

Report from the Nordic Conference on Women's Entrepreneurship and Regional Development with a Focus on Women's Resource Centres (WRCs) 19th of October 2007 in Stockholm

## **WINNET Europe**

WINNET Europe, the European Association of Women Resource Centres, was formed in year 2006 by national, regional and local Women Resource Centres (WRCs).

The organisation is based on successful models developed through several Structural Funds projects co-financed by the European Commission: ENREC & RECIFE (2000–2003) within the Interreg II C and RECITE II and most of all within the Interreg III C W.IN.NET project (2003–2006) The FEM project (2004–2007) within Interreg III B, BSP, the Women ALP-NET (2004–2006) within Interreg III B Alpine Space and the WEFNET (2004–2007) project within the Interreg III B CADSES programme has followed and are connected to the WINNET Europe association.

WINNET Europe has in year 2007 member organisations in 21 of the EU 27 member states.

WINNETs vision is based on a collaborative effort among supporting the national, federal, regional and local organisations activities of Women Resource Centres (WRCs) to work for a society in which:

- Women claim their share of society's resources
- Women's competence is utilised in society
- Women's and men's efforts are valued equally in society

The primary task of WRCs is to increase the number of women participating in economic life on a regional and a local level. Fundamental to WRCs is that they should take as a point of departure local needs and conditions, utilize women's skills and safeguard women's interests.

Please, visit WINNET Europes on the Internet www.winneteurope.eu

### Steering Committe and Working Group

Britt-Marie Söderberg Torstensson, WINNET Europe secretariat, Project Coordinator

Anneli Qvarnström, NUTEK, Sweden

Anna Larsson, Ministry of Enterprise. Energy and Communications

Olle Lundgren, Ministry of Enterprise. Energy and Communications

Harry Ekestam, Ministry of Interior, Finland

Kaisa-Leena Lintilä, Ministry of Interior, Finland

Annamari Asikainen, Project Coordinator Interreg III B FEM, Ministry of Interior, Finland

Margita Lukkarinen, Finnish National Federation of WRCs

Katarina Pettersson, Nordregio

Ulf Johansson, SKL. Sveriges Kommuner och Landsting

Bodil Nilsson, NRC, Swedish National Federation

of Women Resource Centres

Lisbeth Holmqvist Arbrandt, Interreg III B FEM, Baltrusse WRC, Sweden

.

Eva Fabry, NRC, Portal-secretary

The report from the workshops in this final report was compiled by Hanna Westberg, Gender and Working Life consultant

Inger Danilda, Encounter AB

Workshop 1 Liisa Horelli

Workshop 2 Marianne Karlberg

Workshop 3 Angele Giuliano and Malin Lindberg

Workshop 4 Britt Schönbeck

Eva Edenby, Layout

The material has been processed during December 2007 to March 2008

## **Preface**

### by Britt-Marie Söderberg Torstensson, Chairwoman, WINNET Europe/NRC

In connection to a WINNET Europe meeting with the EU Commissioner for Regional Policy, Danuta Hübner on the 6th of December 2006, the idea to organize a European conference with focus on Women Resources Centres (WRCs) was born. During the spring 2007 the preparatory work continued together with the Interreg III B project FEM, the Ministry of Interior in Finland, the Swedish Agency for Economic and Regional Growth, the Ministry of Enterprise, Energy and Communications in Sweden, the Swedish and Finnish National Federations of WRCs and the WINNET Europe secretariat in Sweden.

The Nordic Council of Ministers joined the preparatory work for the Conference in April 2007. The partners decided that the Conference should focus both on the Baltic Sea region and a European perspective. The European perspective was important since the partners wanted to discuss how to build an infrastructure of WRCs to be involved in Regional Development and Entrepreneurship promotion. This discussion should take as a point of departure Growing Regions, Growing Europe, 2007–2013 and the Lisbon and Gothenburg agendas.

Against this background the subjects that were discussed during the Conference workshops were the following; Gender Equality Perspectives in Regional and Local Policies; Women's Entrepreneurship and SME Development; Gender Equality Perspective on Innovation and ICT; and Social Inclusion and Women's Opportunities on the Labour Market. The results from the workshops are all included in this report as well as all the speeches and presentations that were made during the Conference. It's with great pleasure I can note that the Conference was a success. I promise that the WINNET Europe organisation will

spread the results from the Conference and discuss the results also in other contexts and in other member states. By doing so we can continue to push the development of Resource Centres in Europe as a democratic tool for women to be a part of Regional Development.

I would like to express my warm thanks to all key note speakers, EU Commissioner Danuta Hübner, Deputy Prime Minister and Minister for Enterprise and Energy in Sweden, Mrs Maud Olofsson; Minister for Employment in Finland Mrs Tarja Cronberg; and Senior Research Fellow, Katarina Pettersson from Nordregio. I also want to thank all persons for their best practice presentations, the workshop facilitators, secretaries and process leaders, as well as the moderator and the participants in the panel debate. You all made the Conference a success! Furthermore warm thanks to the Conference financiers: The Nordic Council of Ministers, the Swedish Agency for Economic and Regional Growth, the Finnish Ministry of Interior and the Swedish Ministry of Enterprise, Energy and Communications. The same goes for the sponsors of the workshops: Luleà University of Technology and the County Administrative Board of Södermanland, Lika Villkor. Last, but not least a warm thanks to the Swedish and Finnish National Federations of WRCs that took care of all practical matters in connection to the Conference.

Together we made the Conference possible and the proposal for strategy and action plan for 2007–2013 will be considered in the continuing work for women's participation in European Regional Development. This will lead to increased competitiveness and innovation ability in the future Europe with start in 2008! I wish you a pleasant reading that stimulates action!

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## Summary

Since December 2006, there has been an open and enthusiastic dialogue between the European Commission, Interreg III B project FEM, the Finnish Ministry of Interior, WINNET Europe, the Swedish and Finnish National Federations of WRCs, the Swedish Ministry of Enterprise, Energy and Communications and the Swedish Agency for Economic and Regional Growth on how to stimulate a closer cooperation within the Baltic Sea region (BSR) The partners have had a European perspective on the issue of WRCs as an infrastructure for women's participation in regional development. The idea of a dialogue conference to stimulate cooperation were discussed and the partners decided to arrange a conference on October 19th 2007, inviting the EU Commissioner for Regional Policy, Danuta Hübner

The aim was besides arranging a conference to create an action plan for how the results from the Interreg III C project W.IN.NET (WINNET Europe) and Interreg III B project FEM could function as a platform for building up an infrastructure of WRCs. The aim of such an infrastructure would be to secure women's participation in regional development for growth and entrepreneurship during the period 2007–2013.

#### The expected results were;

**Structural:** The establishment of an infrastructure of WRCs in Europe with the support of the Interreg III C project W.IN.NET, the Interreg III B project FEM and WINNET Europe as well as the European Commission and authorities in the member states.

**Organisational:** A partnership between WRCs and other European, National and regional actors focusing on gender equality in regional policy and development programs during the period 2007–2013.

Individual: An established train the trainers program in EU how to start and run a WRC. WRCs as a trade mark for women's participation and involvement in regional development focusing on entrepreneurship; innovation and ICT; gender equality in regional policies; and labour market and social inclusion issues.

**Finally:** The establishment of a European and sustainable platform for ongoing actions to secure gender equality within regional development and growth after 2013.

#### The Panel Debate

The panel debate during the Conference focused on the following questions: What do you think is the most important issue to secure the gender perspective to be real in European Regional policy and development for growth and entrepreneurship? How do you want to proceed to secure gender equality in a Nordic BSR + Poland and European perspective and what is the next step? The participants in the panel all agreed that the gender equality issue is very important when it comes to securing the European regional competitiveness and development. Gender equality is also very important for regions facing economic change.

#### The Workshops

During the Conference four thematic workshops were arranged as follows:

#### Workshop 1:

Gender equality Perspectives in Regional and Local Policies 2007–2013

#### Workshop 2:

Women's Entrepreneurship and SME Development

#### Workshop 3:

Gender Equality Perspective on Innovation and ICT

#### Workshop 4:

Social Inclusion and Women's Opportunities on the Labour Market

All workshops focused on the same question: How can WRCs and other actors cooperate to promote women's entrepreneurship and innovative regional development? Participants in the workshops were asked to outline three measurable goals that will increase gender equality and women's participation in EU programs and key actions to reach these goals. Some of the goals outlined were:

#### Goal 1 Implementation of WRCs

 Implementation and establishment of Women Resource Centres (WRCs) in all EU member states as an actor for women's active participation in regional development and sustainable growth and competitiveness, 2007–2013

#### Goal 2 Strategy plans for WRCs 2007–2013

 Strategy plans for WRCs as an actor for women's active participation in European Union member states for national, regional and local development and entrepreneurship built on the result of the conference

#### Future actions within;

 A European, Nordic, Baltic Sea Region (BSR) and Poland perspective  All other European member states, a perspective on East, West and South regions.

**Goal 3** Development of Action plans 2007–2013 in all EU member states

 Development of national, regional and local action plans in all EU member states with focus on how to build up an infrastructure of WRCs, to secure women's participation in regional development and entrepreneurship.

With focus on; The structural, social and regional development in EU programs, 2007–2013 as well as in other European programs to reinforce EU competitiveness with a gender perspective.

## **Background**

For a while there has been an open and enthusiastic dialogue between the European Commission, DG Regional Policy and the lead partner for the Interreg III B project FEM, the Finnish Ministry of Interior, WINNET Europe, the Swedish and Finnish National Federations of Women's Resource Centres, the Swedish Ministry of Enterprise, Energy and Communications and the Swedish Agency for Economic and Regional Growth on how to stimulate a closer cooperation within the Nordic Baltic Sea region (BSR) and Poland. The partners had a European perspective on the issue of WRCs as an infrastructure for women's participation in regional development.

The idea of a dialogue conference to stimulate cooperation were discussed and the partners decided to apply for project money from the Nordic Council of Ministers regional policy group. The first aim of the project was to prepare and plan for a conference in close cooperation with the European Commission, DG Regional Policy and Commissioner Danuta Hübner was planned to be the keynote speaker. Furthermore it was to investigate how the Nordic countries work with gender equality, to analyse and make interviews to be able to develop cooperation within regional development 2007–2013.

The second aim was to create an action plan for how the results from the Interreg III C project W.IN.NET (WINNET Europe) and Interreg III B project FEM could function as a platform for building up an infrastructure of WRCs in a Nordic BSR and European perspective to secure women's participation in regional development and entrepreneurship during the period 2007–2013. Therefore it is important to describe these projects in more detail (see below).

The expected results of the Conference were:

**Structural** the establishment of an infrastructure of WRCs in Europe with the support of the Intereg III C project W.IN.NET, the Intereg III B project FEM and WINNET Europe.

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as well as the European Commission and authorities in the member states.

**Organisational:** A partnership between WRCs and other European, National and regional actors focusing on gender equality in regional policy and development programs during the period 2007–2013.

Individual: An established train the trainers program in EU how to start and run a WRC. WRCs as a trade

mark for women's participation and involvement in regional development focusing on entrepreneurship; innovation and ICT; gender equality in regional policies; and labour market and social inclusion issues.

**Finally:** The establishment of a European and sustainable platform for ongoing actions to secure gender equality within regional development and growth after 2013.

### The Interreg III C project, W.IN.NET,

#### Main objective

To create a European Network of WRC, to improve the efficaciousness and transparency of these organisations and thereby the policies and tools for equal opportunities for women and men at local, regional and European level.

#### Thematic sub-networks with focus and result for;

- 1. WRC Quality indicators and modelling
- 2. Women entrepreneurs
- 3. Territorial System on Gender Equality and local development
- 4. Women facing difficulties and social exclusion
- 5. Women and new technologies

#### **Partnership**

17 partners from 9 European countries Sweden (2), Italy (6), Spain (2), Finland (1), Greece (2), France (1), Hungary (1), Latvia (1), Lithuania (1)

#### Result

### The Interreg III C project, W.IN.NET 2003–2006

## European Network of Women Resource Centres Main objective

To create a European Network of WRC, to improve the efficaciousness and transparency of these organisations and thereby the policies and tools for equal opportunities for women and men at local, regional and European level.

#### Result

- Model for working in a European network of WRC
- Definition of quality standards for efficacious actions by the WRC
- Local dissemination and consulting services for management and marketing of WRC
- Effective European Network of WRC as a partner for European institutions.

#### Partnership

17 partners from 9 European countries Sweden (2), Italy (6), Spain (2), Finland (1) Greece (2), France (1), Hungary (1), Latvia (1), Lithuania (1)

#### At the time for the final conference in November, 2006

The final report and there is an elected committee for the preparation of a Future W.IN.NET EU 25 association of Women Resource Centres in EU 25 and candidate countries to be an actor to integrate gender equality in European regional development for growth and jobs Virtual office for interactive communication throughout the project time www.women.eu.com and CD-ROM with the final result and a declaration of intentions for Women's Resource Centres in EU. Established WINNET Europe association 1 June 2006 in Brussels, Belgium. Please visit: www.winneteurope.eu

WINNET Europe secretariat in Sweden, at RRC Saga, S Skeppsbron 6 802 80 Gävle, Sweden

### **Interreg III B, Project FEM**

## Female Entrepreneurs' Meetings in the Baltic Sea Region (FEM)

FEM was a Baltic Sea Region INTERREG III B project that was active from August 2004 till August 2007. Its network and actors participated in the Nordic project arranging the Nordic Conference on WRCs in Stockholm in Autumn 2007.

#### Main objective

The participation of women in the economy, politics and all other spheres of societies contributes to the social and economical wellbeing of Europe. The aim of the FEM project was to strengthen the local, regional, national and international structures that support women's entrepreneurship and participation in the project area. The main tool in FEM was the co-operation and exchange of knowledge and best practices. In the common vision created, the activities started and strenghtened in FEM will lead to a well functioning structure for support of women's entrepreneurship and active participation in all levels of societies of the Baltic Sea Region in 2013.

#### Results

The partners have informed of good results on local, regional, national and international levels. There are benefits to and development of persons, organisations and programmes involved. The outside evaluation that was made during summer 2007 examines especially the results of thematic subwork made with womens resource centres (WRCs), network credit, internationalisation and also the successes and challenges in the implementation of the project (see: www.feminfo.net)

#### Resource centres and internationalisation:

As a result of the FEM activities there are new and strengthened WRCs: in Estonia 5, Latvia 5, Lithuania 6, Poland 5. The European network of WRCs is strengthened and widened (with the Baltic dimension) and this gives new possibilities for cooperation between advisors and entrepreneurs in Northern Europe. FEM has also contributed in the mainstreaming of gender equality, mainly through WRCs. The gender aspect has been taken more seriously into the future programmes and activities at regional, national and even international levels (ERDF, BSRInterreg). In the project the model for internationalisation of a micro entrepreneur was created: The Seven

Steps of Internationalisation (see: www.feminfo.net). The networks of entrepreneurs and advisors were created and strengthened and the national policies influenced.

#### Mentoring:

The models of group and pair mentoring were further developed and mentoring activity taken into active use in new areas and organisations. The development was done in 20 mentoring groups and 20 mentor-actor – pairs in Estonia, Finland, Latvia, Lithuania and Sweden. Especially in Latvia and in Sweden the project has given a big positive impulse on the mentoring model.

#### **Network credit:**

The loan conditions for women entrepreneurs were improved, the interest in the banks towards small loans has risen. In the project there were 6 groups in Estonia, 15 groups in Latvia and 10 groups in Sweden.

## Recommendations as preconditions to a successful project:

- Strong transnational network between institutions and organisations in many different countries is more likely to be achieved by forming networks between the corresponding bodies. This means that either the same level of organisations, local, regional, national or international- or the same type of organisations authorities or NGOs/enterprises should be integrated. In FEM the heterogeinity of participants produced innovations and fresh cooperation, but it also meant that there were different expectations about the concrete activities, strategies, main beneficiaries etc of the project.
- Building a structure, where overall objectives, results and measures would logically support each other, on different levels, would help the participants of the projects to recognise their own roles and expectations targeted to them in the project
- A network project with large geographical stretch and multiple substantial contents should have adequate administrative resources
- There should be possibilities to practical exchange of personnel, in national level especially. This enables the exchange of information, the transfer of models and could impact national politics with examples from other countries

#### Possible future focuses:

- Enhancement of gender equality will easily suffer from the lack of resources, competencies, political or administrative weight or knowledge. To have further joint projects with Nordic countries definitely helps the Baltic states and Poland to carry on with the gender equality aspects. Gender issues are often considered as marginal but they have to be kept high not to loose the result achieved by now.
- The group to most emphasize with in the future is the decision makers. A straight continuation project of FEM would have to expand the forum of activities from the women entrepreneurs to the decision makers and administrative level.
- Affecting those would mean that some measures should be tailored into this purpose. Training, networking, workshop groups could take place. Transferring models and maybe impacting national politics with examples from other countries could also take place.
- Having systematic research on the experiences and results of e.g. developing women's entrepreneurship and participation would be important. The research and evaluations would enable the mainstreaming of the results to the use of administration and decision making.

# During the Conference there were welcome addresses and speeches, which is presented below

## **Welcome Adresses**

### Halldór Asgrimsson, Secretary General of the Nordic Council of Ministers

EU Commissioner, Ministers, Excellencies, ladies and gentlemen, dear friends,

Let me begin by expressing my appreciation for the opportunity to open this conference.

This conference marks a new opening for the Nordic Council of Ministers. The Nordic Council of Ministers, as many of you know was formed in 1971. It is the forum for governmental co-operation between the five Nordic states and the three autonomous territories the Faeroe Island, Greenland and the Åland Islands.

