

# Women entrepreneurship in small and medium sized enterprises

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The Committee on Women's Rights and Gender Equality adopted the own-initiative report drafted by Marina YANNAKOUDAKIS (ECR, UK) on women entrepreneurship in small and medium-sized enterprises.

Members recall that women make up around 60% of all university graduates, but are underrepresented in full-time work in the labour market, particularly in the field of business. Women entrepreneurs are a heterogeneous group, varying in terms of age, background and education, ranging from recent graduates to those well-advanced in their career who want to find new ways to make use of their talent for management. They are active in a wide range of sectors and businesses but do not have the same opportunities to run and develop companies due to gender stereotyping and structural barriers, women often being unjustifiably perceived to lack entrepreneurial skills such as self-confidence, management skills, assertiveness and risk-taking.

In this context, Members make the following recommendations:

**Access to financial and educational support:** firstly, Members encourage the Commission, Member States and regional and local authorities to make better use of the funding opportunities that are available to female entrepreneurs through special grants, venture capital, social security provisions and interest rate rebates that will allow fair and equal access to finance, such as the [European Progress Microfinance Facility](#).

The following measures are laid down in the report which aim to:

- set up nationwide campaigns, including workshops and seminars, to promote and inform women more effectively about the European Progress Microfinance Facility;
- ensure that SMEs run (and set up) by women are also able to benefit from the tax advantages provided for SMEs;
- implement [Council Regulation \(EC\) No 1346/2000](#) on insolvency proceedings properly and to ensure that entrepreneurs who have become insolvent or have experienced career breaks have access to financial recovery assistance and support;
- promote the exchange of best practice between regions ceasing to qualify for Objective 1 status and regions in countries which have just acceded so as to ensure the involvement of female entrepreneurs, particularly in the small-scale agriculture sector;
- encourage banks and financial institutions to consider 'women-friendly' business support services;
- consider the creation of mentoring schemes and support programmes making particular use of active ageing schemes that harness the advice and experience of retired male and female entrepreneurial professionals;
- pay particular attention to the situation of women over the age of 50 and to help them set up their own companies;
- support female entrepreneurs' access to growth potential assessments conducted by experienced consultants which measure the risk potential;
- embrace national educational concepts to raise girls' awareness of entrepreneurship and women in management;
- encourage one-year female entrepreneurship or apprenticeship programmes and exchanges at universities around Europe;
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raise awareness of, and promote, the European entrepreneur exchange programme ‘Erasmus for young entrepreneurs’;

- promote equal access to procurement contracts and make procurement policy within the public sector ‘gender-neutral’.

**Access to traditional business networking opportunities and information and communication technologies(ICT):** Members suggest the following measures which aim to:

- encourage cross-border cooperation programmes aimed at setting up cross-border support centres for women entrepreneurs in order to provide a basis for exchanges of experience, rationalisation of resources, and the sharing of best practice;
- harness information and communication technologies that can help to raise awareness and networking support for women;
- encourage women's participation in local chambers of commerce, specific NGOs, lobbying groups and industry-based organisations that form the mainstream business community;
- emphasise the role of NGOs in encouraging and facilitating female entrepreneurship;
- promote the exchange of best practices in order to encourage entrepreneurship amongst women;
- encourage and make provision for female entrepreneurs to be linked with the appropriate business partners in other fields;
- set up advice councils with specific expertise on the challenges and barriers faced by women entrepreneurs as part of the Enterprise Europe network;
- run a campaign promoting women's involvement in work by means of setting up their own companies, and at the same time to provide information about the various instruments available to facilitate business start-ups;
- collect comparable and comprehensive data on female entrepreneurship in the European Union;
- treat women entrepreneurs the same way as employees when it comes to social and other community services, and to improve the social position of female co-entrepreneurs and entrepreneurs in SMEs – through better maternity arrangements, better childcare facilities and care facilities for elderly persons and persons with special needs, as well as better social security provision, and by breaking down gender stereotypes;
- improve their cultural and legal position, especially in research, science, engineering, new media, the environment, green and low-carbon technology, agriculture and industrial sectors in urban and rural areas;
- examine obstacles to self-employment by Romani women, to create programmes to enable accessible, fast and inexpensive registration for Romani women entrepreneurs and self-employed persons and to establish avenues for accessible credit – including micro-credit – for the financing of undertakings by Romani women;
- actively combat false self-employment by effectively defining self-employment and sanctioning false self-employment;
- set up a programme aimed at helping those active in domestic work, care work or other service work, mainly women, who are neither employed nor self-employed, to enter declared self-employment or set up their own enterprise;
- offer support to women who are planning to start or to buy a company, or take over a family-owned business, including those who are involved in the liberal professions such as owning a private law or medical practice;
- protect the image of women in all forms of communications media, thereby combating the received idea that women are inherently vulnerable and supposedly incapable of competitive and business leadership qualities;
- encourage initiatives to help devise and implement positive action and human resources policies at company level to promote gender equality, while also laying greater emphasis on awareness-raising and training measures serving to promote, transfer and incorporate practices that have been successful in organisations and companies;

- support programmes designed to enable migrant women to work on a self-employed basis or set up a business by such means as training and mentoring policies and credit access support measures;
- encourage balanced representation of women and men on the management boards of companies, particularly where Member States are shareholders;
- promote Corporate Social Responsibility among women-run businesses to help ensure that women's work and working hours are organised on a more flexible basis and to encourage the provision of family-friendly services;
- promote vocational training policies and programmes for women, including the development of computer literacy skills;
- intensify the support given to vocational training programmes for women in industrial SMEs and support for research and innovation;
- encourage the establishment of women's networks within companies, between companies in the same industrial sector and between industrial sectors;
- devise and implement strategies to address discrepancies both within the work environment and in terms of career development for women working in science and technology;
- disseminate existing good practice regarding women's participation in industrial research and cutting-edge industries;

Lastly, Members call on Poland to emphasise female entrepreneurship throughout its presidency, particular in early October 2011 with the European SME Week and call on the Commission to propose, as soon as possible, an action plan to increase the proportion of women entrepreneurs.