on one sub-theme prior to, during and after the workshop. Prior to the transnational workshop on Women and Enterprise local ALSs worked on a questionnaire developed by the Lead Expert. (See Appendix A). This focused on weaknesses and strengths of existing methods to get women into and past market entry, measures to increase access to financial support for female-headed businesses as well as examining the barriers and incentives to women's entrepreneurial activity and its relationship to other stimuli to economic activity. ALSs reflected on the actions already adopted and proposed for change at a time of economic crisis and selected innovative case studies they could share with their transnational partners. The results of this were collated by the Lead Expert and written into a position paper for participants to read before their journeys to the TEW

The responses from cities showed that there is a continuing need for and advantage to exchanging good practice about successful tools for

developing women's enterprise, and particularly in a time of economic crisis.

The key findings from the questionnaire were:

**1 Difficulties faced in enhancing women's entrepreneurial activity exist and include:**

- A lack of information about the needs of women, and of different groups of women who want to become entrepreneurs and about those who had already taken the step.
- Administrative complexity for those wanting to start a business.
- Lack of access to finance, often but not always related to traditional views of women's role outside the home.
- Low levels of ITC competence amongst women starting businesses after unemployment or economic inactivity.
- Low levels of confidence amongst women in their capacity to start and sustain a business despite the possibilities of extending existing interests and skills learned in other settings.
- Lack of business incubators for men and women at local level.
- Underdevelopment of business training for women at all levels of education.
- Lack of childcare support for self employed women.

- Lack of supportive networks for women beyond early stages of business creation and development.

**2 Actions are being taken to address these issues in different ways. There is no single approach but much to be learned from others. Existing actions include:**

- Business incubators that support women during and after higher education.
- Pre start up training programmes for economically inactive women.
- Municipally supported competitions for business ideas.
- One stop shop simplifying registration and tax procedures for new businesses.
- Micro credit procedures for all but which women find particularly useful.
- Actions to make promotional material less sexist.
- Introduction of entrepreneurial education in schools.
- Co-financing for networking and training programmes for women developing and running small enterprises.

**3 Developing and sustaining women's entrepreneurial activity is a real intention in cities despite the economic downturn. Proposed actions included:**

- Enhanced procedures for ensuring women can be involved in public tendering.
- Using new technologies to provide resources on-line for entrepreneurs.
- Developing business incubators for small retail and care sectors
- Stronger analysis of women's needs locally and development of specific training programmes on basis of that analysis.
- Improving access to micro finance for women
- Examining possibilities of making existing childcare meet needs of self employed.

The pre workshop activity illustrated that the development of solutions in the context of transnational exchange could provide new ideas and potentially has a valuable effect in speeding up the time taken to conceive and implement new approaches and in enabling more options to be explored. Cities may not be able to change the broad parameters of equalities policy, which is a task for national and regional governments. But it was clear from the pre workshop activity that cities can make a contribution through practical action to improving the situation on the ground and that, despite the economic downturn, developing stronger strategies is possible and anticipated.

The Celje workshop itself involved over 30 participants from these Action

Learning Sets. The workshop format involved a combination of presentations, peer review and small group exercises. The workshop commenced with a background presentation on female entrepreneurship during the economic downturn, the significance of European and municipal strategies for change and the role of the project. There were presentations also from independent experts from European networks, regional development agencies, chambers of commerce on best practice in developing strategies for promoting female entrepreneurship, the thematic priority that was the focus of the workshop. Several participants made formal presentations on the strategies being pursued in their cities or by their partnerships and the more intensive small group sessions enabled the participants to further discuss the evolving Local Action Plans and refine objectives for their local and regional strategies. There was much exchange of experience and views throughout the workshop with a particular emphasis on mutual learning. The methodology used to encourage this mutual learning included parallel workshops on what the key priorities in relation to women and enterprise during a time of economic crisis should be; and what improvements have been or need to be made locally (based on pre workshop questionnaire) as well as an OPEN SPACE market place: exchange where each partner discussed specific point of its Local Action Plan with other partners before

each local ALS discussed how to take their Action Plan forward.

## Transnational Exchange Workshop

The next section describes the main issues discussed at the conference but more detailed information can be found in the presentation overheads on the URBACT and QeC ERAN websites

### Microfinance tools for women

This session discussed the environment for women entrepreneurs in Europe and the role of micro finance tools in supporting women led businesses and cooperatives where women are generally the main actors. It was opened up with a presentation by Philippe Guichandut from the European Microfinance Network. The presentation pointed to studies showing that microcredit is effective in times of economic crisis, either by helping keep small business running, avoiding job losses; or as an alternative for those who lost their jobs due to the recession: it's a possibility to start a micro business – a chance to reinvent oneself. When only 30 per cent of entrepreneurs are women in Europe, 87 per cent of female entrepreneurs run micro enterprises and insufficient access to finance is one of the major problems cited by female entrepreneurs in Europe micro lending programmes have great potential to meet the gap between the opportunities that microenterprises

offer and the barriers facing single mothers, older women, women members of certain other disadvantaged groups if they want to follow that route. Micro credit generally offers the possibility for 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. They are generally characterised by having flexible arrangements. They often do not require physical assets as collateral 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% of micro credit beneficiaries were women, in 2005, this had risen to 41% and in 2006, 44% of beneficiaries were women. However, women remain under-represented in lending figures both in relation to their proportion in the population and in relation to microlending programmes elsewhere in the world.