We have a long history of supporting Nordic cooperation both in the field of regional policy and in gender equality issues, but combining regional development and gender issues has not previously been on the agenda.

As so many other good ideas, this Conference is the result of many coincidences. About a year ago the primus motor of this event, Ms Britt-Marie Torstensson, met with Finnish colleagues to discuss how work undertaken on Women's Resource Centres in two EU-financed projects could be more widely communicated and developed further. It turned out that the incoming Finnish presidency of the Nordic Council of Ministers had also put gender issues on its regional policy agenda for 2007. The idea to organise a major conference on this subject had also received strong support from EU Commissioner Hübner.

As a result of these discussions, the Nordic Council of Ministers and Nutek decided to finance a project with two main aims:

first, to organise a conference on women's entrepreneurship and regional development with focus on Women's Resource Centres, and secondly, to draw up a long-term action plan for Nordic and Nordic-Baltic cooperation in this field.

Today we see the realisation of the first stage of this project.

Even if the origins and scope of this project can be traced to and go beyond the "Nordic family", I think it is very appropriate that the Nordic Council of Ministers play a central part in its financing and implementation. This underlines the fact that gender equality is treated as a central horizontal issue in all Nordic countries and that we have built considerable experience in making it a reality.

We should bear in mind that equality will always be on the agenda and gender equality is one of the corner stones of true democracy.

In that context the philosopher Ayn Rand was right when she said: "Every man is free to rise as far as he's able or willing, but it's only the degree to which he thinks that determines the degree to which he'll rise."

This is of course a common responsibility for all of us, men and women.

I am particularly glad to see that the Nordic Centre for Spatial Development, Nordregio is strongly involved in the project. I am sure that Nordregio's involvement will be of long-term nature and in that way contribute to further developing cooperation in this field.

Due to its background, this Conference focuses on Women's Resource Centres as a successful model for supporting female entrepreneurship. The intention is also to shed light on gender issues and women's role in regional development in a more general way.

I think this is well demonstrated in today's programme.

I would also like to congratulate the organisers for having managed to secure such a distinguished group of speakers

Once more, I wish you all very welcome to what promises to become a very interesting day here in Stockholm.

We in the secretariat of the Nordic Council of Ministers will examine carefully the outcomes of this conference and are prepared to contribute to further development of cooperation in this field.

### Sune Halvarsson, Acting Director General, NUTEK, Sweden

Mrs Commissioner
Mrs Deputy Prime Minister
Minister
And distinguished guests!

On behalf of Nutek as one of many partners and sponsors of this conference it is a great pleasure for me also to welcome you to this important conference.

Nutek is the Swedish Agency for Economic and Regional growth.

Nuteks task is to contribute to sustainable economic growth all over the country of Sweden. We do that by running programmes, information and support within small business development and regional development. Through our work we hope to stimulate the creation of more new enterprises, more growing enterprises and more strong regions in Sweden. If we succeed in that we think that we will contribute to sustainable economic growth in Sweden.

In Nuteks work the local and regional resource centers for women has a very important role. If the work with regional development and small business development shall become successful in all regions it is very important that both women and men are active all over the field: in companies, in authorities, in business organisations.

That is very important when the regions are building up their regional growth programs and their different activities for business and regional development.

The resource centers for women has a good position in that respect. They are built up from the interests and experiences of women in respective region or community. So they are very well informed and know all about the needs and possibilities in their region. And they know all about methods needed to see to that both women and men can make their voice heard and listened to in that work.

That is why Nutek support the resource centers for women. We think that Nutek can do a better job with regional and small business development with the help of regional and local resource centers for women.

The cooperation between Nutek and the resource centers for women is unique in that it combines the bottom-up perspective of the resource centers with the top-down role of a national authority.

And this cooperation has been very successful.

Nutek has during the years 2001–2006 distributed 142 milj sek to development projects within the local and regional resource centers. In addition to that another 300milj sek has been distributed to the same projects by other actors in the regions.

Nutek also has distributed another 65 milj sek to the basic funding for the administration of the centers.

Evaluations made has shown that the results are good and I think you will have the possibility to hear about the results during the day.

The support for regional and local resource centers for women is motivate, as I said, because we think that Nutek will do a better job with the help of local and regional resource centers for women.

And this is made possible thanks to our deputy prime minister who is giving Nutek the money. So she is to carry the glory for all this.

Even if much good work is done there is still much to do. There are always possibilities to make things better.

And I think that this conference is such a possibility to make local and regional resource centers even better in their important work. It is a very interesting program with many interesting speakers and possibilities to share views and experiences.

So with these words once again welcome and I hope you will have a successful conference! Thank you!

## **Speeches**

## **Gender Equality in Cohesion Policy**

2007-2014: A Crucial Element for Success!

### Prof. Danuta Hübner, EU Commissioner for Regional Policy

Minister Olofsson, Minister Cronberg, Ladies and Gentlemen,

Normally I start my speeches by thanking the organisers for having invited me. And of course I also do this today and thank you because I am pleased to talk about three subjects which are dear to me:

Entrepreneurship, gender equality and Cohesion Policy.

Yet, in a certain way, I thank you only half-heartedly. In a certain way it is strange that we still need to have such a conference on gender equality. In my view, debating this topic is only a symptom of the underlying ailment of our societies. And it is in that sense that I actually regret that we all have to be here today, only to discuss what should be obvious. I sincerely hope that gender conferences will become obsolete at some point, although this might well be decades from now.

And this brings me directly to my key point: Women represent half of the world's talent. We cannot afford to miss their creative potential. EU needs this potential today in view of the globalised world and its challenges.

The *real issue*, in my view, goes far beyond its mere quantitative aspect. Just to avoid any misunderstanding, I do not want to downplay this dimension, since we are still far from a satisfactory gender balance. The quantitative evidence is still sobering and data show that progress in Europe on the majority of indicators is rather incremental. I will elaborate this in a moment.

Yet, what I consider even more important is the *qualitative aspect of gender equality*. And gender equality comprises both women and men. Here I am thinking above all in terms of their creative and entrepreneurial potential.

This is all the more important given the *challenges* we face. Increased competition due to the acceleration in globalisation and technological change, demography, migration, climate change, energy – these are some of the bigger issues Europe needs to cope with in the year to come.

Although many Europeans perceive these phenomena as threats, they also represent real opportunities. In order to take advantage of them, however, we need to fully exploit our development potential. And the creative and entrepreneurial potential of women is certainly the biggest single and clearly underutilized resource.

If we in Europe succeed in *channelling this potential into the market economy* we will make a huge leap forward both with regard to the attitudes prevalent in European societies and the Union's agenda for more growth and jobs and competitiveness. I am intentionally using the term "market" economy here, because throughout the world women have contributed to the non-market economy for millennia.

Let me first elaborate the *qualitative aspect*, before moving on to morecgender related elements and finally to Cohesion Policy.

Creativity is a key driver for innovation. Creativity is much more than just the sum of men's or women's ideas. It is rather their exchange, their interaction, their complementarities that generate a different set of ideas at an entirely different level. Speaking in dialectic terms, it is the synthesis of ideas which unleashes their creative potential.

What our economies need is a process of "creative destruction" as Harvard economist Philippe Aghion puts it.

He argues that the market entry of new firms (and also the market exit of firms) boosts innovation and hence productivity. This constant process of change is vital, it rejuvenates the economy and brings fresh blood into it. So we need both, creativity and new firms.

In a nutshell, Europe and its ambitious agenda for growth and jobs and competitiveness need businesses. And not only do be need *more* businesses *but better* businesses.

Cohesion Policy can assist in this. Indeed, the Swedish programmes have put this as a priority, particularly geared towards female entrepreneurship.

But what are the factors of business success? What determines the success and growth of newly born enterprises, what are people's motivations for starting up their own firm, what are the barriers and risks encountered in the first years? Let me highlight a few findings from a Commission survey carried out in 2006 and share a few thoughts:

- Experience helps, i.e. having worked in the branch or run an enterprise, but is not essential. So this is good news for all first-time-undertakers, and newness should not represent an impediment for women.
- The younger the entrepreneur, the faster the enterprise grows in size. Let's take action early on, so that neither men nor women have to choose between family or career later on in their lives.
- The main perceived start-up difficulties are 'contacts with customers' and 'administrative problems'. In both areas, policies in general and, more specifically, regional policy can help.
- The degree to which entrepreneurs consider their enterprises innovative increases with their educational level. This suggests a possible positive correlation, provided that self-perception is not deceptive: in policy terms, higher educational attainment should generate more innovative firms.

Do enterprises fair better in the hands of men or women?

 The most important motivation for starting up an enterprise is 'the desire to be one's own boss', 'the prospect of making more money' and 'the desire for new challenges'. This is true for both genders. Making more money, however, is in many countries – eleven out of fifteen - less important for women than for men. • Women have a clear penchant for the services sectors. Whereas 'construction' is clearly a male domain (96.1%), women start up their own business in 'hotels and restaurants'. Also "proximity" services such as social assistance, health, diet, other services to persons and retail feature prominently in female preferences.

## Let me now sketch a quantitative image on gender equality.

Equal opportunities exist on paper but what about reality? The EU has produced as much as 13 directives on gender equality, the principle is anchored in the EU-Treaty and in the Constitutions and legislative acts of Member States. But the data speak a different language.

Never before were women so well educated. More than 80% of all women aged 20–24 finished at least an upper secondary education compared to some 75% of men. EU enlargement pushed up the education indicators for the EU as a whole. The picture, however, changes when we move up the academic ladder. With each step the presence of women decreases and of all Grade A professors only 15% are women.

Today women have more opportunities than in the past, there is no doubt about that. Yet, considerable obstacles remain:

On the gender pay gap virtually nothing has moved in recent years. On average in 2005 (EU 25), women still earned 15% less than men. The differences between Member States remains large, with Cyprus, Estonia, Slovakia, Germany and the UK having a pay gap 20-25%, while Belgium, Malta, Slovenia and Italy are more egalitarian in this respect. [PL 10%, SW 16%]

Likewise, when it comes to entrepreneurship, women are still largely underrepresented. Depending on the Member States, women run only around a third of the businesses. Stereotyping seems to be among the start-up difficulties, starting already at home as women lack 'backing from family'. They also lack contacts and networks and face insufficient childcare.

Women are good at finances. Female entrepreneurs are often perceived as too cautious, but in fact they take calculated risks. Men are more optimistic about the profitability of their enterprise. But women seem to be more realistic. As a result, women rarely default when it comes to reimbursing their loans.

Nevertheless, access to finance is more difficult for women, at least indirectly. This is not due to manifest discrimination, such as higher interest rates, but determined by the banks' quest for collateral. Simply put, you need to have money in order to borrow money. Yet, only 1% of the world's assets are owned by women.

Despite higher qualifications, despite higher education women success less in translating this advantage into *higher positions*. While women are medium well represented in *management*, they remain totally underrepresented in decision making positions.

Getting more women into *decision making positions*, however, is the key to everything. Women can promote their case, rally, market their agenda, but the real power lies in decision making. Today's decisions shape tomorrow's reality. And that is why women ought to take part.

Yet, the share of women in the *management board* of the 50 largest publicly quoted companies is only 11% in the EU 27 (2006). Our host, Sweden, fares clearly better with 24%. In the United States, there are only 5 women chief executives in the Fortune 500 corporations.

In *politics*, the overall picture is somewhat better and the differences between Member States are large. Flagship examples are Sweden, where almost half (48%) of the members of parliament are women compared to a mere quarter (24%) on average in the EU 25, and Austria, where more than half of the ministers are female compared to 20% in the EU 27.

Some refer to this as the glass ceiling. I would argue, as others have before, that there is *no such thing as a glass ceiling, it is just a thick layer of men*.

#### So what can be done to remedy the situation?

Diversity in teams, diversity in decision making bodies changes the group's dynamics entirely. But *critical mass* is essential to bring about change. One single woman on a management board will soon have to adapt her behaviour to be accepted by the male majority. As a starter, having a few women on a decision making board, could already make a difference.

That diversity is important has been recognised by many organisations. What started as "work-life-balance" has widened to "diversity management" as a more recent trend, having replaced more restrictive earlier policies such as "positive actions" or "equal opportunities policies".

Yet, all these strategies will help little, if we do not succeed in removing the *biggest obstacle for women: reconciling family and working life.* 

Female participation rates and hours worked are closely correlated with the number and age of their children. In 2005, the employment rate for women aged 20-49 was only 61% when they had children under 12, compared to 76% when they had not. For men, ironically, the picture is the reverse: The employment rate for men with children was higher (91.5%) than for those without (85.6%). Moreover, sociological evidence shows that male cooperation in domestic tasks actually decreases with the number of children.

Clearly, these many remaining obstacles call for a policy response. This is why we still need policies geared towards gender both at the national and the European level. The concept of gender mainstreaming implies that virtually all policies ought to be concerned.

In other words, EU Cohesion Policy can contribute as a piece of a *bigger puzzle*. But I dare say that our policy has a potentially *strong multiplier effect*, because we work at the regional level, at the local level, in remote villages and towns, in regions economically lagging behind. Sometimes, attitudes tend to be more traditional in such regions than in the typically more modern agglomerations. If we manage to influence such attitudes, we might impact the much bigger problem of female migration.

The *exodus of women* is seriously damaging the sustainability of regional development. Take Eastern Germany for example or the northern part of Sweden. Once well educated and younger women start to leave, they trigger a vicious circle leading to a further drop in regional fertility, further regional ageing, and a further drop in the attractiveness for citizens and businesses. Halting the regional exodus is a key challenge for our policy.

Fortunately there are actors like yourselves but let me illustrate our policy's *multiplier effect* with a few examples:

- A successful project is "GenderAlp!", an international network on gender issues in the alpine space (Austria, Germany, Italy, France, Slovenia). The Alpine countries share a number of difficulties such as complex spatial planning, a relatively low rate of female employment or male-dominated decision-making structures at the regional and local level. The exchange of good practices concerning 32 regional projects should help to overcome these obstacles.
- Another project in Hungary aims at the professional integration of women from an underprivileged background. In five Hungarian towns, training in computing, management and accounting is provided for 120

- women entrepreneurs including many novices. This project, called "e-NIVÓ real and virtual cooperative of female entrepreneurs", helped women to overcome the handicaps and prejudices they were facing.
- Similarly, the 'NISAE-MUJER' project promotes the economic cooperation across the Mediterranean Sea in sectors with a high proportion of women entrepreneurs, namely textiles, craft and commerce, hotel and restaurants. · Childcare for active women is the objective of an Estonian project. In Estonia, the proportion of women in full-time employment is high. But while 80% of women want to combine work and family life, fewer than half of the children aged from one to four find a place in a nursery school. 30 aspiring nurses launched a pilot project creating daytime childcare facilities throughout the country. This system is now well established, has been recognised by the Estonian Social Security and, in addition to the project initiators, more than 200 professional child carers now help parents of young children to return to the labour market.

This Estonian example shows how easily the significant shortage of childcare facilities could be tackled – at a bargain price of less than € 217,000 (EU contribution: 154 356). Today, the *sad reality in Europe is that families have* fewer *children than they actually would like to have!* So we need better policies to reverse this trend.

Several surveys corroborate that businesses benefit greatly from well implemented gender policies at the firm level. An older survey (1999) carried out among 14 000 Swedish companies showed that firms which actively promoted gender equality were more productive. Moreover, the improved working conditions contributed to better health and hence fewer sick leaves. Another survey shows that a balanced proportion of men and women at the workplace creates a better social environment, better internal and external communication, and a better corporate image. And finally, a better allocation of tasks between men and women leads to greater efficiency.

### So what can you expect from Cohesion Policy in 2007–2013?

Fortunately, as Commissioner for Regional Policy I am not a lonely wolf in underlining the importance of gender mainstreaming but I have a lot of support from Member States. Therefore, we were able to anchor the gender objectives in the EU regulations and guidelines for Cohesion Policy.

First, Cohesion Policy approaches gender in a *dual way:* (1) through specific actions to promote equality or to combat discrimination and (2) by taking careful account of how projects and the management of the funds may affect women and men.

This dual approach is laid down in the *General Regulation* covering the ERDF, ESF and Cohesion Fund (Art. 16) and the equality principle referred to in a multitude of Articles. Moreover, we encourage Member States and regions to pursue the objective of equality between men and women at all stages of the preparation and implementation of programmes and projects.

The Community Strategic Guidelines also suggest *specific actions*, such tailored support to female entrepreneurs, including access to finance, and actions to reduce occupational segregation, gender pay gaps, gender stereotyping and actions to promote family-friendly environments.

Gender mainstreaming, if taken seriously and done properly, can help to drive productivity, growth, and economic development in a balanced manner. Sweden is a good example: In order to improve the gender assessments of Cohesion Policy projects, some of the Swedish Management Authorities have virtually abolished the possibility to classify projects as "gender neutral". This forces the project owners to consider gender impact more carefully.

Second, EU Cohesion Policy puts an important principle into action: *Partnership,* one of the virtues of the policy. Cohesion policy *empowers* local people and helps growth strategies by targeting local resources. Cohesion

policy reinforces the co-operation between the public and private sector. And last but not least this partnership principle *empowers women,* even if, at the local level, the challenges remain important.

Third, Cohesion Policy has always focused on long term change and on overcoming structural barriers to development. Moreover, the renewed regional policy has shifted towards investments inducing endogenous growth and fostering innovation. If more women become active in the market economy, this would simultaneously support all these objectives.

