

WOMEN ENTREPRENEURSHIP: EXCHANGING EXPERIENCES BETWEEN OECD AND TRANSITION ECONOMY COUNTRIES

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Introduction

The number of women-owned businesses in the United States increased by more than 89% over the last decade. Revenues of women-owned businesses with employees grew 221 % from 1987 to 1997. There will be about 4.7 million self-employed women in the United States by 2005, which represents an increase of 77% since 1983. The impact of this latter figure is even more striking when compared with the 6% increase in the number of self-employed men since 1983 and when we note that women still represent only 25% of businesses with employees. The American example draws attention on the significant potential of women as entrepreneurs, a potential that is still under-used and under-estimated in many Central and Eastern European countries.

The Local Economic and Employment Development (LEED) Programme, of the Organisation for Economic Co-operation and Development (OECD), has been active for more than a decade in the evaluation of entrepreneurship and local development policies in OECD countries. Since 1989, the LEED Programme has been sharing this experience with national and local authorities in transition countries. Women's entrepreneurship is a key issue in local development, as it raises economic, social, political and civic questions, which are all inter-related. The current paper presented by the LEED Secretariat at the "Women's Entrepreneurship Conference: East-West co-operation", in Brijuni, Croatia, 21 -22 October 1999, aims to exchange experiences from OECD countries on women's entrepreneurship, with the Central and Eastern European countries. This paper analyses the context of post-communist countries in which women's entrepreneurship is developing today and tries to understand how OECD countries' experiences can be useful to the countries of the Central European Initiative (CEI). Moreover, this paper highlights the central economic role of entrepreneurship particularly in transition countries and points out encouraging women to take business initiatives is a key step towards successfully adopting a market economy.

Five countries are both members of the OECD and of the CEI (Austria, the Czech Republic, Hungary, Italy, and Poland). Therefore, the distinction CEI-OECD should be understood in this paper as the difference between transition post-communist countries and western capitalist countries.

The difficulty and the interest of the women's entrepreneurship issue are that it concerns women as much as men. This is not only because it would make no sense to try to raise the status of women in a women-only sphere, but also because what is positive for women's entrepreneurship is positive for entrepreneurship per se.

The development of women's entrepreneurship corresponds to a structural economic change, where more economic actors can become job providers. The OECD has engaged itself in projects and studies aiming to foster entrepreneurship as a whole, but to achieve this, paradoxically, distinctions have to be made and attention must be focused on different types of entrepreneurship. First, because women still represent only 25% on average of all entrepreneurs in OECD and CEI countries. Second, because it is useful to make visible the characteristics of businesses created by women, their problems and successes, which can help in crafting specific measures.

Two last remarks: caution was necessary when using statistics. First of all because many statistics don't exist - some countries don't have a distinction by gender in the registration of businesses - and second because when statistics are available they deal with different data (women in small businesses, women self-employed or even women directors and managers etc.). This paper has a qualitative rather than a quantitative approach to women's entrepreneurship and is based on empirical findings. The second remark is that this paper does not cover the issue of financial obstacles and related policies designed especially for women, as this topic requires a whole study in itself.

The paper is organised in three parts:

The first part analyses the general context in which women's entrepreneurship is developing today in CEI countries and compares, as far as available statistics allow, the situation in Central and Eastern Europe to that in OECD member-countries.

The second part highlights that women's entrepreneurship is one of the key responses to the problem of unemployment in CEI countries, where only the full use of the entrepreneurial potential of a country can insure economic growth.

Finally, the third part will propose three major directions that the LEED Programme, in the light of the OECD countries' experiences and in the context of CEI countries, considers as significant to ensure the development of female entrepreneurship. The first set of recommendations highlights the need to encourage the development of the entrepreneurial culture in transition countries and to support networks of women dealing with business. The second set of recommendations underlines the objective limits that still hinder women from going into business. Women in Central and Eastern Europe are victims of the lack of clarity, transparency and of the spread of illegal practices in businesses, as well as victims of the lack of parallel structures allowing women to combine family responsibility and business creation. As long as policies and programmes are not designed in this light, the potential of women as job providers will be under-used. The third set of recommendations focuses on the development of women's entrepreneurship at a local level, and how to reconcile the local dimension with access to foreign markets and the building of international networks that are vital in a global world.