The presentation then reviewed two programmes that had been developed to meet the needs of unemployed women or women living on benefits. Crucial to the success of the programmes were the low and manageable amounts of debt that were offered, the peer group lending and the reduced interest rates on offer. Just as important, however, was support in business plan preparation,

management training, personal coaching, financial literacy that accompanied the financial support and the adaptations that were made in courses to ensure they were available at appropriate times and offered assistance with childcare costs and travel expenses

In considering how Local Action Groups might explore micro credit as a local strategy it was suggested that municipalities could promote micro credit by advertising campaigns, and set up partnership agreements with local micro finance initiatives, banks and local authorities, as happens in Belgium, France. Other possibilities included exploring whether micro credit programmes could be started within a local government's social services department, as has been done in parts of France and giving greater support financially to microcredit programmes as well as Business Development Services. Whatever approach is adopted it was felt that a partnership between different levels of government, NGOs, Chambers of Commerce and Banks is key to radical changes in the environment for female entrepreneurs.

### Changing the culture and conditions for entrepreneurship

The second presentation was made by Julie Kapsalis, Director of Business Support and Enterprise at one of the UK's Regional Development Agency and member of the Women's Enterprise Task Force in the UK. She argued that producing a culture where individuals, economic development

agencies and government recognise the positive economic and social impact of women's entrepreneurial activity is an important catalyst for change. A change, moreover, that has already released the trapped potential of 1 in 5 unemployed women.

Two key reasons why local authorities should pay more attention to women and entrepreneurship were presented. Firstly paying attention to the sort of self employment that attracts women, to starting or growing micro or small enterprises and to social enterprise using business based approaches driven by social mission could help to reduce the gross economic and social inequalities between rich and poor neighbourhoods. Secondly, city economies and regions with a highly developed enterprise culture have the highest levels of productivity and wealth generation and women have the greatest untapped potential.

Recession was felt to produce new challenges for business support agencies insofar as there needs to be a focus on sustaining businesses not just starting and growing them, and whilst there is a lack of available capital to start a business the demand for women's enterprise support has increased since the beginning of the recession.

The successes made by one UK Regional Development Agency, the South East Economic Development Agency since 2003, in engaging stakeholders at regional and local levels in the development and delivery of activities aimed to strengthen

women's entrepreneurial activity was identified as resulting from a mixture of:

- Drawing lessons from US strategies to support women as entrepreneurs;
- Setting clear credible targets for women owned companies, numbers of women using business support services, numbers of women business start ups;
- Tailoring approaches that recognised different women have different needs: Women's Enterprise activity mainstreamed but with ability to offer bespoke services;
- The support of a set of champions at local level who thought change could and should be achieved;
- The effective use of a small focused budget;
- Changes in national strategy. Government targets set of by 2006, women will account for 40% of customers using Government-sponsored business support services and women-owned businesses will account for 18-20% of the UK total

The GEM report on Women and Entrepreneurship in 2007 concluded that women's level of optimism and self-confidence in starting a business is highly influenced by the culture and

social norms of their native countries. Women entrepreneurs have less fear of failure than women who are not involved in entrepreneurial activity; yet they express a greater fear of business failure than men starting businesses. A number of examples of good practice in changing this culture at local level and in promoting women's enterprise that have been initiated and supported by the SEEDA strategy were discussed and together with the presented commended examples of good practice in the USA and in the PROWESS community which could provide a valuable base from which to develop the local action plans of different WEED partners. These include examples of strategy available at [www.womensenterprisetaskforce.co.uk](http://www.womensenterprisetaskforce.co.uk) and [www.prowess.org.uk](http://www.prowess.org.uk) and <http://wikipreneurship.eu/index.php5?title=Women>. Finally the presenter commended collaboration at international, national, regional and local level as a way to change the cultural environment for female entrepreneurship.

In considering how Local Action Groups might explore cultural change as a local strategy workshop participants themselves identified the sort of approaches that they had found successful. These included using outreach methods for women in communities where entrepreneurship was not a route commonly pursued, making sure support was focused on needs at different stages so that practical help including market assessment was always available and

was sustained. Concern existed about over localising approaches in the long term and a tendency in some cities to be insufficiently challenging in approach but generally, partners felt that developing a strategy was worth it and was possible.

### Business Support: lessons from Celje

The initial overviews were followed by a presentation on business support for entrepreneurship in Slovenia and in the Lead Partner city, Celje. The presentation explained how the entrepreneurial process functioned and how this connected with national and local level support agencies.

Celje was reported to be a city with a rich history of craft and entrepreneurship. Self employment amongst women in Slovenia is lower than the European average but between 2007 and 2008 there was a 25 per cent increase so that female self employment is at its highest level since 2002 and Slovenia now ranks 8th in the European context. In 2003 the OECD reported that Slovenia is playing a leading role in women and entrepreneurship and undertakes actions at national, municipal and NGO level.

The presentation gave detailed information on some of the national policies being introduced to improve rate of entrepreneurship. These include a gradual increase in funds available to all entrepreneurs and a small number of programmes tailored to female entrepreneurs in cities and rural areas surrounding them. Slovenia. Whilst the Public Agency of the Republic of Slovenia for Entrepreneurship and Foreign

Investments (JAPTI) cater to the needs of start-up companies and for internationalisation the needs of women for developing and growing businesses are more likely to be met by the local Chamber of Craft and Small Business. It is a source of support they are more likely to use as they are more often running a small business or acting as a sole trader.