### But what about the results of gender mainstreaming so far?

A new report on "Gender Mainstreaming in the use of Structural Funds" came out just a month ago, with interesting and encouraging findings. Commissioned by the European Parliament, the report studied 122 Operational Programmes in 9 countries in the period 2000-06. The analysis suggests that

- "The European commitment regarding the introduction of the gender mainstreaming principle has, at a general level, worked."
- "Specific objectives related to women have also worked."
- "Better results are achieved upstream in the policy process rather than downstream at the implementing stages". This finding highlight that the problems of gender mainstreaming are overcome in the conception rather than in the implementation phase.

To conclude, there are a few ways how Europe can increase its growth potential: We need more firms, we need more diverse firms, we need better business ideas and we need to channel non-market activity into the market economy. Several policies aim at encouraging entrepreneurship, at improving labour participation and the skills match, at eliminating inequality. Cohesion Policy is one of them, an important one, since we work bottom-up at the regional level. I have highlighted a few examples and in the new period there is more to come.

Women still represent a largely untapped potential, not only in quantitative terms. A waste that cannot be afforded. It is their creativity and ideas that are so much needed in Europe today. Let me underline the importance of a good cooperation between women and men. I can only recommend what has been the European Union's formula for 50 years of successful integration and lasting results: *Together*.

Indeed, the cooperation between those who have already achieved something and those starting is essential and let us use the lessons learned. What the WINNET is doing and the activities around the Baltic Sea ie working together on the ground are also essential.

Let's be optimistic and hope that these type of conferences indeed becomes a thing of the past.

Thank you for your attention.

## **A Policy Perspective**

### on how Resource Centres for Women can Promote Entrepreneurship and Regional Development

### Mrs. Maud Olofsson, Deputy Prime Minister, Minister for Enterprise and Energy, Sweden

Ladies and Gentlemen,

It is a great pleasure to be here today. This government's top priority is to *increase employment* [bryta utanförskapet] by promoting the growth of new and existing businesses and better climate for entrepreneurship. Our ambition is to make Sweden one of the best countries in the world to do business in. It should be easy, *fun* and profitable to run a business.

Women and men should have equal opportunities to develop in all parts of Sweden. This must also be reflected when it comes to the allocation of power and resources. Structures and patterns that doesn't recognize these equal opportunities shall be counteracted.

The number of entrepreneurs is relatively low in Sweden, especially among women. An increased number of women entrepreneurs is therefore a necessity. We can simply not afford to skip half the populations' abilities, capacities, dreams, ambitions and ideas. There's huge potential for economic growth if we succeed in this. That's why the government is seeking to promote entrepreneurship among women.

Women's resource centres and their tools satisfy – along with other actors in this field – needs, at local, regional and national level.

Networks, international and domestic, working with gender issues are very important for sharing experiences in Sweden, Europe and in the world as a whole. It's of great value for me and the Swedish government that knowledge and experiences generated within the WINNET project are supported and spread.

#### Regional growth policy

The Swedish government was elected to pursue an active

policy of renewal that gives all areas of the country opportunities to develop their own strengths and contribute to the common good. All of Sweden's strengths must be utilised.

Sweden's overall national growth is dependent on the growth generated locally and regionally.

Despite the fact that regional conditions for growth in Sweden vary considerably, the regional differences in living standards are relatively small from a European perspective. However, trends in recent years show that the differences between the regions of Sweden are growing. Our challenge for the future is to create the right conditions for all regions to be able to *realise* their full potential for growth.

#### Ladies and gentlemen!

Let me point out some important challenges and aims for the Government and our Policy for regional growth

- A world-class business and innovation climate.

Sweden is for a strong growth and competitiveness dependent on an improved climate for entrepreneurship, enterprise and innovation. Environments must be developed that retains and attracts individuals who contribute to creativity and new ideas.

- Environmental, energy and climate challenges provide us with a golden opportunity. Efficient technology and renewable energy can support the development of a competitive business sector and provide opportunities for economic development in Sweden's regions.
- The Government strives to make better use of the development capacity and growth potential in rural areas.
   We will therefore prepare a national strategy for strengthening them.

#### Women's enterprise

About one quarter (25 per cent) of all companies in Sweden are owned by women and one third of all new companies are started by women. To increase these numbers we need general measures to improve the business climate as well as tailor-made actions for women.

An improved business climate is a key priority and we have launched a number of initiatives. Let me give you a few examples:

- Tax incentives for people to work and lower costs for employment of certain groups
- A tax reduction when private individuals buy domestic services. This reform has already, after only three months, increased both the number of women entrepreneurs and the employment numbers in the service sector significantly.
- A reduction in employers' contributions in several service sectors
- Improved access to capital by abolishing the wealth tax.
- Tough goals and high ambitions in better regulation. Administrative costs for companies coming from state rules and regulations are to be reduced by 25 per cent by 2010.
- Finally, the Government will open up the *welfare* areas for entrepreneurship.

In our first budget last autumn, we announced that 100 million Swedish crowns will be used annually to promote entrepreneurship among women and increase knowledge and research about women's enterprise.

In the spring we launched an extensive three-year program to promote entrepreneurship among women. With this program we will significantly increase women's access to business development-services and other services such as information, mentorship programs, entrepreneurship education at university level and support to innovation.

We are also developing better, gender marked statistics and strengthening the research about women's entrepreneurship (research programme SEK 10 million/year) and we have increased the *levels* of micro-loans.

Mainstreaming of support programs is another important area where we are increasing our efforts. My dream is that we one day can stop launching special initiatives for women. But I am sad to say that we still have much to do and that actors are not yet taking their full responsibility.

In the best of worlds taxpayers money should guarantee services on equal terms. At least not discriminate women, as the case sometimes is in Sweden today, which raises a moral perspective on the use of tax payers money.

Ordinary systems and support schemes must learn to listen to, better understand and cater to the needs of women entrepreneurs. They need to try harder and do better, because this is simply not good enough. How long can we as politicians put up with financing actions aimed to women, because of failure and shortcomings of the ordinary systems? We must ask ourselves if it's decent use of taxpayers money in the long run? That's why it's still very important to work with changing attitudes and increase the understanding of existing actors.

More female entrepreneurs is not only a matter of creating employment and growth, but also a way to give more individuals a possibility to live their dreams. In addition, more women running businesses also means more women creating and participating in the networks where CEO:s and board members are recruited.

#### The national strategy

In December 2006 the Government decided on a National strategy for regional competitiveness, entrepreneurship and employment 2007–2013 which aims to create competitive regions and individuals in Sweden.

The structural funds programs have been elaborated in broad partnerships constituted by a large number of actors on local and regional level. A comprehensive and long-term perspective in this work will contribute to sustainable development in the regions.

Special focus must be placed on equality between women and men, integration and diversity, and environmental issues. Equality between women and men must be promoted at all levels and in all phases.

#### Resource centres for women

Sweden is a pioneer state in Europe in the design of Women's resources centres. The primary task and mission of resource centres s is to broaden and deepen democracy and increase the number of women participating in economic life on a regional and local level.

I will give you a short history of Resource centres for women. The activities of the last 2 000 years have shown us that women can play an important role in regional and local development. Until these centres were established only a fraction of regional development funding found its way to women and only very few women got involved in regional and local development. In response to this, in the 1980:ties, women organized groups especially in rural areas and became involved in regional development and planning. The centres built networks and arranged conferences in order to get many women involved. And they cooperated with women in the parliament.

In 1994 I worked as a political advisor to the minister of employment. And I got the opportunity to work on the bill that provides the financing for the centers.

I am proud to say I bagged this baby and I am happy to see the centers grow and the idea spreading – not only in Sweden. We wanted women to start enterprises in their own way, from their own ideas and experiences in their own markets. They didn't have to fit into a pattern.

We didn't say how to do it. We only said, do it! Belive me, that was a revolution.

One of the fundamental concepts of resource centres and networks is that they develop and grow out of local needs.

The resource centre is a place where women decide which issues to bring forth and pursue in the work of Regional Development programmes, Regional Growth programmes and Structural Funds programmes.

The centers offers groups of women to network and are available to all women who search for active change and development in their work. It's an information centre which stresses gender equality issues and develops tools for the gender equality work in a county.

Today there are nearly 160 resource centres, working for local and regional growth along with other actors in the society to integrate gender equality in the regions. Let me tell you a litle about EMMA, a WRC in Wilhelmina, high up in the north of Sweden. Emma went from being a loose network of women to real force in their local community.

Emma was founded as a non-profit organisation 14 years ago. The aim is to promote women in Wilhelmina. As a resource centre EMMA has played an active part in EU-projects and has built networks all over Europe. Together with women in Italy, Germany and Norway they have exchanged ideas about regional and local developement, especially in food processing. Today there is an ongoing tourism cooperation with women in England.

Women in Wilhelmina are unique for their great knowledge in EU:s agenda and decision-making. It is not the politicians who are going till Bruxells, it is the grass root women!

Common for them who once founded EMMA is that they today all have important positions either in a company or in their local communities. Before last election 2006 there suddenly was a rumor that EMMA was going to found a political party and participate in local elections. That wasn't true. But it clearly demonstrated that EMMA is a powerful force in the community. A force capable of changing the balance and structure of a male dominated community!

In 2007 there is 26 million Swedish crowns set aside for projects run by regional and local resource centres and 10 million for basic funding. The projects must be connected to regional development and aimed at improving the conditions of women in regional development. The total financing of the projects was about 120 million Swedish crowns in the year 2006.

The resource centres money can also be used for co-financing EU-projects in Sweden. This is a good opportunity for women to be a part of the creation of thriving communities in all parts of Sweden.

#### Wrap-up

Ladies and Gentlemen,

let me *conclude* by saying that women and men should have equal opportunities to develop in all parts of Sweden. Women's resources centres and it's methods plays - along with others actors and organizations - important parts in broadening and deepening democracy and increase the number of women participating in economic life.

The structural funds programmes and the EU funding are significant tools for promoting regional growth. Let us use these resources in a way that reflects – rather than neglects – the equality between women and men. This is a commitment I know I share with Commissioner Hübner.

I am certain that this day will give valuable input in promoting the conditions for a growing number of – and better climate – for women entrepreneurs, sustainable regional growth and making it *easy, fun and profitable to run a business*.

## **Fostering Innovations**

### - A Gender Perspective on Regional Policy

### Mrs Tarja Cronberg, Minister for Employment, Finland

Honourable Chairperson, all participants, dear ladies and gentlemen

We have gathered here today to discuss and share our experiences about a very important issue. How can we enhance the gender perspective in regional development? And how are the strengths and innovations of women capitalized in the field of regional policy? We are here to find new ideas and new ways to carry out this work.

In the discussion linked to the EU cohesion policy the word "innovation" is frequently used. The ability to innovate is described as the inevitable method of preserving national competitiveness in the global markets. But what do we mean with the word "innovation"?

The special focus of my speech is how to increase the involvement of women in the innovations: in creation and development of innovations but also in their commercialisation. As we know speaking about innovations brings into our minds a picture of large and fascinated technology or science parks with tall men in their black suits. However, innovations are much more than that. Even if we Finns have good examples of the high technological innovations which have had a major impact to our economies, we cannot afford to restrict ourselves to this kind of concept of innovation. The role of us today is to break this picture, to bring in a wider interpretation of innovations and to establish tools and measures to employ women's potential in the innovation and development work.

Ladies and gentlemen,

In Finland the regional development policy has already a long time ago focused its activities on the development of a knowledge based society. The main targets of the policy are to reinforce the national and international competitiveness and economic growth of regions, thereby ensuring their success in an open economy. To achieve these targets the focus of development activities has been on boosting regional expertise and reinforcing the regions' own strengths and independent development on a basis of specialization.

The growing need to focus the regional development actions on innovations, R&D and knowledge is today even more evident than before. Globalisation is challenging all EU regions to enhance their productivity and strengths. For that reason more and more efforts should be done to mobilize all possible resources on this work. According to a recent comprehensive study in Finland, companies lead by a woman were 10 % more profitable than the same size companies lead by a man. The study examined 14 000 Finnish companies with more than 10 employees. When confronting the global competition of productivity it is clear we cannot afford to leave out women's potential.

While acknowledging this, the discussion centred around innovations is still ran in prominently masculine terms. The information and IT-sector is prominently a male arena. In 2002 of the employed IT professionals 70% were men. Due to this kind of segregation of the labour market it is evident that gender plays a role in the innovation making processes.

Not all challenges, however, can be answered with developing technology. Today the principles of sustainable development are more important than ever. This requires re-thinking of customary solutions. In the future the aging of population poses one of the greatest challenges for the society. While the relative amount of people that

require nursing is rapidly growing we need to find new ways to arrange social services. Social innovations in the regions are required. Care, services and domestic infrastructure have so far been left in the outer circle of discussion on innovation. However, these are the biggest challenges we have to confront in the future. How we are able to provide the welfare services and balance the work and domestic lives has an important effect on the labour market, civil society and on individual citizen.

How will Finland come of in the global competition depends on how efficiently we are able to integrate these challenges as part of our broad innovation policy. In this women have an invaluable insight to offer.

The gender implications on innovation policy have not yet been fully recognised. When recognising the gendered aspects we are also able to reverse them and fully utilize the resources and potential of both genders in innovation making. For achieving this, we can work in two fronts: First, in finding measures to narrow down the gender segregation in labour market, for example it-technology. Secondly, by acknowledging the competence of women in markedly female sectors and recognising these as fields of innovation. This requires new and wider interpretation of innovations, new and open way of thinking and mobilisation of existing resources.

#### Ladies and gentlemen,

In Finland gender equality is one of the key principles of the whole society. It is not enough to ensure similar possibilities for both genders – we need to pay attention to the gender equality of gained results. The competitiveness of regions require that special attention is paid for the employment possibilities of women.

The situation on the labour market - employment gender gap and gender pay gap - requires action. In the Lisbon strategy gender equality is an important goal for making progress towards full employment. For achieving this a double strategy applied. Gender perspective has to be mainstreamed to all decision making and employment policies. In addition gender specific actions are also needed.

The decreasing of women in rural areas has been a long term challenge for regional policy. Women have often more difficulties in finding employment or starting their own businesses in rural areas than men. The livelihood of rural areas depends on how we are able to increase the possibilities of women to live and earn their living in these regions. This has to be borne in mind when adjusting the means of regional policy and investing in the regional competitiveness. Women posses under-used potential that should also be utilised in promoting the competitiveness of regions.

The ESF has financed many projects with the specific focus on women's employment. The segregation of labour has been aimed to narrow down by training unemployed women to work in a male-dominated sectors. However it is not enough to concentrate mainly on education and training. In order to boost women's participation in for example private production sector we need concrete measures to prepare the way. Most important ones are public financial services and advisory services which are also cofinanced by EU.

Enhancing female entrepreneurship is an important strategy in increasing employment. The experiences of different projects have clearly shown that gender neutral projects promoting entrepreneurship do not reach the women's businesses as well as common, but gender sensitive development projects. This has been recognised by European Union. Structural Funds - where equality is one of the major horizontal themes - have been a very good tool to co-finance women specific actions. Under the programmes means have been taken especially to support women's entrepreneurship and networking. Resource centres and mentoring have been modelled and actions have been established to mainstream methods and best practices into the national policies of fostering innovations and regional development.

During the current programming period 2007-2013 the aim is to mainstream the gender equality to the implementation of the programmes and to strengthen the equality as a main horizontal theme in all activities that are implemented under the programmes. In addition new ideas and projects enhancing the gender equality and improving the possibility of women to participate on the implementation of the programmes will be encouraged and supported. Achieving these goals require support structures, training of project promoters and engagement of leading figures. One of the biggest challenges is to ensure the identifying of gender specific problems related to each priority during the preparation of programmes. A permanent system will be created to give training and advise how to enhance the gender equality during the programme implementation period. Consistent follow up at

project level and thorough monitoring and evaluation are crucial tools in the mainstreaming process that need to be carried out.

#### Ladies and gentleman,

One good example of a gender specific action- efficient but not expensive one – has been a special *micro-credit programme* aimed at women entrepreneurs. The loans are granted by the state-owned specialised financing company "Finnvera plc". They are targeted at enterprises employing maximum 5 people and having women as the majority of its owners (over 50%). The loan amount can vary between 3.000 Euros and 35.000 Euros and it enables the entrepreneur to start a small business, to develop the operations and to make investments in situations where the available collateral is weak or does not exist at all. Almost 70 % of customers are sole proprietors and the survival rate of start ups after five years has been 76 %. Women entrepreneur loan started in 1997 and has been co-financed by the ERDF since 2000.

In addition several *mentoring* projects have been organised according to the concept of the Women's Enterprise Agency and financed by the Employment and Economic Development centres (TEÅ]centre) and the ESF. The idea of mentoring is to encourage women for entrepreneurship with the support of fellow candidates. Group mentoring is based on an idea that women are more likely to find answers to their questions related to starting a business in co-operation with other women in the same situation. The method of a group of women, who are planning to start businesses meeting regularly and discuss and evaluating each others business ideas has been welcomed by women. The results have been encouraging.

Mentoring has also been successfully used in a Baltic Sea Region Interreg III B project FEM (2004-2007), which aimed to strengthen the structures that support women's entrepreneurship through co-operation and the exchange of knowledge and best practices between Finland, Sweden, Norway, Estonia, Latvia, Lithuania and Poland. FEM was part-financed by the EU Regional Development Fund. Within FEM many supporting structures for women's entrepreneurship were successfully launched, and in some of the participating countries for the very first time. Co-operation of women through networking was one of the good practises which were enabled by the international modelling and guiding that FEM offered.