Attention was further drawn to the role of the Regional Chamber of Craft and Small Business in counselling and qualifying new businesses and in providing business support aimed at encouraging start ups and supporting existing small businesses. It is a public – business partnership and is funded by the municipality, membership fees and project funds.

Two particular projects were highlighted where the proportion of women clients has been markedly high. Access to quality and business focused mentoring is particularly valued by women starting and growing an enterprise. Mentoring helps them to build belief in a positive vision for the development and growth of their business and provides a conduit to business support and information. In Celje two of the measures supported by the municipality to improve the growth potential of women's businesses have been the *Voucher Counselling Programme* and the *One Stop Shop*. The Counselling programme is delivered in partnership with the Chamber of Craft and Small Businesses and is available for new start ups and established businesses. Established business owners can receive 50 per cent funding towards 4000 Euros spend in any one year to receive one to one or group counselling for improving an aspect of their business (typically marketing or business planning). Unemployed

women and men can receive 100 per cent of 1500 Euros towards business advice and support for start up for one year. Neither of these are loans, they are grants. The One Stop shop is located in the Municipal offices and provides information and training for entrepreneurs in all aspects of business development. It has concentrated over the last few years on providing free, on line easy access to all the registration and tax forms that are needed to set up a business and thus reduced considerably the costs of registration etc. What is unique about this One Stop shop is the combination of financing and business development allied to knowledge of regional conditions. It highlights the value of developing local knowledge for appropriate services but also highlights how meeting the needs of small businesses can help women as well as men.

In considering how Local Action Groups might explore the development of business support services partners were interested to see how the membership of the Chamber of Craft and Small Businesses in Celje's Local Support Group for the WEED project was giving the municipality a clearer focus around which to start to discuss a local action plan for enterprise that engaged public and private actors. Their understanding of the process of entrepreneurship as well as providing high quality financial and business support services was seen as invaluable as well as their understanding of the gaps for women in current services.

## Case Studies

The final presentations were case study reports on two themes given by

members of Local Support Groups. The partners involved in the first theme were Medway with Umea who presented case studies relating to the promotion of the culture and conditions for entrepreneurship. Santiago di Compastela, and Alzira presented case studies relating more to municipal authorities and partner support for new businesses through procurement or incubator methods and how they can be made more gender sensitive

## Promoting the culture and conditions for entrepreneurship

Women entrepreneurs are not an homogenous group. The 2007 Prowess report Business Support with the F factor argues that integrating start up support with training and providing transformational support with female friendliness at its core could and should be adopted by local and regional bodies involved in business support. If mainstream business support improved its family friendliness and 'bottom up' solutions driven by local demographics and economic priorities were developed customer satisfaction and local economic development could be improved. Moreover if the diversity of women were recognised the impact would be even greater.

Business Link Kent has developed a very comprehensive programme of women's business support in the Medway area of the UK to encourage and support women to become entrepreneurs. Medway is the agency recognised that the threshold to become an entrepreneur is higher for

women than for men. They wanted to get women to consider the idea of turning their hobby or passion into a business or use their transferable skills to enter the labour market or training. A programme of events has been designed to offer a range of integrated training, enterprise and development services for women in a friendly and supportive environment. The format is relaxed and provides a supportive and encouraging environment where women from different groups and backgrounds and business types can talk to other women and find out whether working for themselves is right for them thus providing them with real exposure for local women to the possibilities of self employment or further training that Business Link can offer them. At the same time the material and trainers are highly professional and focussed on providing guidance at key stages. The result is a highly attractive, quality and effective support for the realistic choices that women can make.

In Sweden, most efforts supporting women's entrepreneurship are made through Women's Entrepreneurship programme of the Swedish Agency for Economic and Regional Growth. It has become a coherent and structured approach to the problem of low levels of entrepreneurship amongst women in Sweden since its inception in 1993 but one of its strengths is that it also allows local initiatives to have a sense of place within a wider scheme of national economic development. The Women are Great programme in Umea is an example of such a local

initiative. It targets existing entrepreneurs as well as women who currently have a job but who want to start a business. The programme is run by the Chamber of Commerce and financed by the national Promoting Women's Entrepreneurship programme. The marketing of the project is done through advertisements in local newspapers and the response was extremely positive, particularly among women who wanted to start businesses. Most of the women see the project not only as a possibility to acquire more knowledge, but also as a forum for networking and exchanging of experience, because most do not have a natural network that they can apply to on matters related to business and entrepreneurship. For those already in business the project is seen as an excellent opportunity to create networks to find people they can build relationships with in their continued work as entrepreneurs. The project takes place over one year. Aktiviteterna i projektet har i stort sett samma rubrik och innehåll i de båda grupperna men infallsvinklarna och frågeställningarna skiljer sig eftersom kvinnorna i grupp1 och grupp 2 har skilda erfarenheter. Under projekttiden erbjuds varje deltagare 4 individuella coachtillfällen med syfte att utveckla sin företagsidé. During the project period, each participant is offered a structured programme to develop skills and ideas for business progression and is also offered 4 individual coaching opportunities in order to develop the business idea. Key to the programme's success is the difference in interventions for women who want to

start businesses and for women who are already employed.

### Local support for new businesses through procurement or incubator methods

Developing effective partnerships between Universities, business and local economic developments of municipalities is essential if cities are to make the most of innovation coming from research and development. However, despite the rising number of female undergraduates, the use of the services, networking and space of such incubators amongst women is small. We know that successful completion of a business incubation program increases the likelihood that a start-up company will stay in business for the long term but a key challenge is how to encourage and support women in their use. Whilst women's education and training levels have gone up in all Member states their involvement in research and in a knowledge based or knowledge intensive economy has not gone up proportionately, they remain under-represented in enterprise central to the 'Knowledge Economy'. Since January 1999, the Council of Santiago has been supporting the University of Santiago to develop innovative technology-based companies coming from R&D projects. The impact has been the constitution of 120 companies between 1999 and 2008, of which 92% still exist. Until recently, however, the number of women involved in such companies has been small despite the fact that over 70 per

cent of students in the University are women. In order to address this problem the Woman Emprende programme was developed in 2006 as a partnership between the University and municipality to increase the visibility and relevance of female entrepreneurship and develop the tools to foster female entrepreneurship. An example of a company supported in this way is GalChimia, a leading Spanish company in the area of Synthetic Organic Chemistry, which is a supplier to the Chemical and Pharmaceutical Industry offering services of custom synthesis, contractual research and process development. The company was constituted by four female Doctors of Chemistry and they expect to have a turnover of 5 million euros by 2011. Woman Emprende is the creation of a national and international network and in this local implementation, it has proved successful.

Municipal support for new companies can also be developed through a procurement strategy that considers social impact at an early stage. To support the development of gender equality in entrepreneurship it is important to recognise the nature of family dynamics and the potential of families to form small family enterprises that could be supported by procurement strategies of municipalities. Unemployment in Alzira, Spain, has hit levels unthought of for the previous ten years. Much of the unemployment was initially in the construction sector but there is a growing realisation that whole families

are affected by the downturn. Since 2008 the State Fund for Local Investment in Spain has made funds available to local authorities to encourage them to undertake public works and investments in order to reactivate the economy and to favour small to medium sized companies. Previously a company would have to present a project and it would be judged on price and project. Now to have a project approved by the municipality a third consideration is included – its social impact. Although not yet fully established the Alzira case study showed how the municipality is considering refining the idea of ‘social impact’ in procurement to include the impact on families and specific groups of women.

### Local Priorities, Problems and Plans

During the workshop, each ALS considered the priorities and problems they faced in developing entrepreneurship amongst women in their cities and how they could use other members of the WEED network to help them develop their local action plans. Prior to the workshop, these were identified in the following ways:

#### Alzira

##### Local priorities

- Get effective support for starting a business as response to rising unemployment that will have a long term impact.

#### Difficulties faced

- no real practical support for actual businesses once they have started;
- third party providers have limited view of problems and possibilities

#### Actions being undertaken

- municipal support for training courses for women considering setting up business because at least they will increase their employment capabilities

#### City actions being considered

- moving training out of third party providers’ hands;
- finding better ways to cut through red tape as well as the ‘how to start business’ advice and practical professional advice on sales, taxes, contracts etc ;
- developing online resource to allow entrepreneurs to use information when they actually need it.

#### Amiens

##### Local priorities

- maintaining the expansion of women into entrepreneurship started in the last three years

- extending entrepreneurial culture beyond higher educated women

#### Difficulties faced

- problems in transferring family life skills to running a business
- mainstream help for businesses is generally inappropriate for women on the margins of labour market

#### Actions being undertaken

- school based programmes to change young peoples' attitudes towards running a business

#### City actions being considered.

- extension of schools programme
- childcare support for self employed women

### **Celje**

#### Local priorities

- Promoting equal opportunities approach to enterprise creation

#### Difficulties faced

- no special programmes for women
- undeveloped business incubators or networks

- insufficient means to retain people with skills and entrepreneurial potential in the region

#### Actions being undertaken

- some public tenders give more points if manager woman
- micro finance, incubator and business advice services but not really gender sensitive
- official education programmes include entrepreneurship training in Year 3 of higher education

#### City actions being considered

- extension of free business training
- increasing public tenders for co financing investments with a strengthened gender dimension
- education and training for human resource managers in how to ensure disabled women take advantage of personal and professional potential

### **Enna**

#### Local priorities

- Develop entrepreneurial culture alongside equal opportunities strategy of municipality

- Develop microfinance tools

#### Difficulties faced

- Lack of networks supporting small enterprises and administrative complexity
- Lack of confidence amongst banks – low level of financial support
- Public sector key employer of women – little incentive for innovation in enterprise
- Underuse of ESF labour activation funds for gender purposes

#### Actions being undertaken

- Support for small business in field of agriculture – sector where women often working
- New city policies beginning to focus on reducing gender inequalities

#### City actions being considered

- microfinance - honor loans to be issued by municipality
- development of entrepreneurial culture in schools

### **Karvina**

#### Local priorities

- foster the growing interest of

women in private business due to an increase of investors and the growing potential of the Darkov baths.

- find ways to fund requalification courses to start private business and education

#### Difficulties faced

- support for beginning entrepreneurs from side of state is very low and reducing - interest-free credits for beginning entrepreneurs halted 08
- low level of education amongst women, insufficient capacity of nurseries, difficulties in reconciling work and family life and stereotyping of women's capabilities.
- lack of interest of Bureau of Labour in enterprise training

#### Actions being undertaken

- assistance with business realization (mentoring)
- training programmes activities for starting businesswomen
- teambuilding sessions with successful business women

#### City actions being considered

- assistance to entrepreneurs to start their business in term of soft loans.