Women's resource centres have proved to be an efficient innovation in enhancing female entrepreneurship in Finland. They serve as centres of know-how operating on the local, local/regional, national and international level and consisting of the region's central female actors. Women's resource centres have at least one physical meeting place for diversified activities as well as an employed coordinator. The activities of women's resource centres focus on three main pillars, namely women's entrepreneurship and employment, women's participation in regional development and promotion of equality. Their strength is a multiple but integrated grip on supporting of women's everyday life. Besides immediate support to women's know-how and activities, the women's resource centres also build and maintain a favourable service structure and innovation environment while producing employment, new enterprises, developing and internationalising enterprises as well as social and cultural capital for the region.

In Finland the problem of women's recourse centres still remain that they are based on project funding. Unlike in Sweden the resource centres in Finland have not received a permanent financing and are thus not able to function with continuance. While there have been some 15 of resource centres running in different parts of Finland during the 2000's, some of them have been simultaneously closing down. This is something we need to work with in the near future.

#### Ladies and gentlemen,

Although there are some good results about the gender equality activities and policies and although new ways and methods are created, even more determined actions are needed.

The current Government in Finland has decided to include the gender equality very high to its' political agenda. In its programme the Government has decided to make determined efforts to promote equality in its own work and all decision-making and to implement activities that will enhance the equality between women and men. The main thinking behind the Government's policy is that men and women must have equal opportunities in all spheres of life.

Government has set several targets to its work: One goal is to clearly reduce the differences in salaries between men and women during its term of office. In addition the Government has decided to take actions to systematically advance women's careers and promotion to manage-

rial positions both in the public and private sectors. The Government will support measures designed to diminish the gender-based segregation of the labour market. The reconciliation of work and family life will be promoted in all decision-making, and men will be encouraged to take paternity leaves.

The Government also will take steps to ensure that the gender perspective is mainstreamed across all law drafting, budget procedures and other major projects. Training will be provided in the various ministries to promote this development. More resources will be allocated to government agencies and women's organisations engaged in promoting gender issues.

By taking these necessary actions in progressing towards gender equality we are preparing the way for involving women more fully on the development and implementation of innovations.

#### Ladies and gentlemen,

Together with the aim to give more emphasis on the gender equality issues, also the national innovation policy is on the top of Government's agenda. According to the Government's policy it will overhaul the innovation system and make significant increases in resources. The Government considers that improvements in economic productivity and competitiveness will require a more effective broad-based innovation policy where attention will be focused on education, research and technology policy. Apart from technological innovations, the Government will underscore the importance of innovations in business practices, design, and organization. Funding for research and development particularly in the service sector will be increased.

In these fields it is important to recognise the gender aspects on innovation policy to allow the society to utilize in full the potential of women in this development work.

One remarkable development action the Government has taken is the reorganisation of central and regional administration. At the beginning of the year the Government made a decision to merge two ministries

the Ministry of Trade and Industry and the Ministry of Employment – and the regional development issues to one ministry. The aim of the decision was to improve the management and administration of innovation, business, employment and regional development issues.

By incorporating business and regional development and industrial and labour market policy into a single ministry, their level of influence can be enhanced. In innovation schemes the goal is to considerably enhance the measures taken, which allows for the creation of new government programme policies and an extensive supplementation of resources for these measures. By concentrating development actions and resources to one ministry also improves the capacity to create measures that will support the involvement of women in the social and economic development work.

Under the new Ministry there are 15 Employment and Business Development Centers in Finland, which function as regional state authorities. The Employment and Business Development Centre is a significant specialist and contributor of the EU funding. Centers countrywide provide a comprehensive range of advisory and development services for business, entrepreneurs and private individuals. Promoting women's entrepreneurship is one of their tasks and in each of them is a counselor for women entrepreneurs. I am encouraged by the new Ministry bringing together the policy making in the fields of innovation, business and labour market.

#### Chairperson, Ladies and gentlemen,

This meeting here today is a very good example of women's potential and networking. We are all here to find new ideas, new ways and best practices how the gender equality could be supported and what kind of tools are needed when improving women participation in social and economic development work. I hope – and I am convinced - that the content of the day will be very interesting and very useful and that it will give us new ideas how to support gender mainstreaming in our own countries.

Thank you for your attention.

## If Regional Policy was Gender Equal

### A Research Perspective on Gender Mainstreaming in Regional Policies

#### Ms. Katarina Pettersson, Senior Research Fellow, NORDREGIO

Dear Ministers, dear ladies and gentlemen,

First of all I would like to thank the organisers for inviting me to speak here today!

Gender research in general has analysed and studied different aspects of the gendered character of society and has shown that gender is created in various ways in practically every societal field and situation – and often gender inequalities are produced.

In order to try coming to terms with gendered inequalities different kinds of approaches to gender equality have been pursued.

Today I am going to talk about gender mainstreaming and looking into if gender is mainstreamed into regional policies in the Nordic countries: Denmark, Finland, Iceland, Norway and Sweden.

#### **Gender mainstreaming**

Gender mainstreaming as a policy method was developed following the 1995 UN Conference on Women in Beijing.

Within the European Union, gender mainstreaming has been on the agenda since 1996 and the Member States are obliged to adopt this approach. One of the latest EU definitions presented of gender mainstreaming can be summarised as:

"Incorporating equal opportunities for women and men into all community policies and activities" (ec).

#### **Power Point**

This in turn implies to "systematically examine measures and policies, and taking into account, possible effects on the respective situation of men and women", rather than (only) implementing specific measures to support women.

Another useful definition of gender mainstreaming is made by the researcher Teresa Rees (2005, p. 560), who defines it as:

"the promotion of gender equality through its systematic integration into all systems and structures, into all policies,

processes and procedures, into the organisation and its culture, into ways of seeing and doing".

#### **Power Point**

In her discussion, Rees places gender mainstreaming in relation to two other broad approaches to gender equality work used in the European Community, roughly characterising three time periods: the 1970s, 1980s and 1990s and onwards.

The first period is characterised by equal treatment, with Rees' word taken as *tinkering*, which focused on individual rights and legal remedies.

The second approach used in the 1980s is called *tailoring* by Rees and is characterised as focusing on group disadvantage and special projects and measurements, often supporting women.

Currently, gender mainstreaming is the approach in use and captured by Rees in the term *transforming*, marked by a focus on systems and structures that give rise to group disadvantage, and that integrate gender equality into mainstream systems and structures.

The first two approaches, tinkering and tailoring, in Rees' view, builds on a liberal feminist perspective, where avmale as norm is still accepted.

The focus is put on measures helping women to better equip themselves in the competition with men, but not questioning that the rules of the game were not designed for women in the first place.

Instead, *gender mainstreaming* is focused on changing mainstream policies, and builds on a relational perspective on gender where recognition is given to differences among women, and among men.

Gender mainstreaming also deconstructs power relations and seeks to redistribute power, and:

#### **Power Point**

"Hence gender mainstreaming moves away from accepting the male, or rather dominant version of masculinity as the norm. It needs to challenge systems and structures that privilege this dominant version" (Rees, 2005, p. 559).

The EU is pursuing all three approaches to gender equality and they are still in use at the same time.

Rees argues that since it will take considerable time to put gender mainstreaming into effect, it is still essential that equal treatment and positive action are developed and used (cf. Forsberg, 2005).

In Rees' view, all three approaches can lead to gender equality in their own right, but equal treatment and positive action can also be tools of the gender mainstreaming approach.

#### **Regional policy**

The fact that there are different interpretations of gender equality work— is also very true for the concept of *regional policy*.

What constitutes *regional policy* is not an easy question to answer. Regional policy is traditionally defined as policy directed towards solving the problems created by geographically uneven economic development.

Traditional problems in this respect have included the uneven distribution of income and welfare, although what is perceived as a regional problem and its potential solutions have now changed and focus more and more on the perceived lack *economic growth*.

It is obvious that similar goals are sought with regional policy in the Nordic countries - generally aimed at creating and enhancing economic growth and strengthening competitiveness.

The three EU Member States – Denmark, Finland and Sweden - are clearly influenced by the revised so-called Lisbon Agenda focussing on growth, innovation and entrepreneurship.

The latter has influenced the geography of regional policies, as for example the capital region in Sweden is now part of the area eligible for regional developmental support.

This is also the case in Finland where the capital region and other major urban regions are clearly seen as being eligible for regional policy support, while the capital region itself is seen as a growth 'engine' for the whole of Finland.

Differences do however remain in the Nordic region as the red-green coalition in Norway seems to favour a more traditionally-oriented support-based or 'distributive' regional policy. This is amply illustrated in a recent White Paper, *The Whole Country at Heart* which focuses on regions outside the capital area.

A similar approach is adopted in the context of Icelandic regional policy which is clearly aimed at areas beyond the capital Reykjavik.

Similar tools are generally deployed as regional policies in the Nordic countries for example *Regional Development Plans or Programmes* are prepared. *Regional Growth Programmes* have also been used as a tool enhancing regional development. The 'partnership model' also

continues to have an important role to play in the Nordic regional policy arena.

#### Gender mainstreaming regional policies?

Before answering the question of regional policies in the Nordic countries seem to mainstream gender I'd like to point at some political goals of gender mainstreaming in relation to regional policies in the EU.

One of these is the so-called Lisbon Agenda, with the goals of the goals of creating more growth, more and better jobs and better governance, after the mid-term review and re-launch two quantified targets remain; a general employment rate of 70 percent – 60 per cent for women – and a three percent share of GDP to be devoted to research and development by 2010.

The Member States are obliged to submit National Reform Programmes outlining how, through their national policy strategies, they are implementing the Lisbon Agenda.

Regarding gender issues the guidelines says: "Implementation of all relevant aspects of these guidelines should take into account gender mainstreaming" (The European Commission, 2005, p. 9), and under the heading of employment policies: "gender mainstreaming and the promotion of gender equality should be ensured in all action taken" (The European Commission, 2005, p. 29).

An analysis of the Danish, Finnish and Swedish reform programmes and subsequent progress reports reveal that gender is not mainstreamed, even though there are some writings on gender equality issues in the context of employment policies.

Also the EU cohesion policy (the previous structural funds) – with the new objectives of convergence, regional competitiveness and employment and European territorial cooperation, financed by three instruments: the European Regional Development Fund; the European Social Fund and the Cohesion Fund, stress the importance of gender equality and the integration of a gender perspective.

The previous Structural Funds where however critisised for not integrating gender into the programmes despite instructions to do so. It remains to be seen how well the new instructions will work.

#### **Power Point**

What about gender maintreaming then? Is gender mainstreamed into Nordic regional policies?

Building on some recent studies of regional policy documents and some interviews I would like to tentatively conclude, using Rees' definition of gender mainstreaming as back-drop, that the answer is *no*.

Gender equality is not systematically integrated into all systems and structures, or into ways of seeing and doing... and there is still an acceptance of a male norm in regional policies in the Nordic countries.

However, there are some differences between the Nordic countries in this regard – and some conclusions are that:

**Norway** seems to 'stand out' somewhat regarding gender mainstreaming regional policy.

For instance in Norway, it is seen as important to integrate the gender perspective in general development measures handled by for example Innovation Norway, and The Research Council of Norway. The share of women receiving support is hence supposed to be increased to 40 per cent in 2013.

Women and young persons are in Norwegian regional policy also said to be an 'under-used asset' in the development of new firms.

In Sweden gender equality work is also rather extensive, but gender can not be said to be mainstreamed into regional policies.

There are also question-marks regarding the future, since the new Government has recently changed the goal of regional policy in Sweden from including gender equality, to a new definition of regional policy as the policy is from now on suggested to be called *regional growth policy*, moving focus from sustainable regional development to economic growth.

There is however a range of efforts and measures put in place in Sweden regarding gender equality within the context of regional policy.

E.g. there are some writings on gender equality in the most influential documents on regional policy (En nationell strategi för regional konkurrenskraft, entreprenörskap och sysselsättning 2007-2013; The Swedish Reform Programme for Growth and Jobs 2006 to 2008).

However it remains to be seen if these will result in some actions.

The instructions for the *regional growth programmes* also state that competence regarding gender equality is to be included in the partnerships, and it is noted that local and regional resource centers for women and the 'experts on gender equality'/gender coordinators at the county administrative boards are to be involved.

An ex-ante evaluation nonetheless showed that: "No analysis has integrated gender equality or men's and women's situation" (ITPS, 2003, s. 8).

In **Finland** there is a broad political target of gender mainstreaming, as is actually true for all the Nordic coun-

tries, but it is more of a rhetorical slogan than an actual activity.

For example gender equality is mentioned in the national reform programme following the Lisbon Agenda, as it says that equality and social cohesion is promoted. But, this is not further described and hence it becomes a goal in the horizon rather than a horizontal goal, as Gunnel Forsberg ahs put it.

The Finnish Ministry of the Interior is responsible for regional development in Finland and administers two regional policy efforts: the *Centres of Expertise Programme* and the *Regional Centre Programme*. Gender is not mainstreamed and there is nothing on gender equality in the descriptions or presentations of these programmes.

However, there will be some efforts of gender equality work in the EU programming period 2007-2013, but how it will work out is yet not clear.

In **Denmark** the starting point for regional policy, at least sometimes seems to be that Denmark is already gender equal and that there is thus no need for particular efforts for gender equality work or special efforts supporting women.

Gender is not mentioned as an obligation in the law on regional industrial development (Lov nr. 602 af 24. juni 2005 om erhvervsfremme), and it is not mainstreamed in any of the six regional industrial strategies prepared by the new regional growth forums.

In fact, there is only one strategy even mentioning a gender-related term, whereas "woman" is mentioned in relation to programmes on entrepreneurship.

Icelandic regional policy has developed from the basic idea of maintaining economic vitality across the country, particularly in terms of agricultural and fisheries policy, to looking at growth areas, globalisation and strengthening the local level.

In **Iceland** there are some efforts to support women entrepreneurs, but there seems to be little ambition to mainstream gender in the context of regional policy.

#### Women's entrepreneurship

Regarding regional policies in the Nordic countries it is also apparent that efforts to promote women's entrepreneurship are commonly used as a way of working with gender equality.

At the ministerial level in **Norway**, who allocates 20 per cent of the funding for regional development (80 per cent goes to the County Administrations), one issue regarding gender equality on the political agenda

is women's entrepreneurship and increasing the share of women entrepreneurs through different programmes.

There is also a broader work in Norway developing the social security system for entrepreneurs, e.g. regarding parental leave.

In **Iceland** the work on gender equality seems focused on (or limited to) supporting women's entrepreneurship. It is noted that there is a lack of gender-divided statistics regarding entrepreneurship since existing data make women invisible in business-life and underestimate the importance of women participating in so-called family-owned firms.

In **Finland** there are some support for women entrepreneurs.

Also in **Sweden** there is a new three-year programme for enhancing and supporting women's entrepreneurship. The Swedish Agency for Economic and Regional Growth administers the programme and most of the funding will be allocated to the County Administrative Boards which in turn allocate funds to projects.

All countries except **Denmark** then seem to promote support to women entrepreneurs in various ways.

These special measures for supporting women entrepreneurs in the context of regional policies is positive, but it can in Rees' word be seen more as **tailoring** than as gender mainstreaming as such.

Perhaps Norway is the exception here also seeking to distribute the economic means gender equally. But it is also important to note regarding Norway that the County Administration still allocates 80 per cent of the regional policy funding – with not explicit demands on a gender equal distribution.

The approach to gender equality work in the form of special support to women entrepreneurs risks making gender equality a kind of woman-issue, rather than an issue of unequal power relationships between men and women, which Malin Rönnblom has also written about, when it is not part of a gender mainstreaming approach.

This implies that gender inequality is a problem of women, and that women are the ones to act in order to solve such problems as, e.g., too few women are entrepreneurs.

The result that gender is not mainstreamed in regional policies is important to discuss, since it implies a risk of a disturbed understanding of regional development and growth processes and adequate policy measures to support them.

#### Danger of Men and Male as the Norm

That gender is not mainstreamed means that there is danger of a promotion of men and male as the norm in regional policies, since if gender is not discussed and problematised this is a risk. There is a range of studies that proves that this warning is confirmed.

Men and male-dominated sectors of the economy are often seen as assets in the context of regional policies building economic growth on.

Women are not seen as assets in the same way, or as possessing the right knowledge that is needed for the development of the economy, or society at large.

In addition, not all sectors of the economy are seen as equally important to build innovation and competitiveness on in regional polices.

What are seen as so-called strong sectors is very much related to the representations of certain knowledge – often technical and scientific – often coded as male – as the "right" knowledge.

But how then can men and male as norm be avoided?

The answer to this question is by *mainstreaming gender* – There is a range of interesting methods for this developed, for example Gender Impact Assessment, the 3 R-method and gender budgeting. I would like to end this speech by making some suggestions, from various sources on some issues of gender mainstreaming.

#### **Power Point**

#### · Gender equality commitment

This can include going from rhetoric to practice and also defining what gender and gender equality in the context of regional policy is.

It is often stressed that gender equality work needs clear political management and control in order to be successful.

Commitments to gender equality can also mean transforming the goals of regional policy including coming to terms with gender inequalities for example.

#### Analyses in a gender perspective:

This for example means that knowledge on the gendered character of society and gendered inequalities is applied in the context of regional policy.

A realization that gender mainstreaming and gendered inequalities are not about and does not concern women – or at least not only women – is needed here.

The provision of gender-disaggregated statistics is a prerequisite for this.