- Financial help for requalification courses to start private business and education

using their transferable skills to enter the labour market or to start further training.

### **Medway**

#### Local priorities

- helping women who are now required as result of UK Welfare Reform to come off benefits into economic activity, including self employment at a time of economic downturn

#### Difficulties faced

- women don't understand their own management capacity
- problems in transferring family life skills to running a business
- mainstream help for businesses is generally inappropriate for women on the margins of labour market

#### Actions being undertaken

- focus on lone parent or women on incapacity benefit
- free relaxed workshops preparatory to 'business start up' courses

#### City actions being considered

- extension of informal active ways of engaging women in the idea of turning their hobby or passion into a business, or

### **Santiago di Campostela**

#### Local priorities

- easing access to business support for women
- extending entrepreneurial culture beyond higher educated women

#### Difficulties faced

- difficulties in finance because of traditional view of women
- complex bureaucracy

#### Actions being undertaken

- Business support seminars encouraging a gender perspective
- New business ideas contest
- "Em Rede", a network of business cooperation arisen from the "Equal Campostela Social" programme, oriented to the creation of initiatives of self-employment.

#### City actions being considered.

- extension of Women Empreende scheme to assist graduate women's ideas to business
- gender sensitising Campostela

active programme

## Umea

### Local priorities

- improving women's confidence in ability to start up and maintain a business
- increase proportion of companies headed by women from current 25% to 40%

### Difficulties faced

- supporting women in geographically remote locations
- lack of knowledge of women's engagement in business and what they see as their needs
- mainstream help for businesses is generally inappropriate for women on the margins

### Actions being undertaken

- free workshops bringing existing and potential women entrepreneurs together for support
- 12 projects – mentoring, advice, marketing, start-up, Sami women
- national board member programme
- ambassador programme

### City actions being considered

- extension of tailored programme that is relatively informal but focuses on producing real businesses

In small group and report back sessions, workshop participants were able to reflect on the presentations and how they could inform the further development of their Local Action Plans. This allowed them to further refine the priorities they had identified prior to the workshop and listed above.

An Open Market methodology was used to encourage discussion amongst members of each city's Action learning Set and between different cities. The Open Café represents a dynamic way of connecting people and enabling them to share ideas. It creates a relatively informal but dynamic environment by bringing people together in smaller groups in order to encourage real dialogue then moving the participants amongst the groups to share ideas and concepts. Based at tables and provided with flip charts and pens participants from each city explored questions of women and enterprise that mattered to their city, that they had begun to think about developing before the Workshop and which they wished to revisit in the light of ideas they had gained during the two days in Celje. They then moved around the other tables to share with other partners what they could offer and how they could learn from good practice elsewhere. The intentions and possible

learning desired from each city is listed below. In addition two key issues arose that will be pursued through bilateral visits and on line practice discussions: developing training materials and programmes for use with women who are currently economically inactive and secondly developing more robust measures for micro finance at local level.

*Individual city intentions and needs*

**Alzira**

Planned Actions

- 1 Database/ Analysis - Make a database to know exactly where we are in terms of:
  - How many enterprises are owned by women?
  - What kind of enterprises?
  - How many are employed in these enterprises?

After the database is done, we will make a study about the economy of Alzira, related to the activities needed to be done

- 2 Create a centre for training entrepreneurs. New Entrepreneurs will be taught by expert business owners and not by university teachers. These business owners can be active or recently retired.

Support needs from WEED

Information about micro finance

Information about Incubators/ Centre for Enterprise

**Amiens**

- 1 Childcare service organised by the municipality for women willing to create their company accompanied by one of the local NGO in charge of advising potential entrepreneurs: voucher giving them access to hours of childcare.
- 2 Database/ Analysis
  - State of art survey about typical women's difficulties to become entrepreneurs.
  - Database compiling success stories, problems, solutions for women entrepreneurs.
- 3 Organising thematic seminars for women entrepreneurs at a regional level to help them exchange experiences, solutions, tutorship (meeting for already created companies and potential ones)

Support needs from WEED

Case studies of successes to add weight to plans

City based thematic seminar with peer in/out from one or two other cities

## **Celje**

- 1 Database and analysis
  - Identify who needs help and what sort of practical help they need
- 2 Develop plan specific and practical support for start ups for women
- 3 Cultural change
  - Develop motivation for start up
  - Promote entrepreneurial culture in schools
- 4 Promote plan to local politicians in order to gain funding support

Support needs from WEED

Information about possible EU and regional funding to extend training programme

## **2 Micro credit**

- Promoting training for woman to get loan inside the microfinance framework. Discussing as a priority criteria to get profit and/or loan.
  - Promoting a public meeting with the microcredit results and best practice in our region and at national level. Hosting the association of industrial and commerce sector, to define a model strategy for our territory: market survey.
- 3 Create a network among actors involved in enterprise environment with local authorities.

Support needs from WEED

Advice/ info on how to strengthen network of entrepreneurs

## **Enna**

- 1 Cultural change
  - Promote an initiative inside secondary schools to improve entrepreneurship culture with the support of Enna university. Organisation of +/- 10 meetings in each school.

The same training to be organised in universities

## **Karvina**

- 1 Database/ Analysis
  - In a short time an analysis of the situation of women entrepreneurs.(quantity, sectors, for how long they stay on the market....)
- 2 Giving personalised support and advice to unemployed women and women who want to start up a business. Helping them to develop

their own idea.