## Measures – coming to terms with lacking gender equality

This can include a range of efforts, and means that gender needs to reach the level of concrete action in regional policy, building on the analyses of the problems of gendered inequalities. Gender budgeting can be one of the measures for example.

#### Representation

This implies gender equal representation in groups working on regional development, but can also mean that project support and funding is gender equally divided.



I would like to conclude this speech by referring back to the title of the presentation.

I think that the definition on gender mainstreaming, following Rees, that I have elaborated on, is performed in a pursuit of creating gender as a meaningless concept, since the goal of gender equality is nothing less than a

society that is not structured according to gender binary divisions.

A society where gender is not a category of ordering and subordination, however, is largely unknown to us and therefore can be hard to imagine (cf. SOU 2005:66).

So the title of my speech *If regional policies were gender equal* actually is a condition of things difficult to picture.

But, a hope for the future is that we can avoid men and male as the norm and have new ways of seeing and doing - of formulating and reaching the goals of regional policies.

Thank you!

### Result of the Interview Study in the Nordic Countries; Gender Equality Work and Regional Policies in the Nordic Countries – Some Conclusions

Ms Katarina Pettersson, Senior Research Fellow, NORDREGIO

Within the project on a *Nordic Conference on Women's Entrepreneurship and Regional Development with a focus on Women Resource Centers* 19<sup>th</sup> October, financed partly by the Nordic Council of Ministers (EK-R) one aim has been to investigate how the Nordic countries work with gender equality. Nordregio was assigned this task.

A questionnaire was formulated together with the steering committee and with the particular involvement of Britt-Marie Torstensson and Anna-Maria Asikainen. The questions were e-mailed to the members of the reference group for this project (who are appointed by the members in the civil servants in EK-R, under the Ministers of Industry, Energy and Regional Policies). Nordregio subsequently conducted telephone interviews with the reference group (Hanne Tanvig, Denmark; Una Sjorbtten, Norway and Sigridur Pordardottir, Iceland – and also with Kaisa-Leena Lintilä, Finland).

#### No Gender Mainstreaming in Regional Policy

One overarching conclusion that can tentatively be made is that the approach to gender equality defined as *gender mainstreaming* is not implemented in any of the Nordic countries, at least not against the back-drop of definitions of the European Union or the researcher Teresa Rees<sup>2</sup>.

The latest EU definition of gender mainstreaming is summarized as: "Incorporating equal opportunities for women and men into all community policies and activities", and it is stressed that gender mainstreaming is not (only): "the implementation of specific measures to help women" – but rather – "systematically examining measures and policies and taking into account such possible effects [on the respective situation of men and women] when defining and implementing them" (www.ec.europa.eu/employment\_social/equ\_opp/gms\_en.html, 13/03/07).

Rees defines gender mainstreaming as: "the promotion of gender equality through its systematic integration into all systems and structures, into all policies, processes and procedures, into the organization and its culture, into ways of seeing and doing" (Rees, 2005, p. 560).

Another conclusion that can be made out of the interviews is that there are some differences between the Nordic countries when it comes to working on gender equality. Norway, in addition to Sweden, seems to 'stand out' regarding gender equality works in relation to regional policies in the Nordic countries in comparison to the other countries.

<sup>2</sup> Rees, Teresa, 2005, "Reflections on the Uneven Development of Gender Mainstreaming in Europe", International Feminist Journal of Politics, 7:4, p. 555-574.

For instances, the goal for regional policy in Norway<sup>3</sup> is to contribute to gender equality. This is not the case in the other countries. Women and young persons are in Norwegian regional policy also said to be and under-used asset' in the development of new firms. In addition it is seen as important to integrate the gender perspective in general development measures handled by Innovation Norway, SIVA (The Industrial Development Corporation of Norway) and The Research Council of Norway. The share of women receiving support is hence supposed to be increased.

In Sweden<sup>4</sup> gender equality work is also rather extensive, but gender can not be said to be mainstreamed into regional policies. There are also question-marks regarding the future, since the new Government has recently changed the goal of regional policy in Sweden from including gender equality, to a new definition of regional policy of regional growth and competitiveness; also moving focus from sustainable regional development to economic growth. The name of the new policy is also suggested as regional growth policy.

There is however a range of efforts and measures put in place in Sweden regarding gender equality. E.g. there are some writings on gender equality in the most influential documents on regional policy (En nationell strategi för regional konkurrenskraft, entreprenörskap och sysselsättning 2007-2013; The Swedish Reform Programme for Growth and Jobs 2006 to 2008). The instructions for the regional growth programmes also state that competence regarding gender equality is to be included in the partnerships, and it is noted that local and regional resource centers for women and the 'experts on gender equality' at the county administrative boards are involved. It is hence worth noting that there are resource centers for women and experts on gender equality in every County Administrative Board in Sweden. Each County Administrative Board has the responsibility of ensuring that the national gender equality goals are reached.

In Finland there is a broad political target of gender mainstreaming, as is actually true for all the Nordic countries, but it is more a rhetoric slogan than an actual activity. Regarding regional policy there seem to be little focus on gender equality at the moment. However, there will be some efforts of gender equality work in the EU programming period 2007–2013, but how it will work out is yet not clear.

In Denmark the starting point for regional policy sometimes seems to be that Denmark is already gender equal and there hence is no need for particular efforts for gender equality work or special efforts supporting women. There is however some issues regarded gender equality in the national reform program following the so-called Lisbon Agenda.

In Iceland there are some efforts to support women entrepreneurs, but there seems to be little ambition to mainstream gender in the context of regional policy.

#### **Resource Centers for Women**

The structure of resource centers for women is mostly developed in Sweden. There are also resource centers for women in Finland and Norway, but the model here seems to be different from the Swedish formalized support by the Mininstry of Enterprise, Energy and Communications, via Nutek (The Swedish Agency for Economic and Regional Growth) in the form of project support as well as 'basic funding'.

In Finland the resource centers for women have been supported as projects, and the funding then depends on the regional authority and when a project is finished there is a need to find new funding, which is why the resource centers are not well established in Finland. The number of resource centers has varied and at most there have been around 10.

In Norway there are 2–3 resource centers for women, and the system is not like in Sweden, because the Norwegian resource centers are said to have no responsibilities, but rather competence. Instead Innovation Norway and the Research Council of Norway and SIVA at the national level and the County Administrations (fylkeskommu*ner)* at the regional level work with gender equality issues. There are no direct political guidelines or instructions for the County Administrations from the national level, not on gender equality work or anything else, but the Ministry of Local Government and Regional Development stress that women is an important 'group' and the national efforts are important role models and also in building competence for the regions. Innovation Norway e.g. has regional offices in all counties in Norway, which co-operates with the County Administrations.

<sup>3</sup> See Finansdepartementet, St.prp.nr 1 (2007-2008), Statsbudsjettet.

<sup>4</sup> The text on Sweden mainly builds on Pettersson, Katarina, forthcoming, "Många bäckar små...' Jämställdhet och ekonomisk tillväxt i regionalpolitiken", s. 137–158, i Andersson, Frida, Ek, Richard & Molina, Irene (red.), Regionalpolitikens geografi – Regional tillväxt i teori och praktik, Studentlitteratur, Lund.

#### Women's Entrepreneurship

At the national level in Norway, who allocates 20 per cent of the funding for regional development (80 per cent goes to the County Administrations), one issue regarding gender equality on the political agenda is women's entrepreneurship and increasing the share of women entrepreneurs through programs like *GRO*, *Kvinner i fokus*, and *Kvinnesatsing i Næringshagene*. There is also a broader work in Norway developing the social security systems for entrepreneurs, e.g. regarding parental leave.

In Iceland the work on gender equality seems focused on (or limited to) supporting women's entrepreneurship. It is noted that there is a lack of gender-divided statistics regarding entrepreneurship since existing data make women invisible in business life and underestimate the importance of women participating in so-called family-owned firms. There is some support for women entrepreneurs via the Institute for regional development and also through service centers for entrepreneurs. There are in addition some special efforts regarding entrepreneurship in agriculture.

Also in Sweden there is a new three-year program for enhancing and supporting women's entrepreneurship. The Swedish Agency for Economic and Regional Growth administers the programmed and most of the funding will be allocated to the County Administrative Boards, which in turn allocate means to projects.

A conclusion that can be made is that efforts to promote women's entrepreneurship are commonly used as a way of working with gender equality in the Nordic countries. All countries except Denmark seem to have this kind of efforts in various forms. This can however not be concluded as gender mainstreaming, at least not comparing it to the EU and/or Rees' definitions of gender mainstreaming, but rather as special efforts to support women (which can be part of mainstreaming, but is not enough being regarded as mainstreaming).

## National reform programme connected to the Lisbon Agenda

In Denmark<sup>5</sup> there are no resource centers for women and the gender equality work seems rater limited. However, it should be mentioned that in the influential Danish regional policy document Danmarks nationale reformprogram 2006 – første fremskridtsrapport – Bidrag til EU's vækst- og beskæftigelsesstrategi (Lissabon-strategien) (The Government, October 2006) there is a range of initiatives in coming to terms with gender inequalities in the labour market are presented, even though gender is not mainstreamed in regional policies.

One initiative is the passage of a law on large private companies to set up gendered statistics on wages. A follow-up instruction on the promotion on gender-equal wages is also said to be under way. Another initiative concerns childcare where it is noted that all parents, despite status in the labor market, have the right to this service. Beginning 1st July 2006 all municipalities are to provide a "guarantee of care" for children older than six months. There is also a maximum limit of how large a share of the cost for childcare that the parents are to pay. This will be lowered and child allowances will be increased for children under the age of three years. Another initiative concerns the cost for parental leave, which has, to some extent, been carried by the employer.

The Lisbon Agenda is also implemented in Finland and Sweden – being EU Member states – so there are also here national reform programmers. The Finnish program<sup>6</sup> states that: "A key task for economic and social policy is to ensure that the reforms required to maintain sustained competitiveness can be implemented smoothly and that they contribute to people's welfare, create new jobs, strengthen social cohesion, enhance gender equality and improve the state of the environment" (The Finnish Ministry of Finance, 2005, p. 11). This broad perspective cannot be concluded as used in the report other than in a very implicit way.

In the Swedish program<sup>7</sup> there is a particular section with the heading *Equal opportunities for men and women* where it is mentioned, "women and men still do not have equal opportunities" (The Swedish Government, October 2006, p. 53). The solution presented to meet this situation is a reform of family policy, including a so-called gender equality bonus in parental insurance, a voluntary municipal child-raising allowance and childcare vouchers. In addition, efforts to allow a greater scope for buying domestic services and free universal preschool to be expanded to include three-year-olds are presented. From a gender perspective it is not elaborated on how these efforts actually promote gender equality.

<sup>5</sup> The text on Denmark in addition to the interview also builds on Pettersson, Katarina, 2007, Men and Male as the Norm? A Gender Perspective on Innovation Policies in Denmark, Finland and Sweden, Nordic Research Programme 2005-2008: Internationalisation of regional development policies – Needs and Demands in the Nordic countries. Report 3.

<sup>6</sup> The Ministry of Finance, 2006, The Finnish National Reform Programme 2005-2008, Annual Progress Report.

<sup>7</sup> The Government, 2006, The Swedish Reform Programme for Growth and Jobs 2006 to 2008.

## Presentation of Best Practises of WRCs

# FEM – Women Working Together Across Borders for Sustainable and Successful Societies

Anna Difort-Dura - BWBC, Poland

During the Conference a number of best practices from the Nordic Countries, the Baltic States and Poland were highlighted focusing on collaboration between WRCs and other regional actors

#### **FEM Project**

- FEM- Female Entrepreneurs' Meetings in the Baltic Sea Region
  - August 2004 August 2007
- Baltic Sea Region INTERREG III B project
- The aim of the FEM-project has been to strengthen the structures that support women's entrepreneurship through co-operation and exchange of knowledge and best practices

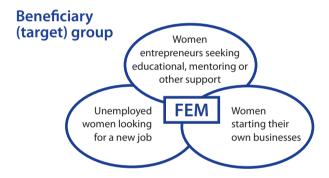
#### FEM consists of five work packages

- WP 1 Transnational networks of Resource Centres and Meeting Places to strengthen the role of women in society and in local and regional development.
- WP 2 Networks of training and exchange of experience for the advisors
- WP 3 Mentorship Program for female entrepreneurs
- WP 4 Networking in Network Credit Groups and other financial solutions for female entrepreneurs
- WP 5 Internationalisation of women's entrepreneurship **FEM Goal**

To create networking and organize Women Resource Centers as a meeting platform for women in business, politics, science and women social activists on local, regional and national level.

#### **WRCs** in Poland

- Lebork municipality
- Łeba municipality
- Szczecin IADiPG (NGO)
- Marianowo municipality
- Debno municipality



#### **Results of FEM Project in Poland**

- 1. Elimination of economic barriers 40 from 200 women entrepreneurs got a loan or other financial support
- 2. Elimination of social barriers 1250 women participated in the trainings
- 3. Creation of enterprises 31 enterprises created
- 4. Elimination of psychological barriers which women face when intending to create their own enterprise. 360 women participated in the psychological training or got counseling.
- 5. Reinforcement of transnational business and social cooperation.
- 6. Ten master theses containing gender mainstreaming issues and one doctoral thesis.

- 7. Several monographs published with a Gender perspective
- 8. New Women Resource Centers Four new WRC organizations started in Poland.
- 9. Three new international projects as a result of cross-border cooperation.
- 10. Strengthting and promotion of the role of women in local and regional development

#### **Because of FEM project**

In the 2007–2013 period a lot of money will be allocated for prowomen projects. We are going to use it to spread information about FEM goals and results and show the best practices.

The network of WRCs should be a consultative and activating framework, a counseling and mentoring service, a tool for increasing knowledge and designing the capacity of women to promote the Equal Opportunities policies.

## Structural Founds 2007–2013 for women in Poland

- To improve women's qualifications
- To support women's businesses
- To escalate women's access and participation in the labour market,
- To encourage their capability of deploying professional careers.
- To boost women's access to new workplaces in startedup businesses

8

To establish, to run the new and develop the existing WRC structures and tools in Poland and make them stronger.

#### **Gender mainstreaming Policy in Poland**

- Creating a new Ministry department for Women, Family and Anti- discrimination
- Introduction of the EU Directives on employment
- Definition of discrimination due to Gender in the Polish labour law code.
- Appointing Governors' Plenipotentiaries for Women, Family and Anti- discrimination Policy in each region.
- Appointing Nelly Rokita, the President of the European Union of Women, for the post of the Polish President's advisor for women's affairs

#### **Summing up**

- 1. Many supporting structures for women's entrepreneurship were successfully launched in Poland for the first time. This would not have been possible without the international modeling and guiding that FEM offered.
- 2. We should lobby to create regional and national institution to support Women Resource Centres in cooperation with local administration, commerce organizations and development agencies (triple helix).
- 3. The chances created by internationalization have been understood and the interest to learn from the experiences of other countries has grown.
- 4. International friendship between women brings a lot of new innovative projects that will help in our local, regional and European development.

"Sometimes it is enough to make a person aware of the fact that she or he is valuable, that they can return to the labour market and find their place there".

Polish Minister of Regional Development Grazyna Gesicka

### Kairi Talves - NGO ETNA, Estonia

#### Situation before FEM

- Weak gender equality policy and unbalanced regional policy
- Lack of awareness on state level about different needs of men and women in business
- Entrepreneurship policy oriented to growth and creating the new jobs
- Strong voice of the male dominated big companies

#### Women's voice

- Women want to have smaller firms 'lifestyle business'
- Woman starts a business to create a job for herself and/or her family
- Lack of start-up resources self-confidence, money, networks + entering into men's world
- Entrepreneurship support system offered by state did not work for women – 'You need help to ask for a help'

FEM project – Estonian survey of female entrepreneurs, 2004-2005, N=604

#### Positive starting position

65–70% of entrepreneurs are men, but among 'potential' entrepreneurs men and women are represented equally

#### The aim of the FEM project

To create a structure for the support of women's entrepreneurship and to strengthen the role of women in local and regional development

## Regional resource centres for women in Estonia

Pärnu FEM NET Võru FEM NET Rapla FEM NET Tartu FEM NET Jõhvi FEM NET

#### **Objectives of WRCs in Estonia**

- development of female entrepreneurship
- promotion of female view in the regional and social development

- cooperation and networking of female entrepreneurs to protect the existing businesses and to develop new products and services
- sensibilisation for gender stereotypes and a gendered view in politics
- working towards a gender sensitive 'community' for the special needs and situation of female entrepreneurs

## Profile of the activities of WRCs 'One door shop'

Information and guidance
Analysis of ideas
Infodays and seminars
Idea trips
Meetings and roundtables
Exchange of opportunities of mentoring and financing
Promoting gender equality

#### Something innovative

- Childcare in seminars and workshops
- Idea trips to neighbours on local and international level – breaking the barriers
- Summer schools for female entrepreneurs
- E-meetings via Skype or chat-room

#### **Results and experience**

With one year in 5 regional WRCs – 150 women have received advice, 21 densely programmed infodays and 6 seminars for 405 participants, 200 active women are in the mailing list

- 'There have been essential the price and availability of the trainings'
- 'The events take place in the nearest area of the network'
- 'Good ideas get started, the best thoughts will be promoted'

#### Summing up

Developing the structure for women from 'zero ground' to support female entrepreneurship meant big success

– about 800 women were activated and 100 new enterprises were created.

Gender mainstreaming on national level – gender perspective implemented in Estonian Rural Development Plan 2007-2013, specialists in Ministry of Economic Affairs and Communications and Enterprise Estonia, women's resource page was opened in national entrepreneurship portal www.aktiva.ee.