- 3 Keep the relationship with women long term by creating kind of club or network.

Support needs from WEED

Resource of practical ideas that can be adjusted to Karvina situation

### **Medway: Business Support Centre Kent**

#### 1 Micro credit

- Access to funding to enable easier start-up.
- To pursue methods of Microfinance either with France or Norfolk-WEETU.
- Discuss with SEEDA to see if pilot possible.
- Explore pros and cons of microfinance.

#### 2 Develop phase 2 support for entrepreneurs (“accelerators”)

Support needs from WEED

Simplified paper/ info on micro finance

Telephone conference and bi-lateral visit with Amiens and Umea to assist peer review process

### **Santiago di Campostela**

- 1 Training: the idea is to integrate a training programme to create a mentor net that can advice start-up companies, possibly using vouchers of counselling.
- 2 Competition for business ideas: to support business ideas of women. The idea is that these ideas are not directly in competition with man’s business ideas but to create a specific category for women.
- 3 Financial Support for start-up entrepreneurs: Through this part of the programme the aim is to try to support women entrepreneurs with priority from the men entrepreneurs. The way to do this is giving higher punctuation to a company created by a woman.

Support needs from WEED

Information/ peer support to focus on practical steps

### **Umea**

#### 1 Finance

- Long term finance and micro finance for business development

#### 2 Database/ Analysis

- Benchmarking

- Serious inventory of partners' policies
- Explore virtual one stop shop

Support needs from WEED

Peer support to analyse results of benchmarking

## 5. Conclusions and challenges that remain

### *Key lessons promoting women's engagement with entrepreneurial activities*

The discussions on women and enterprise and the possible role of actors at city level in its promotion during the Action learning Set activities showed that there is a continuing need to exchange good practice about successful tools in general, and particularly at a time of economic crisis. No one model can be applied or transferred in its entirety; each city needs to develop its own solutions; but inter city learning has a part to play. The projects participating in this Action Learning Set illustrate that the development of solutions in the context of transnational exchange could have a valuable effect in speeding up the time taken to conceive and implement new approaches and in enabling more options to be explored.

The process allowed partners to realise the practical additions that locally based activities can make to what is often a widespread and structural issue not only at time of economic crisis but as a long term measure that could produce more

sustainable economic growth within smaller to medium sized cities.

Many of the approaches currently adopted within cities are early stage, piecemeal and short term funded. Developing these into more comprehensive systematic approaches in more mature policy environments is something that partners felt could be achieved but only with more effective local action planning alongside national and European initiatives.

The overall lessons that emerged from the workshop which partners felt local action planning could develop were:

- Promoting the culture and conditions for entrepreneurship amongst a wide range of women including those furthest from mainstream economic activity can be assisted by well planned locally based training innovations;
- Providing higher quality financial and business support services that bring together and bridge private, public and semi public agencies to ease women's access to financial and business support services and provide ongoing support is possible with municipal support;
- More women friendly business incubators can be achieved

through municipal business and university partnerships; and

- Changing public procurement procedures to include social clauses can prove successful in widening markets for family based businesses.

Specific plans to take these forward were initiated during the first three steps of the Action Learning Set and reported here. The next stage is the refinement of plans and peer review of those plans.

### Next steps: developing the local action plan

The key process that partners were planning to be engaged in over the next three months was the development of their local action plans. Local Action Plans are a new dimension to the URBACT program. Drawing on the URBACT I experience, they are intended to (1) improve the impact of transnational exchange and learning on local policies, and (2) give a concrete form to the outputs from networking activities carried out by each partner, as they are to be designed as a solution to tackle the problems faced by the partners.

The workshop discussions looked at the practical steps required for developing a local action plan and each Local Support Group is engaged in completing a draft Plan by the end of December. Concrete plans for concrete actions that can have an impact on the sustainability of women in business and on the organisations that support them are the objective of WEED. Three areas where it was agreed actions should be focused were cultural change, financial support and business support. Participants at the workshop agreed that systematic

plans to ensure such actions would be developed should include :

- Statement of the type of action the Local Support Group is wishing to plan
- Identification of the group being targeted and the objective of the action
- Identification of the problems, possible solutions and local action goals and approaches
- Consultation with the key stakeholders locally
- Reference to the role of transnational exchange in identifying possible courses of action
- Specific Actions and timelines for each. This should include planned activities for each sub theme; innovative nature of activities; how they fit with existing actions; lead agencies for proposed activities ; expected outputs/ impact;
- Possibly a detailed funding proposal for one project .

The outcome of the early stages of these discussions reached during and immediately after the TEW are reported in the main body of the report. A template of steps drawn up during the Development Phase of WEED that are relevant to further refine action planning will be used by partners. It is included in Appendix B.

In addition although each city had specific local issues they wished to pursue two key common issues did arise that could be pursued through bi lateral visits and on-line practice discussions and even European funded programmes. These are:-

1. Developing training materials and programmes for use with

women who are currently economically inactive possibly using Leonardo funds. (Leonardo funds opportunities for UK vocational education & training organisations, staff and learners. Funding is for any UK organisation involved in vocational education & training.)

2. Developing more robust measures for micro finance at local level.

## Appendix A

### **Women, Enterprise and Economic Development**

#### **1<sup>st</sup> Transnational Workshop – Women and enterprise (Pre workshop activity for Action Learning Sets)**

##### **Introduction**

This pro-forma has been designed for use by ALS to help them reflect on specific issues that will be explored during the 2 days transnational workshop on the 2-3 September in Celje.