The structure created in FEM needs further development and support – discussion about the role of civil

society in achieving gender equality, lobbying to create national support system for WRCs, experiences and methods carried on to the coming projects Importance of the network of national and transnational project teams – commitment, motivation and passion creates synergy and good results

Thank you for your attention!

### **Women's Resource Centres as Regional Developers**

### Marja-Leena Haataja, Association of Finnish Resource Centres

The Association of Women's Resource Centres in Finland was established in 2005 to act as an umbrella organisation for regional centres. The Association's aim is to create and improve support measures available for women in business; to improve working conditions and gender awareness in regional development; to mainstream equality regionally; and to promote multiculturalism and women's participation in society.

The Association monitors and promotes the regional, national as well as international development of the Resource Centres. We are also charged with producing quality systems that underpin the work of all the Centres. The Association also maintains international links by contributing to the work of resource centre networks and associations.

Our key task at the moment is to ensure that sufficient resources are in place for the centres to develop into strong, regional innovation environments.

Efforts to remove the division in the labour market and to promote women's skills have contributed to the creation of women's resource centres in Finland.

During the initial phase in the 1990s, resource centres were established in

Kokkola and in Joensuu. So far, the new millennium has seen the creation of six new centres – and projects are underway for several more.

In 2005, a working group appointed by the Finnish Ministry of the Interior published their report looking at the need for women's resource centres in Finland. The

report's primary aim was to bring underway the process of strengthening the viability of Women's Resource Centres and of increasing service provision in Finland to European levels.

The report also aimed to put forward a proposal for a regional resource centre programme and implementation plan. This would allow work to get underway at a dozen municipalities and provinces. The report also recommended the development of a Women's Resource Programme.

The programme, as envisaged, would secure basic funding for the regional centres and allow them to act as active regional developers and social innovation incubators in their own operating regions. Adequate resourcing of course is absolutely essential. After all, it is not possible for long-term development work to be carried out on project funding alone.

Women's Resource Centres are actively involved in regional development and work to promote women's innovation and skills. The Finnish Association for Women's Resource Centres hopes to see the regional centres develop into forums that work to mainstream equality, support women in business and offer networking opportunities for local businesses and other organisations.

The Resource Centres work closely with the public and private sectors as well as the third sector.

 In the public sector, the centres are mainly involved in gender impact assessment and equality planning

- Their private sector co-operation is focused on entrepreneurial development
- And their work with the third sector is geared towards raising awareness of women's contribution to business and promoting women's participation in society.

The call for equality to be mainstreamed has resulted in progress at the national level. However, much work remains to be done regionally, particularly in the areas of equality planning and gender impact assessment. The new resource centres offer genuine expertise in these areas and now provide training for those involved in equality planning. They also carry out gender impact assessments on regional programmes and strategies.

The Women's Resource Centres apply the Finnish centre of expertise concept to developing women entrepreneurs. Everyday experiences, good practice and apparent demand is turned into business ideas and business activity. At the same time, new business co-operation, networking and international competitiveness models are created. Above all, the Women's Resource Centres encourage women to take the plunge and go into business. It is important to note that they in no way replace enterprise agency or public advisory services.

The centres add to these services and create new innovative environments that are geared towards dealing with issues specific to women in business.

A good example of this is the Central Association of Women Entrepreneurs in Finland Business Locum Service, which serves the needs of sole traders and other small business owners who require time off for a holiday or for any other purpose.

The Ministry of the Interior's FEM project examined demand among women entrepreneurs for public services supporting business growth and foreign expansion. The lack of advisory toolkits aimed at women entrepreneurs is a Europe-wide issue. It's clear that there is real demand and a genuine role for the innovative, internationally-oriented advisory services provided by the Women's Resource Centres.

The Association is currently preparing a national Skills Programme initiative to develop the activities and skills of its member organisations and their staff. We aim to roll it out in co-operation with Finnish authorities and other development agencies.

On the European level, the resource centres have already produced much useful information on gender equality, gender systems and good practice that have the potential to promote EU economic growth, employment and competitiveness in accordance with the Lisbon strategy. The Finnish Resource Centres are very keen indeed to contribute to this important work.

# **Equal Terms a National Pilot Project Strategies and Practical Work to Promote Women Entrepreneurship**

Cecilia Boström and Marianne Karlberg County Administrative Board of Södermanland, Sweden

#### **On Equal Terms**

- National pilot project.
- October 2003 October 2007
- Run by The County Administrative Board in Södermanland, Sweden, in close co-operation with The
  Local Resource Centres in the county and NUTEK
  (The Swedish Agency for Economic and Regional
  Growth).
- Co-operation with the School of Business at Mälardalen University, Sweden, PhD student.

## Entrepreneurship in Sweden - some facts and figures

- More than 30% of start ups
- 25% of the stock (= > 100 000 companies)
- 7% owned by men and women together
- Many entrepreneurs are women!
- www.nutek.se

#### Growth

- 65% of the women entrepreneurs want to let their company grow
- 63% of the male entrepreneurs want to let their company grow
- 53% of the women entrepreneurs and 50% of the men increased their turnover with more than 10% from 1998 2001

#### Important to know about Sweden

- Taxes at local level (municipalities)
- Extensive autonomy for the municipalities/local level
- The regional administration the County Administrative Board represents the Government in the region.

## Summary – intentions for starting Resource Centres in Sweden

- Democracy
- Equal access to regional development money
- Bottom up Top down perspective

#### The County of Södermanland

- 262.000 inhabitants = among 3 % of the Swedish population
- · Manufacturing-industry and healthcare
- 9 Municipalities
- 8 Local Resource Centres
- Pilot-project, On Equal Term

#### The Aim for On Equal Terms

- To get a gender perspective in all growth- and economic development-work at local and regional level.
- To strengthen the Regional Resource Centres in the County of Södermanland, Sweden

## The Local Resource Centres in the County of Södermanland, Sweden

- 8 Local Resource Centres
- 6 since middle -90's
- 4 are run as NGO:s,
- 3 are run by a municipality
- A consultant on behalf of two municipalities runs 1.

- One with focus on ethnic minority women.
- All 8 work with women's entrepreneurship and business advising.

## The Regional Resource Centre for women in the County of Södermanland

- RRC is the co-operation between The County Administrative Board and our eight Local Resource Centres in Södermanland.
- RRC runs successful projects WERAN (Women's Enterprises Relations in business Achievements Networking) and now On Equal Terms.

## We work with women's entrepreneurship on three levels

- The Individual Level personal advice and training to women interested in business-start-ups or business-development.
- The Group Level meeting-places for networking, seminars, events, training and projects.
- The Structural Level co-operation with other organisations, lobbying for change in peoples attitudes towards women's entrepreneurship.
- · Its on on-going market analysis if you do this

#### Four thematic fields in On Equal Terms

- Methods for analysing branches; where many women run businesses. The first was made on the alternative health-sector
- Methods for gender mainstreaming in entrepreneurship policies, support and actions; Gender Focus a tool for customer- and gender- focused business advising
- Increasing knowledge about women entrepreneurship. Seminars and education on gender perspectives on women entrepreneurship
- Creating a stronger trademark for the Regional Resource Centre for women in the County of Södermanland.

## Activities 2005 and 2006 local resource centres in County of Södermanland

During 2005 and 2006 the local resource centres in the County of Södermanland worked with business advising and arranged seminars, work-shops, entrepreneurial education and fairs 2005–397 different activities re ached more than 4000 participants

2006–262 different activities reached over 5400 participants

### Activities by the project leaders 2006

Cecilia Boström and Marianne Karlberg have the responsibility to spread information and knowledge about results and methods from Equal terms

During 2006 the project leaders held 57 different seminars and workshops at regional, national and international meetings.

We reached more than 1200 participants.

### Lessons learned ...

- Focus on a specific target-group
- Work on all three levels (individual group structural)
- Make Your work in LRC visible to others (statistics, indicators, contact with media...)
- See LRC:s work as a question of economic development and growth –not "just a gender equality question".

### ... And more lessons learned ...

Find support from strategically important persons
 both men and women

- Co-operate with other agencies working in the area of business-creation.
- Form a network of RC-workers.
- We have a unique knowledge of gender combined with entrepreneurship- and regional development questions.
- Keep the Bottom Up Top Down perspective.
- Think about advantages and disadvantages with different ways to organize a resource centre.
- The need of joint knowledge and education; for all women working in the resource centres.
- Think about how you plan the order of succession and transfer knowledge.

### On Equal Terms will make a difference in our county since:

- We develop methodologies that take advantage of women's entrepreneurial spirit, in practice as well as in policymaking.
- We integrate (mainstream) the methodologies into the infrastructures for local and regional development as well as the entrepreneurship support in our county.
- We make women entrepreneurs' contribution to economic growth visible.

### From a Micro Credit Model to a Micro Finance Institute

### Joyce Kimwaga Lundin, NEEM WRC in Katrineholm, and Margareta Spang, BalticFem WRC in Norrtälje, Sweden

### Partnership for Integration, Growth, Entrepreneurship and Diversity

- Project (2006-2007) funded by
  - NUTEK
  - ESF Mål 3, Stockholm
- County administrative board of Stockholm
- The region of Sörmland
- · County administrative board of Östergötland
- The region of Västra Götaland

Local support: Roslagens Sparbank in Norrtälje

### Lead partner and project owner: BalticFem, project coordinator Margareta Spång

BalticFem is a non governmental inter regional organisation, based in Norrtälje, Sweden.

The main aims of BalticFem are:

Our commitment to gender equality – we believe that a just and prospering society is only achieved if all members in it, both women and men, have the same rights, obligations and possibilities. Our interest in employment and entrepreneurship – only if people can support themselves through a legal income of their own, can we achieve a truly sustainable development that benefits all citizens. Our knowledge of the Baltic Sea Region and the specific challenges and advantages of this, our home region.

### Process leader Micro-credits, Joyce Kimwaga Lundin, NEEM

NEEM – Network for entrepreneurs from ethnic minoritiesNEEM is a NGO based in Katrineholm, Flen and Vingåker municipalities in Södermanland county. Our foremost ambition is to promote entrepreneurship among women from ethnic minorities and trim down the unemployment rate. Our aspiration is to make ethnic minority, entrepreneurship, visible, noticeable and bring to the fore its importance in the business world and on the labour market. We want to make Katrineholm, Flen and Vingåker Municipal Councils into a centre for entrepreneurs from ethnic minorities.

Our basic methodological strategy is based on action learning model with emphasis on the immediate practical

application of new knowledge and skills. We foster active and maximum participation. Networking, Empowerment, Encouragement and Motivation are our slogan. Participating in the project are also 10 coaches associated to WRC in four counties, Stockholm, Sörmland, Östergötland and Västra Götaland.

#### The aim of PITEM

- The development of a functional and sustainable Swedish micro credit model
- 10 networks of 5-10 women entrepreneurs, each with a coach from a local WRC has participated. Each group has had access to SEK 50.000 for capacity building activities.
- The cohesive factor in the different PITEM's activities has been the networking aspect. We have employed working methods which emanate from women's needs, engagement, interests and integrity focusing on gender equality, diversity and anti-discrimination
- We make use of pedagogic models and methods emanating from non-formal adult education, where the dynamic element is network learning.
- A handbook for micro credits has been produced with the target group, stakeholders and promoters of entrepreneurship in Sweden.
- Target Groups
  - Policy makers and business promoters
  - Women from excluded groups wanting to start up their own businesses

Entrepreneurship as a process, with micro credits as a tool

### The six compartments/phases

#### 1. Mobilization

Here we give the tools to mobilize the organization, the coach and potential participants. The term mobilization is in direct relation to the term empowerment, which deals in individuals capacities to decide about and act in their own life. Exclusion breaks down this ability, why a mobilization in networks is a conscious choice of strategy with operators with a commitment that aims at women

of their own accord will find ways to support themselves, make their own livelihood. Mobilization in network with a systematic development process also opens up for a broader view on the term entrepreneurship.

### 2. Coaching

Network building in groups. The coach inspires and the participants do the job. Here the coach is given the tools to organise, lead, implement and evaluate her work.

### 3. Business development

From life idea to business idea. During this phase in the process the network participants need to gather advice from experts within different fields. This can happen both individually and in group. In the form of workshops or seminars. The strength of the model is the roll of the coach to negotiate elementary knowledge about the importance of working systematically with business planning etc

#### 4. Assessment

Business advisors are used to making assessments but ignorant of the importance of gender equality and diversity. During the establishing phase it is often difficult to persuade business advisors about the sustainability in the business idea that the individual entrepreneur believes in herself. This is especially true if it concerns manufacturing and/or selling of goods and services, who is perceived as foreign. Here the difference in approach is the largest.

#### 5. Loan

One difficulty is that givers of loans generally are used to business establishment, that demands relatively large loans which are given against different type of sureties. Different types of "imprisonment effects" of the welfare systems also have influence.

#### 6.Support

Follow-up, support in networks. According to statistics the first three years after starting a business are the most critical for the survival of a company. The main aim with this compartment is to stimulate to stabilization/growth in a company and also to establish help to self-help. This not the least because the idea of what distinguishes a good entrepreneur lives as strongest then, both with the entrepreneur herself, and with business promoters and loan givers.

### From a micro credit model to a micro finance institute

PITEM II finishes October 31, 2007

- NEEM will lead the project MFI, MICRO FINANCE INSTITUTE for self-employment, social and economic integration, January 2008 to December 2010.
  - The Swedish Counties of Sörmland, Östergötland, Uppsala, Västra Götaland and Stockholm

### **Summary**

Microfinance aims to support groups with a week position on the financial market, loan and savings is the core. Micro finance is a method for supporting entrepreneurship that has gained attention around the world. A European network for microfinance, with the secretariat in Paris, has been founded. The method now exists in 21 European countries.

The purpose with the Micro finance institute is to promote women creativity and entrepreneurship, and to increase the potential for sustainable growth by reducing the social and economic exclusion.

### The goal of the project is

- The development of a SWEDISH MICRO FI-NANCE INSTITUTE for self-employment, social and economic integration
- Organisational development and quality assurance of WRC (women resource centres) together with further development of the cooperation between WRC and the social economy organisations (i.e. Companion etc).

### **Our products**

will be tailor-made programs, micro credits and savings. **The target groups** 

are women and foremost immigrant women.

### Our strategy is

Trust in our partners (the target group) through personal relations Cooperation with operators within the financial sector, broadened cooperation with decision makers within public and private sectors, both on local, regional, national and EU – level Linking of micro finance products to the mainstream services of the banks Close and continuous follow-ups and evaluations to increase the ability of long-term entrepreneurship Communication and information based on ICT The project comprises five counties and within them two large cities.

# WINNET Europe – An Infrastructure and Tool for Women's Participation in Regional Development and Growth!,

### Britt-Marie Söderberg Torstensson, WINNET Europe

### **Background**

- RECITE II ENREC 1998-2001, Italy, Sweden, Greece and Finland
- Interreg 3 C W.IN.NET 2003- 2006, 17 partners from 9 Countries, County of Gävleborg, Sweden, lead partner

### **WINNET Europe**

- Established on the 20 th of June 2006
- 600 WRC s around Europe
- In 21 of 27 EU member states
- National WRC s , Regional WRC s Local WRC s in strategic partnerships with key stakeholders on all level

### The Mission of WINNET Europe is to;

- The strengthen the role of WRC s as key actors of regional and local growth and thereby support the participation of women in regional and local development, increasing thereby Europe's competitiveness and achievement of the Lisbon Strategy goals.
- Assist the implementation of the objectives of the European Union in the employment and social affairs area, as set out the Roadmap for equality between women and men 2006- 2010 and the European pact for Gender Equality and the European Social agenda.
- Enhance a gender equal perspective in co-ordinated strategic use of European, national and regional resources
- Be actively involved in opinion making and communicating women's experiences in EU 27
- Increase women's influence on the labour market and the society as a whole an a European, national, regional and local level
- Contribute to create new permanent jobs for women by supporting women's own ideas, innovation and entrepreneurship

- Promote the empowerment of women and their social inclusion
- Enhance women's use of ICT and their active participation in the information Society

#### The Infrastructure

- Four focus areas of WRC s in line with the key EU priorities the four workshops
  - Gender Equality Perspective in Regional and Local policies
  - Entrepreneurship and SME development
  - Gender Equality Perspective on Innovation and ICT
  - Social inclusion and Women's Opportunities on the Labour Market
- A web based IT infrastructure for EU 27 www.winneteurope.eu
  - To deliver continiously updated information about key issues of regional development
  - To carry out on-line analysis
  - To deliver e-services in co-operation with the EU
- Ensured quality certification and transparency through indicators

### For the Future

- The Nr. 1 challenge: to integrate a gender perspective in regional policies to secure sustainable regional growth
- To promote women's participation in Structural Funds and European programmes
- An Action Plan to secure WRC's and thereby women's participation in sustainable regional development
- WINNET Europe is there to contribute to economic growth and jobs in all regions of Europe!

### **Panel Debate**

The panel debate during the Conference involved the following participants:

- Tarja Cronberg, Minister for Employment in Finland
- Jan-Erik Enestam, Secretary General of the Nordic Council of Ministers
- Kaisa-Leena Lintilä, Director of Regional Development, Ministry of Interior in Finland
- Britt-Marie Söderberg Torstensson, President of WINNET Europe & NRC
- Ann-Christin Samuelsson, Responsible for the Women Resource Center Programme, NUTEK, Sweden
- Katarina Pettersson, Senior Research Fellow, NORDREGIO

The moderator at the Conference, Ulf Johansson, asked the participants to answer the following questions:

- What do you think is the most important issue to secure the gender perspective to be real in European Regional Policy, development and entrepreneurship?
- How do you want to proceed to secure gender equality in a Nordic BSR and European perspective and what is the next step?