Each partner will consider the following questions in order to build a picture of the way in which the economic crisis is affecting female headed businesses in different kinds of cities and in order identify action/activities for improvements in the current period of economic crisis.

The following points have been identified by the Lead Expert as priorities for actions through the Local Mapping exercise.

The partners are asked to select one of those for been the focus point of their draft Local Action plan on the theme of “Women and enterprise”

ALS are also requested to indicated how their city will contribute to the exchange programme, indicating 1 interesting case study link to 1 of the issues listed below.

Please send the completed document by 17<sup>th</sup> of July 2009 to [a.pecchini@gec-eran.org](mailto:a.pecchini@gec-eran.org) and [gill.wilmot1@btinternet.com](mailto:gill.wilmot1@btinternet.com)

##### **1) Partner’s name:**

**2) ALS participants (max 3)**

<b>NAME</b>	<b>ORGANISATION</b>	<b>POSITION</b>	<b>EMAIL</b>	<b>AVAILABLE TO WORK IN ENGLISH?</b>  <b>Y/N</b>
1.				
2.				
3.				

<b>WEAKNESSES/STRENGTH</b>	<b>ACTIONS PROPOSED</b>	<b>CASE STUDY PROPOSED</b>
What are the weaknesses of the existing methods to get women past market entry stage? (e.g. access to finance, to pre start up and growth oriented support, to business incubators, business network..)	What actions are to be taken to improve those methods, in the period of economic crisis?	Do you have an innovative case study to propose to the partnership on this issue? (please follow the attached case study template)
What are the difficulties for early stage and established women entrepreneurs to get access to financial support?	What actions are proposed to give women easier access to financial support? (venture capital, business angel, microfinance)	Do you have an innovative case study to propose to the partnership on this issue? (please follow the attached case study template)
What are the factors that have been key to successful businesses and women entrepreneurs? (e.g. networks, role model)	How can their experiences be shared?	Do you have an innovative case study to propose to the partnership on this issue? (please follow the attached case study template)

<p>What are the social and contextual obstacles (prejudice) encountered by women in entrepreneurship?  (e.g. less credible, less up to date with technology, less innovative, too emotionally involved)</p>	<p>Actions to overcome them.</p>	<p>Do you have an innovative case study to propose to the partnership on this issue? (please follow the attached case study template)</p>
<p>How women's perceptions of their personal/entrepreneurship skills influence the business start-up?</p>	<p>Actions to promote women's confidence in entrepreneurial capacity.</p>	<p>Do you have an innovative case study to propose to the partnership on this issue? (please follow the attached case study template)</p>
<p>Can enterprise/business training be used as a way of labour market insertion?</p>	<p>What actions are taken to include entrepreneurship training into educational curricula?</p>	<p>Do you have an innovative case study to propose to the partnership on this issue? (please follow the attached case study template)</p>

## Appendix B: Guidelines for developing Local Action Plan (from guidelines developed by Steering Group March 2009)

### Summary

The draft Local Action Plans should be developed and offered for consultation at each stage but the final plan hopefully will bring everything together and could be summarized under the following headings.

- **Introduction**- what issue is to be addressed and why
- **Problems**- what they are locally
- **Possible solutions and likely local partners**
- **Role of transnational work in developing solutions**
- **Overall goal** - for initiatives
- **Objectives** - for initiatives
- **Activities proposed** – what, by whom
- **Timing** – when things will happen
- **Funding** – who will pay for what
- **Indicators** – to prove success
- **Details of the one action chosen for development into funding proposal**
- **Nature and contribution of local consultation in the LAP**

*Below you will find some ideas of what you might include under each heading.*

#### 1. Issues

- **Key Issue** to be pursued by local partners during and post WEED project dates (2010 -2015?) - the issue must be drawn from the local mapping and Development Phase clusters although it may need updating because of significant economic change. It should identify :-
  - Why the issue is important for the city's economic development,
  - Chosen goal for action
  - How current policy and actions deal with the issue locally
  - The extent and direction of change desired

*e.g. Key issue for City D is to increase innovation in labour market insertion in a way that encourages self employment for women.*

#### 2. Problems and Possible Solutions

Outline of the problems and solutions considered by the LSG and reasons for final area and approach selected for strategy/ planned interventions

#### 3. Stakeholders and partners:

- **Identification of who the key stakeholders are in the final LAP:** what their interests are in the issue and the goals chosen for action and how they have come to be involved in the action plan

*e.g. Women themselves, municipality, local science park: all have been involved in earlier attempts and want to develop more coherent long term strategy. Their combined experience was brought together through a process of three focus groups and a one day conference. In addition representatives of two women's groups prepared a video for discussion with other women locally and this was used to generate ideas*

It might be useful to identify the actions the LAG has taken to address and increase stakeholder interest and how such actions have allowed their interests to be fed into the final plan e.g. focus groups, meetings, video production, pilot projects

#### **4. Role of transnational exchange**

Identifying how the transnational exchange has contributed to the debate and solutions i.e. what lessons have been learnt for each of the three sub themes and how local actions or strategy have been affected or changed as a result of that learning. The particular role of the Action Learning Sets could be mentioned here.

*e.g. Representatives of the 'video group, municipality officers and science park based employers prepared case studies for the December 2009 Transnational workshop after local discussions. Comparisons were made with other case studies available from the ALS and on line community and an exchange visit arranged with CityZ who had similar issues and what appeared to be highly innovatory practices.*

#### **5. Final goals and objectives**

This section should outline what overall strategy/ actions members of the LSG have finally decided to pursue in 2010 -2016 and which one of the three sub themes of WEED will be prioritized for development as a funding proposal.

To repeat, the three themes are:

1. to increase levels and success of women in locally relevant entrepreneurial activities
2. to improve quality and quantity of jobs filled by women in local labour markets
3. to promote/ support women in use of new technology and improving their position in knowledge economy and applied science/ research

#### **6. Specific Objectives and Actions**

One activity/ change should be outlined under each theme. Furthermore one of these activities should be a project outline for something that could be financed from structural funds i.e. that the LSG has decided to pursue for funding. The whole thing could be presented in summary form but could be structured under the following headings.

**ACTION/ Objective e.g.** Improve tools for making self employment a choice amongst lone parents

- Key issue the action will address and relationship to WEED themes
- Reason why it needs to be addressed in city
- Key stakeholders
- Problems and possible solutions considered
- How transnational activities have helped decision on specific objectives
- Activities to be undertaken and intended outputs
- Who the lead partner will be
- How proposed actions fit with existing ones to address issue in city
- Added value proposed – expected outputs and innovative character of action
- Equality impact assessment - will actions make a difference to women and to relationships between men and women
- How proposed actions fit with existing ones to address issue in city - change proposed to existing resources
- Possible sources of additional funding

**7. Details of the one action chosen for prioritization for developing into funding proposal**

Based on the MILE experience one of the most positive outputs of URBACT projects has been increased focus and capacity to get Managing Authority support and attract European funds. In this section of the Final Action Plan the reasons for the selection of the one action that LSG has worked up into a funding proposal should be included. It should be possible by 2011 to include a summary of a fully worked proposal that members of the LSG have put together and which has been made much stronger by the URBACT programme.

## Appendix C: Guidelines for developing Local Action Plan (from guidelines developed by Steering Group March 2009)

Some Resources for developing a Local Action Plan.

There is a separate document containing 25 case studies that will be useful for detailed local action plan ideas. The list below gives some links to useful documents and networks that can get you started.

### 1 Developing a Local Action Plan

Peter Ramsden, Thematic Pole Manager in URBACT provides a useful presentation of the methods for developing a Local Action Plan and an example of a Local Action Plan from the MILE project on

<http://www.slideshare.net/peterramsden/local-support-groups-warsaw-march-10-09-pr>

### 2 Examples of projects promoting inclusive entrepreneurship

EQUAL Compendium on Inclusive Entrepreneurship

[http://wikipreneurship.eu/index.php5?title=EQUAL\\_compendium](http://wikipreneurship.eu/index.php5?title=EQUAL_compendium)

### 3 Example of EU funded project to motivate women entrepreneurs to participate in European projects

<http://www.we-mentor.eu/women2fp6/index.php>

### 4 European Network to promote Women Entrepreneurs

[http://ec.europa.eu/enterprise/newsroom/cf/itemshortdetail.cfm?item\\_id=1888&lang=en](http://ec.europa.eu/enterprise/newsroom/cf/itemshortdetail.cfm?item_id=1888&lang=en)

### 5 PROWESS – a UK association of organisations and individuals who support the growth of women's business ownership.

<http://www.prowess.org.uk/>

### 6 Microfinance- 2 European Networks: European Microfinance Network

<http://www.e-mfp.eu/> (European Micro Finance Platform)

[http://www.european-microfinance.org/index2\\_en.php](http://www.european-microfinance.org/index2_en.php) (European Microfinance Network)

- 7 *Fostering Gender Equality: the environment for Women Entrepreneurs in 8 European Countries.* Paris, European Microfinance Network
- 8 Leonardo – Possible funding source for developing training for pre and post start ups  
[http://ec.europa.eu/education/lifelong-learning-programme/doc82\\_en.htm](http://ec.europa.eu/education/lifelong-learning-programme/doc82_en.htm)  
[http://www.european-microfinance.org/best-practices-2009\\_en.php](http://www.european-microfinance.org/best-practices-2009_en.php)
- 9 European Commission proposals on micro finance  
[http://ec.europa.eu/news/employment/090703\\_en.htm](http://ec.europa.eu/news/employment/090703_en.htm)
- 10 European Commission (2008): European Economic Recovery Plan, COM(2008) 706 final and COM(2008) 800
- 11 A useful analysis of women and the economic crisis from the European Women's Lobby *Women, the Financial and Economic Crisis - the Urgency of a Gender Perspective*  
[http://www.womenlobby.org/site/1abstract.asp?DocID=2598&v1ID=&RevID=&namePage=&pageParent=&DocID\\_sousmenu=](http://www.womenlobby.org/site/1abstract.asp?DocID=2598&v1ID=&RevID=&namePage=&pageParent=&DocID_sousmenu=)

## URBACT II

**URBACT** is a European exchange and learning programme promoting sustainable urban development.

It enables cities to work together to develop solutions to major urban challenges, reaffirming the key role they play in facing increasingly complex societal challenges. It helps them to develop pragmatic solutions that are new and sustainable, and that integrate economic, social and environmental dimensions. It enables cities to share good practices and lessons learned with all professionals involved in urban policy throughout Europe. URBACT is 300 cities, 29 countries, and 5,000 active participants

[www.urbact.eu/weed](http://www.urbact.eu/weed)