The participators of the panel all agreed on the fact that the gender equality issue is very important when it comes to securing regional competitiveness in Europe. Gender equality is also very important for regions facing economic change.

It is now time to act and also to increase the efforts, so we together can accomplish the mission for a gender equal European society at all levels. The panel also agreed on the fact that the results of the Conference were a platform for how to proceed. This platform is a very good start for the work towards accomplishing gender equality in regional development and growth during the period 2007–2013.

## Introduction to the Workshops

### The overall theme for the workshop session at the Conference were;

How can Women Resource Centres and Regional Actors Cooperate to Attract Resources and promote Women's Entrepreneurship and Participation in Regional Development.

There were also four different sub-themes:

- Gender Equality Perspectives in Regional and Local Policies 2007–2013
- 2. Women's Entrepreneurship and SME development
- 3. Gender Equality Perspectives on Innovation and ICT
- 4. Social Inclusion and Women's Opportunities on the Labour Market

The expected results from the workshops were ideas on long-term action plans focusing on:

- WRCs as drivers for regional development and entrepreneurship promotion in co-operation with other regional actors
- Women's participation in European Structural Funds programme 2007–2013

### Methodology

The point of departure for the methodology used during the workshop session was based on the "democratic dialogues" outlined by the Norwegian researcher Björn Gustavsen. It is a process for exchange of ideas between the participants. The dialogue should continuously lead to agreements that create a basis for action. All participants are responsible for actively expressing their own ideas as well as making possible for other to express themselves. All persons involved must be given opportunity to participate.

Inger Danilda, Encounter AB acted as process leader for the session and all workshop groups worked with the same two questions.

- 1. Outline a maximum of three goals for the local (regional) work during 2007–2013 in order to increase gender equality, women's participation in EU programmes and co-operation between WRCs and other local (regional actors). The goal should be measurable and linked to each specific workshop theme.
- 2. Outline key actions in order to reach the goals.

# Workshop 1:

# Gender Equality Perspectives in Regional and Local Policies 2007–2013

### Introduction to the Workshop: Liisa Horelli, Helsinki University of Technology

### Roadmap for equality between women and men:

- Gender issues, such as the pay gap seem to deal with multifaceted problems that reflect a wearies of structural and long-term gender inequalities.
- They are wicked problems

### Results from the midterm evaluation of 2000-2006

- Engendered programmes produces more gendersensitive projects
- In spite of the allocation of 70 % of the resources to gender –sensitive measures only 40 % oft the projects were gender-sensitive or women –friendly.
- Mainstreaming programming and implementation do matter.

### An evolutionary approach to development and evaluation

- Based on complex coevolving systems theory (CES) in which new insights, practices and capacities emerge and coevolved with different partners
- WRCs provide a space of possibilities

### Another example: Coordination and governance through time planning

A scheme over type of integration in combination with the degree of equality in regional policy was presented.

The introduction ended with the task of the workshop:

How can WRCs and other regional actors cooperate to promote women's entrepreneurship and innovative regional development?

Outline three measurable goals for the local and regional development that will increase gender equality and women's participation in EU programs cooperation between WRCs and other actors.

#### 1. Goal

Gender sensitive authorities

**Actions** 

- Round table discussions
- Education in gender issues at all levels -in public and private sectors and the political system
- Mentoring
- Analyses of consequenses of an unequal society on a regional level
- Network of women
- High level political commitment (ministry level)
- Monitoring of training
- Cooperation WRC ministry
- Driver license in gender
- Suggest implement and evaluate three improvements for gender in regional policy during three years

### 2. Goal

Gender equal representation in regional processes (business, politics, leaders)

#### **Actions**

- Lobbying
- Legal base for gender equality

Gender Quotas

Action plans

National/regional/local

Awareness raising

Kinder garden, school, population in general, politicians, Entrepreneurs, Bureaucrats, media.

- Mentoring
- Create a climate of reconciliation workplaces for family and work life, for both women and men
- Round tables (four times a year sanctions/rewards)

#### 3. Goal

WRC as a permanent round table/forum – (antenna, orchestra and conductor)

### **Actions**

### Common plan

Promote/implement actions, the decisions lead to commitment

Monitoring/women's watch

Long lasting, stable financing

Regional and national facilitator Participation consultation

# Workshop 2:

# Women's Entrepreneurship and SME Development

Introduction to the Workshop:
Marianne Karlberg,
Host: The County Administrative Board
of Södermanland, Sweden

Presentation of Equal terms a national pilot project under the headline:

Strategies and practical work to promote women entrepreneurship Mrs Cecilia Boström and Mrs Marianne Karlberg

### The Aim for On Equal Terms

- To get a gender perspective in all growth and economic development-work at local and regional level.
- To strengthen the Regional Resource Centre in Södermanland County.

### The work was done with women's entrepreneurship on three levels:

- The Individual Level personal advice and training to women interested in business- start-ups or businessdevelopment.
- The Group Level meeting-places for networking, seminars, events, training and projects.
- The Structural Level co-operation with other organisations, lobbying for change in peoples attitudes towards women's entrepreneurship.

### Four thematic fields in On Equal Terms

- Methods for analysing branches where many women run businesses. The first was made on the alternative health-sector.
- Methods for gender mainstreaming in entrepreneurship policies, support and actions. Gender Focus a tool for customer and gender- focused business advising.
- Increasing knowledge about women entrepreneurship. Seminars and education on gender perspectives on women entrepreneurship.
- Creating a stronger trademark for the Regional Resource Centre for women in the County of Söder-

manland.

### Lessons learned...

- Focus on a specific target-group
- Work on all three levels (individual group structural)
- Make your work in LRC visible to others (statistics, indicators, and contact with media...)
- See LRCs work as a question of economic development and growth –not "just a gender equality question".

#### ... And more lessons learned.

- Keep the Bottom Up Top Down perspective.
- Think about advantages and disadvantages with different ways to organize a resource centre.
- The need of joint knowledge and education for all women working in the resource centres.
- Think about how you plan the order of succession and transfer knowledge.

### On Equal Terms will make a difference since:

- The projects develop methodologies that take advantage of women's entrepreneurial spirit, in practice as well as in policymaking.
- The approach is to integrate (mainstream) the methodologies into the infrastructures for local and regional development as well as the entrepreneurship support in the county.
- Women entrepreneurs' contribution to economic growth will be made visible.

#### 1. Goal

**Education and integration** 

#### **Actions**

Course in school
God books in entrepreneurship
Case studies

### 2. Goal

**Women Resource Centre** 

#### **Actions**

To remove from medieval to modern Open days of resource centres Success stories

#### 3. Goal

Helping up starting business

**Actions** 

Support

Best practices

Role models

Individual and Structural level



# Report Result of Workshop 2 - Women's Entrepreneurship and SME Development

#### Goal 1:

WRCs is taking part in Regional Development program as an experienced and accepted partner.

### Group 1:

- Lobbying on central, regional and local level to include WRC as a compulsory partner.
- Make alliances with supporting partners and decision makers.
- WRC offers and present continuously relevant facts, statistics, role models, and success stories in media, political organisations.
- Have more fun!

### **Group 2:**

- Invite yourself into decision making process
- Aggressive exposure (media)
- Networking, networking ...
- Open days invite different stakeholders to view/ experience success stories
- Co-operation with schools, higher educational institutions
- Awards annual and thematic.

#### Goal 2:

Help on starting up new businesses. We need more advisors, coaching and more education to promote entrepreneurship.

### Group 3:

Structure:

Business advice based on "real needs".

Education for business advisors:

- 1. Sector specific knowledge.
- 2. Gender knowledge.
- Individual:

Local support.

Inspiration/meeting points for (female) entrepreneurs and potential entrepreneurs.

Diversify amongst business organisations/actors.

### Group 4:

- Coaching
- Mentoring
- Fellow-entrepreneurs
- Network
- Financial support
- Best practise
- To find money, resources much, much money!
- Role "mothers"
- Advisor with paper work
- Counselling
- To find information to establish a company
- Authorities speak the same language as customer!

#### Goal 3:

Entrepreneurship education as an integrated part of health care education and in other branches/industries where women are in majority.

### **Group 5:**

- Integrate education from 7 years age in entrepreneurship.
- Handbook in entrepreneurship.
- Entrepreneurship trainee in high school.

### Group 6:

- Early start.
- Into the curriculum.
- Courses for all students (a short introduction and a longer with different areas) based on case studies/own ideas.

#### Other goals that were not given priority to;

- To create an enabling and nurturing environment to educate and support our children
- (1-100 years) to be competitive entrepreneurs for the forthcoming decades
- In year 2013 40 % of the start-ups are founded by women (in EU)
- Woman must be able to choose between man/woman business adviser
- WRCs being paid participating in meetings in local society
- To reach women in small and remote areas.

# Workshop 3:

### Gender Equality Perspective on Innovation and ICT

Introduction to the Workshop:
Angele Giuliano, Foundation of Women
Entrepreneurs, Malta
Host: Lulea University of Technology
and Innovations

### **She Figures? Or not?**

- Do we have enough females in ICT?
- Is there untapped potential?
- Is the female foray into ICT a short-term love affair? Where do they all go?
- Are there still glass ceilings & sticky floors?

### A sorry future...

- Women in ICT underrepresented
- ICT literacy amongst women drops

- ICT Career option seen as short term
- · Not enough businesses understand the

### **Untapped potential**

Businesswomen shy away from choosing ICT as a sector



# Presentation of Research; Women's Promotion of Innovation and ICT

# by Malin Lindberg, Lulea University of Technology and Innovations

New products, services, methods, processes, technologies or experiences that have been taken in use and given some kind of value in the society from Per Frankelius in "Innovationer" (2005)

Innovation policy in Sweden & EU Funding for innovation systems via ERUF, ESF, RTP, Vinnova, Nutek etc

### What is an innovation system?

A platform where actors from different spheres of society further innovations by transforming knowledge into new products and services

### A new way of thinking...

- Women Resource Centres as innovation systems
- Promoting womens innovation and ICT on local, regional, national and European level
- Development of a system for Internet access in sparsely populated areas of northern Sweden.
- Women as driving forces in the innovation system of SNC

The introduction ended with a Call for Action and was discussed in the workshop!

#### What needs to be done now?

- How can Women in ICT cluster & join forces?
- Who are the actors/multipliers?

### Additional Best Practices for Women and ICT and Innovation:

#### Doris, WRC:

A regional resource centre for equal opportunity, gender and techniques

### What is the purpose of DoRiS?

- To break the gender segregated labour market within the field of technology
- To broaden the recruiting basis in the region by increasing the number of women applying for technical education and professions.

### What is the project idea of DoRiS?

To create a forum for exchange and development of knowledge as well as for research in the following fields:

- · Equal opportunity
- Gender
- Technique

### What are the objectives of the DoRiS project?

- DoRiS creates focus groups with representatives from the industry, education and local communities that have competencies and are interested in a co-operation in the following fields
- Recruiting
- Education
- Mentorship / networks
- Working environment /working organisation
- Launch a transnational project

### What implements can the focus groups use?

A specific budget

# Information and study material, videos, working material for teachers, series of reports Education for pre-school and primary school teachers

- Technique and gender (5 credits) at the University College of Gävle
- Natural science and gender (5 credits) at the University College of G\u00e4vle

#### Finances pre-studies and evaluations

Supports the development of research projects; for example within technique didactics, which is an opening to change teaching in school.

### Disseminates the results of research projects

 We want to encourage research within technique didactics to improve education provided at the universities and change teaching in schools.

### What will the work of DoRiS and the focus groups lead to?

To create permanent changes through knowledge development within the fields of recruiting, education, networks/mentorship and working environment /working organisation this in its turn will create changes in: Industry, Education, Local communities regarding the increasing amount of women and of men in the field of technique

www.doris.nu

#### And a Provocation

- Don't think too long (and no Googling)
- Mention 3 important women and 3 important men in ICT field in the world

### 1. Goal

Change the perception of ICT's employment to include creative industries and to widen the definition of ICT for women.

### **Actions**

- More inclusive in the idea of innovation
- Include more women examples in images of engineers and scientists (in ICT)
- Launch EU-program to introduce a concept of ICT creative industry

### 2. Goal

Change the stereotype of inventors and innovations = include both women and men

#### **Actions**

- A programme to work with change of role models
- A showcase of the wider use of ICT in industries with a gender perspective
- Launch Top-Down education programme for young people and to their parents on creative industry
- Campaign to expose innovation systems within creative industries where women already are
- Talk to employers to promote supply, bottom up approach

#### 3. Goal

An European Centre for women and ICT

### **Actions**

- Create a web portal to make it visible
- Mobilising existing partnerships
- Involve ICT companies in processes of building structures
- Use the actual ICT companies virtually

# Workshop 4:

# Social Inclusion and Women's Opportunities on the Labour Market

### Introduction to the workshop: Britt Schönbeck, WRC Expert, Sweden

Do women choose part time jobs or do part time jobs choose women?

A feature of many female-dominated workplaces is that the work is organized in such a way as to facilitate parttime employment. When fulltime work is the norm, parttime work is a deviation and a signal to the employer that the employee has important commitments besides the job.

Tasks that are organized in the form of part-time work therefore often lack advancement opportunities. Large sectors of the municipal labour market with its femaledominated jobs are characterized by part-time organization. And as the jobs are organized for part-time work they remain partial labour market for women. (Gunilla Fürst "Sweden the equal way)

### Women and men on the Labour Market in Sweden

Legislation guaranteeing women a lifelong connection with working life, the right to parental leave and part-time employment has at the same time conferred distinctive characteristics on female labour that impede integration in working life on the same terms as men. The generous rights granted women have had shut-out effects. The division of labour between paid and unpaid work and labour market segregation are here interconnected. (Gunilla Fürst "Sweden the equal way")

# Individuals at the age of 20–64 in reference to their work market and working time 1970–2005

A number of factors contribute to the development of a special partial labour market for women in connection with part-time work. It may be advantageous from a business viewpoint to establish certain jobs as part-time jobs as they then become attractive to those interested in part-time work. Job content and other work conditions may

be such that few people are prepared to take on these jobs on a full-time basis. Many arduous jobs in the care sector and in manufacturing have become women's jobs because they can only be performed on a part-time basis.

Thus part-time work is a feature of many femaledominated fields of activity, but there are other characteristics as well, such as jobs requiring qualifications more traditionally linked with women than with men or vice versa. In this sense, occupations and jobs are genderized. When women are viable labour in certain jobs and men in others, preconceptions about female and male jobs are consolidated. Certain jobs have become women's jobs because women have remained in them and men have quit them. What is actually a cause of adapting to prevailing conditions, which in turn leads to the opinion that women and men possesses different characteristics. Employers recruit the sex that in their experiences is best suited for the job. (When the recruitment process is generalized and simplified in this way, the practise is called "statistical discrimination" researcher, Gunilla Fürst "Sweden - the equal way")

### Female and male employed aged 16–64 by sector (per cent)

- Because women have not competed with men for the same jobs they have not been able to acquire such a strong position in the labour market? The arrival of women has largely coincided with its expansion, especially in the public sector – jobs that women had previously performed in the home without pay.
- Nor have women competed with men to any great extent when entering industry, the retail trade or other traditional mail sectors. The arrival has coincided with the growth of these sectors and emergence of new tasks. Women have either been given the new jobs or taken over old tasks that men have left for new and often more skilled and better-paid jobs.

### Male opposition

- Many women have encountered male opposition when entering traditionally male-dominated occupations and fields of work. There are various theories about why this male opposition exists.
- A. One theory is based on the crowding hypothesis, which is supported by current Swedish data. It points to a connection between female dominance and lower pay, even in the case of occupations with the same work-content characteristics.

- B. Male opposition to letting women into their occupations may also be explained in historical terms on the basis of the special women's wages paid prior to 1960. Women constituted cheaper labour and were a genuine threat to men in the labour market.
  - Occupations requiring comparable and similar qualifications are less well paid if they are female-dominated. So it might be said that there is certain logic in the reluctance of men to admit women to traditional and typical male jobs.

(Gunilla Fürst "Sweden the equal way")

C. Researchers have viewed the principle of equal pay as a reason why special women's jobs have emerged in male-dominated branches. If women were to receive lower pay, they had to be in other kinds of jobs with lower status. In this respect, male employers and wage earners entered into an alliance. Employers continued to have access to cheap labour and the men were able to retain their supremacy at work.

### Reflections on an evaluation of a project.

Young well-educated women in the technology sector were coached during their first year in their occupations. Most of the women in the project had chosen and finished a very tough education and were therefore expected to be strong and resolute.

The experience was however that many of them when establishing in their occupations, they regarded themselves as inexperienced and ignorant, unsure of themselves and with vague perceptions of what to expect of working life.

We have more or less taken for granted that the women who make non-traditional choices of education and occupation make active choices from a wish to work in the area of technology.

We also presumed that they are aware of that they act against the norm in society and that that can have certain consequences for them.

### **Conclusion comments**

 Many very well educated young women think they have reached equality with men but when they have to compete with men they fall behind.

- They subordinate to men when they experience difficulties to understand the codes in workplaces that are organized for men.
- This can be part of the explanation why women fall behind in wages and career even before family is an actual issue.
- An important conclusion is that university studies need to be strengthened in some ways to better equip women for the demands and expectations in the labour market.
- Young women could profit from better knowledge of structures in the labour market and gender structures in general.
- We can expect more well educated persons as clients in the job centres in the future. Many of them have diffuse knowledge of the work life and job demands. Some have idealistic views on work life.

### Result of the workshop

After the introduction the participants discussed and suggested goals on the topics for the workshop. The participants prioritised three goals, which lead to a group discussion what actions are necessary to do to reach these goals and for the presentation in the plenary session.

### **Overall Goals**

- 1. Break segregation
  - Vertical segregation on the labour market, -horizontal, power, payment, decision making
- 2. Make women combine
  - Private (home) life, -work life
- 3. Nobody going to quit their jobs because of sex/gender
- 4. Knowledge about gender mainstreaming
- 5. Desegregation of the labour market
- 6. To encourage women in decision making positions
- 7. To remove gender stereotypes in families and labour market.
- 8. Fight gender pay gap

#### 1. Goal

Knowledge about gender mainstreaming

#### **Actions**

Policymakers Shadow group to examine policy decisions from a gender perspective.

- Education
- **Training**
- Promotion
- Gender impact assessment
- **Budgeting approach**

Do mainstreaming at all levels and support other women in their efforts

Spreading positive information instead of negative.

### 2. Goal

Desegregation of the labour market

### **Actions**

Support your daughters and sons!

#### 3. Goal

To encourage women in decision making positions

### **Actions**

Education in all levels in the community

- School
- Companies private and public sectors Civil society (sports, family, media. mass culture)

School activities on how to make decisions, quota places on decision-making.

Give support and knowledge on how to demand space and be a leader.

# **Presentation of the Workshop Results**

The goal for each workshop was to outline a maximum of three goals for the local (regional) work during 2007–2013 in order to increase gender equality, women's participation in EU programmes and cooperation between WRCs and other local (regional actors) The goal should be measurable and linked to each specific workshop theme and to outline key actions in order to reach the goal for Women Resource Centres as a infrastructure for Women's participation in regional development and entrepreneurship.

### **Goal 1 Implementation of WRCs**

Implementation and establishment of Women Resource Centres (WRCs) in all EU member states as an actor for women's active participation in regional development and sustainable growth and competitiveness, 2007–2013

### Goal 2 Strategy plans for WRCs 2007–2013

Strategy plans for WRC s as an actor for women's active participation in European Union member states for national, regional and local development for growth and entrepreneurship built on the result of the conference

### Future actions within;

- A European, Nordic, Baltic Sea Region (BSR) and Poland perspective
- All other European member states, a perspective on East, West and South regions.

### Goal 3 Development of Action plans 2007–2013 in all EU member states

 Development of national, regional and local action plans in all EU member states with focus on how to build up an infrastructure of WRC s, to secure women's participation in regional development for growth and entrepreneurship.

#### With focus on;

The structural, social and regional development in EU programs, 2007-2013 as well as in other European programs to reinforce EU competitiveness with a gender perspective.

### **Purpose**

To build up the know how, knowledge and experiences on how to build up an infrastructure of Women Resource Centres, WRC s in Europe.

### Method

- Use the content and result of the 19th of October 2007 conference as a ground for future actions within EU member states.
- Always with a dialogue or round table discussion between European, national, regional and local actors for regional development and entrepreneurship, 2007–2013.
- Documentations of activities and actions plans, dissemination and evaluation to secure the result and ongoing action oriented development and research.
- Pilot projects within interregional, regional and local levels in all EU members states, for example; Nordic
   Baltic Sea Region and Poland.
- Interregional and transnational cooperation between WRCs, regional and local actors in all EU members states.
- Use for example; the Interreg programs 2007–2013 or other connecting EU programs.
- Secure virtual and interactive communication for effective use and development of cooperation.

### Example of ideas for future actions in all EU member states

- The results from the workshops of the 19th of October 2007 seminar shall be disseminated in all European member states. That will secure an ongoing development of WRCs and also help the WRCs in their work to prepare for circulated seminars with a south, east and west European region perspective.
- The knowledge on how to start and run a national, regional and local WRC shall be disseminated in all European member states.

#### **Activities**

### Result from the workshops; Circulated Seminars in EU members states

 Start up in East, West and South regions of EU member states, with the same context and concept as in the Nordic Conference 19th of October, 2007

### Results of W.IN.NET thematic network and WINNET Europe activities should be disseminated

 Continue the work, spread the knowledge on how to build up WRCs. How to start, and run and to establish partnerships with international, national, regional and local actors and authorities in EU member states

### The result of the Interreg III B project FEM will be used for future actions and cooperations

- The creation of action plans for cooperation 2007– 2013.
- Funding possibilities, for example EU funding through projects.

### Develop and start a Train the trainers WRCs training

- There is a need of training to increase the know-ledge and experiences how WRCs can be an actor to implement and to secure gender mainstreaming in regional development 2007–2013.
- Leadership training and knowledge on how to start and run WRC s.

# Round tables and meetings with European, national, regional and local authorities and politicians or other actors

- Discussions on gender equality issues within regional policies for growth 2007–2013.
- How to secure the gender perspective in regional development and entrepreneurship.
- WRCs as an actor for women's participation in regional and local development and entrepreneurship, 2007–2013.

 Presentation of, and discussion of, and dissemination of the result from 19th of October, 2007 conference.

#### Time frame

1 January 2008 - 31 December 2010

### Ideas for future partners and partnership and possible funding and financing

- WINNET Europe
- European Commission, Regional Policy 2007–2013,
   Roadmap for Gender Equality
- NRC, Swedish National Federation of WRCs
- The Finnish Federation of WRCs
- The Nordic Minister Council
- The Finnish Ministry of Interior
- The Swedish Ministry of Enterprise
- NUTEK, Sweden
- Others

### **Proposal for 2008**

To secure the implementation of the Women resource centres as an actor for women's participation in national, regional and local development in all European Member states with a south, west, north and east perspective.

- Creation of a Nordic Baltic Sea platform with the assignment to secure the implementation of WRCs as an actor for regional development and entrepreneurship for project development within EU programs such as; Interreg and others 2007–2013.
- Dissemination of the knowledge and promotion of WRCs as a tool for women's participation in regional and local development for growth and entrepreneurship with start in January, 2008.

### **Annexes**

 Please, visit www.winneteurope.eu, click on document and presentations for speeches, power points from workshops and the participants list.

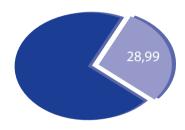
## **Annex (1) Evaluation**

# Summary of the Conference Evaluation Based on the On-line Questionnaire

### 1. Participating in the evaluation

28,99~% of the participants have answered the on-line questionnaire within two weeks after the event.

### **Participating evaluation**



# Number of people answering the question: 49 • Gender Equality Perspektives in Regional and Local Policies 2007–1013 32.653 % • Women's entrepreneurship and SME development 30.612 %

4. The participants field of interest in regard to

Fields of interests regarding the session

the conference

- Gender Equality Perspective on Innovation and ICT 22.449 %
- Social Inclusion and Woman's
   Opportunities on the Labour Market
   14.286 %

### 2. All respondats have given their e-mail-address.

### 3. The stakeholder division of the respondents:

| Stakeholder                              |          |
|--|----------|
| Number of people answering the question: | 49       |
| • EU                                     | 2.041 %  |
| • Politician                             | 2.041 %  |
| Public authority                         | 16.327 % |
| • WRC                                    | 28.571 % |
| Actor regional developmant               | 6.122 %  |
| Actor Structural Funds                   | 0 %      |
| Research / University                    | 4.082 %  |
| Private company / SME                    | 14.286 % |
| NGO / Network / projekt                  | 26.531 % |
|  |          |

### 5. The content of the conference received the following marks:

| Content                                   |          |
|---|----------|
| Number of pe ople answering the question: | 49       |
| • 5                                       | 42.857 % |
| • 4                                       | 34.694 % |
| • 3                                       | 22.449 % |
| • 2                                       | 0 %      |
| • 1                                       | 0 %      |

### The comments emphasized:

- · All participants were very involved
- The conference contribution of the high level keynote speakers was interesting, but the research presented was not so good. Besides the key-note speakers there were not many charismatic speakers.
- The conference gave a good comprehensive view.
- Too bad there were not more men, in the audience.

### 6. The presentations of the conference:

| Presentations                            |          |
|--|----------|
| Number of people answering the question: | 49       |
| • 5                                      | 30.612 % |
| • 4                                      | 48.98 %  |
| • 3                                      | 20.408 % |
| • 2                                      | 0 %      |
| • 1                                      | 0 %      |

### The comments regarding presentations:

- The presentations of the three key-note speakers and of the FEM project were pointed out as good examples by several participants.
- More time for the project presentations would have been valuable (devoting time to projects instead of the panel-debate).
- Reading from paper should be avoided at this type of high-level conferences.

### 7. The organization of the conference:

| Presentations                            |          |
|--|----------|
| Number of people answering the question: | 49       |
| • 5                                      | 44.898 % |
| • 4                                      | 46.939 % |
| • 3                                      | 8.163 %  |
| • 2                                      | 0 %      |
| • 1                                      | 0 %      |

### Comment regarding organization:

- The speeches should have been available beforehand, it is than much easier to follow longer presentations.
- Good food, nice welcome, central location, working microphones...

### 8. Workshop 1: Gender equality perspective on Regional policies 2007-2013:

### Gender Equality Perspectives in Regional and Local Policies 2007–2013

| Number of people answering the question: | 20   |
|--|------|
| • 5                                      | 35 % |
| • 4                                      | 35 % |
| • 3                                      | 15 % |
| • 2                                      | 10 % |
| • 1                                      | 5 %  |

### 9. Workshop 2: Women's entrepreneurship

### Women's entrepreneurship and SME development

| Number of people answering the question: | 21       |
|--|----------|
| • 5                                      | 28.571 % |
| • 4                                      | 38.095 % |
| • 3                                      | 28.571 % |
| • 2                                      | 4.762 %  |
| • 1                                      | 0 %      |

### The comments point out:

- The leader of this workshop was very professional and it was exciting to discuss the different cases.
- Good and strict facilitation made people engaged and focussed.

### 10. Workshop 3: Gender equality perspective on Innovation and ICT

| Gender Equality Perspective on Innovation and ICT |         |
|---|---------|
| Number of people answering the question:          | 16      |
| • 5   | 37.5 %  |
| • 4   | 43.75 % |
| • 3   | 12.5 %  |
| • 2   | 6.25 %  |
| • 1   | 0 %     |

### 11. Workshop 4: Social Inclusion and Women's Opportunities on the Labour Market

### Social Inclusion and Woman's Opportunities on the Labor Market

| Number of people answering the question: | 15   |
|--|------|
| • 5                                      | 20 % |
| • 4                                      | 40 % |
| • 3                                      | 20 % |
| • 2                                      | 20 % |
| • 1                                      | 0 %  |

### 12. Participants project experience with Women Resource Centres:

### Are you involved / have you been involved in any projects with Women Resource Centres?

| Number of people answering the question: | 49       |
|--|----------|
| • Yes                                    | 63.388 % |
| • No                                     | 30.612 % |

### 13. Participants interest in getting involved in projects with Women Resource Centres:

### Are you planning to be involved in projects with Women Resource Centres in the future?

| Number of people answering the question: | 49       |
|--|----------|
| • Yes                                    | 79.592 % |
| • No                                     | 20.408 % |

### The comments demonstrate participants interest

- to initiate projects between WRCs around Europe in the framework of WINNET Europe and also
- to have a more lively co-operation between WRCs in the framework of EU cofinanced projects primarily in the field of entrepreneurship, women and ICT and women's health
- to start up more / new WRCs both on regional and local level in e.g. Poland, Finland (Turku), Norway, Germany (Mecklenburg-Vorpommern)

### 14. Regarding the usefulness of the conference

### How useful has the conference been to you?

| Number of people answering the question: | 49       |
|--|----------|
| • 5                                      | 34.694 % |
| • 4                                      | 38.776 % |
| • 3                                      | 22.449 % |
| • 2                                      | 2.041 %  |
| • 1                                      | 2.041 %  |

#### The Comments point out among others

- Impressive that the WRC movement is so strong!
- It would be important and great to have similar conferences focussing on WRC development in the South, East and West of Europe

   the North gave us a good example for how to proceed!
- · Many new contacts and ideas for the work of WRCs!

#### 15. Suggestions for improving the conference

### Could you offer any suggestions how to improve upcoming conferences on the issues raised

| Number of people answering the question: | 49     |
|--|--------|
| • Yes                                    | 0000 % |
| • No                                     | 0000 % |

### Some of the suggestions:

- Broaden the content and the vision!
- More regular co-operation with research in all the four thematic areas
- It would be important to arrange similar conferences regularly with a North-South-East-West focus
- Increase the number of participants to include all of Europe!

#### 16.

# Would you like to place the profile of your organization into a freely accessible database for networking pupose

| Number of people answering the question: | 49       |
|--|----------|
| • Yes                                    | 71.429 % |
| • No                                     | 28.571 % |

#### 17.

# Can some of the details you have given above be put into a database? Can they be accessed by others for networking puposes?

| Number of people answering the question: | 49       |
|--|----------|
| • Yes                                    | 87.755 % |
| • No                                     | 12.245 % |

# Annex (2) Programme

### 19th of October 2007 in Stockholm

#### **Moderator:**

Ulf Johansson, Director, Department for Economic Growth and Community Development, Swedish Association of Local Authorities and Regions

- **08.30** Registration and Coffee
- **09.00** *Introduction* by Britt-Marie Söderberg
  Torstensson, President of WINNET Europe
  Welcome addresses:

Halldór Asgrimsson, Secretary General of the Nordic Council of Ministers Sune Halvarsson, Acting Director General, NUTEK, Sweden

09.15 Gender Equality in Cohesion Policy 2007–2014: A Crucial Element for Success!

Prof. Danuta Hübner, EU Commissioner for Regional Policy

09.45 A Policy Perspective on How Resource Centres for Women Can Promote Entrepreneurship and Regional Development

> Mrs. Maud Olofsson, Deputy Prime Minister, Minister for Enterprise and Energy, Sweden

10.10 Fostering Innovations – A Gender Perspective on Regional Policy

Mrs. Tarja Cronberg, Minister for Employment, Finland

- **10.35** Refreshments
- 10.50 If Regional Policy was Gender Equal –
  A Research Perspective on Gender Mainstreaming in Regional Policies

Ms.Katarina Pettersson, Senior Research Fellow, NORDREGIO

- 11.15 Presentation of Best Practices of WRCs from the Nordic Countries, Baltic States and Poland with Focus on Collaboration between WRCs and Other Regional Actors.
  - FEM Women Working Together Across Borders for Sustainable and Successful Societies
    - Anna Difort Dura, BCKB Baltic Women Business Centre Szczecin and FEM Poland

- Kairi Talves, ETNA, Tartu Estonia
- Women's Resource Centers as Regional Developers – Marja-Leena Haataja, The Association of Finnish Resource Centers
- From Local Level to International Co-operation – for Equal Terms in Entrepreneurship and Regional Development
  - Marianne Karlberg and Cecilia Boström, County Administrative Board of Södermanland
- From a Microcredit Model to a Microfinance Institute, Margareta Spang, BalticFem and Joyce Kimwaga Lundin, NEEM, Sweden
- WINNET Europe An Infrastructure and Tool for Women's Participation in Regional Development and Growth, Britt-Marie Söderberg Torstensson, President of WINNET Europe

### 12.00 Panel Discussion:

- Tarja Cronberg, Minister for Employment, Finland
- Jan-Erik Enestam, Secretary General of the Nordic Council
- Marianne Laxen, Director, Divison for Gender Equality, Ministry of Integration and Gender Equality, Sweden
- Kaisa-Leena Lintilä, Director of Regional Development, Ministry of Interior, Finland
- Britt-Marie Söderberg Torstensson,
   President of WINNET Europe & NRC
- Katarina Pettersson, Senior Research Fellow, NORDREGIO
- Ann-Christin Samuelsson, responsible for the WRC Programme, NUTEK, Sweden

Introduction to Workshops – Inger Danilda, Encounter AB

forts.

#### 13.00 Buffet Lunch

### 14.00 Workshops -

How can WRCs and Regional Actors Co-operate to Attract Resources and Promote Women's Entrepreneurship and Participation in Regional Development?

### - Workshop 1, Room - Platon:

Gender Equality Perspectives in Regional and Local Policies 2007–2014

### Workshop facilitator:

Liisa Horelli, Helsinki University of Technology, Centre for Urban and Regional Studies Host: The Finnish Ministry of Interior

### - Workshop 2, Room - Auditory:

Women's Entrepreneurship and SME Development

### Workshop facilitator:

Marianne Karlberg, On Equal Terms, Södermanland, Sweden

*Host:* County Administrative Board of Södermanland

### - Workshop 3, Room - Atlas:

Gender Equality Perspective on Innovation and ICT

### Workshop facilitator:

Angele Giuliano, Foundation of Women Entrepreneurs, Malta and Malin Lindberg, Ph. D. student

*Host:* Luleà University of Technology, Department of Gender, Technology and Organization

### - Workshop 4, Room - Aristoteles:

Social Inclusion and Women's Opportunities on the Labour Market

### Workshop facilitator:

Britt Schönbeck, WRC Expert, Sweden

*Host:* NRC – The Swedish National Federation of Resource Centres for Women

Coffee and refreshments will be served during the workshop

### 15.45 Presentation of the Dialogues and the Action Plan

### 16.15 Summing up and Next Step!

Ulf Johansson, Inger Danilda and Britt-Marie Söderberg Torstensson

**Closing of the Conference** 

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