I. Women's entrepreneurship in the context of Central and Eastern European countries

1.1. Past and present: legacy of communism and women's entrepreneurship

Women participation rates under the communist regime represented in average 45-51% of the total labour force. In all communist countries over 70% of women of working age were either employed or undergoing vocational training. In the German Democratic Republic, 91% of women of working age were working in 1989, compared to only 55% in the German Federal Republic. In OECD countries, most women starting a successful business have a previous work experience. If we follow this logic, women entrepreneurs in Central European countries should be very numerous but this is not the case.

First because the collapse of Central and Eastern European communist regimes left a very paradoxical legacy as far as female employment is concerned. High levels of employment among the female population during the communist period are not guarantees of a high potential of entrepreneurship and do not automatically mean that women are more likely to intend to work than in other societies. Many women achieved high management positions under communism in state-owned enterprises, but this was not a guarantee of a dynamic entrepreneurial spirit during the transition. These positions indeed, didn't involve any authority, no real prestige as resources were centrally allocated and weren't necessarily attributed on the basis of skills and knowledge.

On the other hand, the restrictions imposed upon private businesses during the communist years, do not mean that the "entrepreneurial spirit" is absent in Central and Eastern Europe. On the contrary, entrepreneurial skills were expressed under communism in different ways and in parallel occupations, in the everyday fight to survive and improve life conditions. This burden was very often the responsibility of women. As Cornelia Bar¹, expressed it, many women do not realise that the skills they acquired through years in their family and professional lives are basic entrepreneurial and management skills.

Therefore it is difficult to establish a clear link between the conditions of employment under the communist regimes and the levels of entrepreneurship in Central and Eastern European countries today.

The latest UNICEF Report² on the condition of women in ex-communist countries argues that even though in communist times women had fairly good access to education, healthcare and jobs, there wasn't a major change in underlying attitudes to gender equality. Moreover the laws guaranteeing equality at work contributed to the weight of the "double burden". In Central and Eastern Europe during the communist years women worked around 70 hours a week (professional and household work) over 15 hours more than women did in Western Europe.

These remarks point out that there is indeed a high potential for women to become entrepreneurs in Central and Eastern Europe, given their formal work experience and the important numbers of educated women. But they also show that there is clear need for formal policy that can encourage, support and bring out this potential.

¹ Cornelia Bar, from Women Business Consulting, an organisation active in Buzău, Romania

² "Women in Transition" Report, The MONEE Regional Monitoring Project, UNICEF, 1999

1.2. General background and impact on women's entrepreneurship

Today, figures on female entrepreneurship in CEI countries are quite similar to those in OECD countries, but there is of course great diversity within both groups of countries. Nevertheless, one has to be very careful with the existing statistics, which are based on different types of surveys and deal with different types of definitions of "women entrepreneurs".

The latest OECD statistics (average for 1996-1997)³ show that the OECD average of female employers and workers (on their own account) as percentage of all employers and workers (on their own account) is 28.5%. But this average is composed of very diverse situations: 41% of entrepreneurs in Canada are women, 39% in the United States but only 6.2% in Turkey. In many OECD countries women-owned businesses represent around 30 % of all businesses (35% in Austria, 32% in Japan, 31% in New Zealand, 35% in Portugal etc). In others the figure is around 20 to 30% (29% for Belgium, 26% for Portugal, 24% for the UK, 20% for Greece etc.).

The latest Eastern European statistics⁴ give different overviews on the number of women entrepreneurs. The OECD estimates that women entrepreneurs represent around 25 % of entrepreneurs: 22% for the Czech Republic, 26% for Slovakia, Romania and Bulgaria. In Russian Federation the average is 21%. A study of the European Union holds that 30.7% of businesses are created by women, in Poland and Hungary (1997/1998) and 27% in the Czech Republic. According to the Polish 1997 *Demosk* survey women entrepreneurs represent 20% of the population of entrepreneurs in Central and Eastern European countries. There is obviously a lack of standardised statistics. To better understand the situation of female entrepreneurship in CEI countries we have to place it in a broader context and analyse the employment and social structures in which entrepreneurship can grow.

Female employment structures and entrepreneurship structures:

Many studies on women's entrepreneurship state that women start businesses mainly in activities and sectors they have a previous experience in. Therefore there is an interesting link to be analysed between women's employment situation in CEI countries and possibilities of entrepreneurship. This finding has been validated in the case of male entrepreneurs as well. Understanding the entrepreneurship potential of women means understanding the position of women on the labour market and where women start from when they take the decision to start a business. Much of the delay of women compared to men in entrepreneurship is linked to their status in employment activities. 80% of part-time jobs in OECD countries are occupied by women, women have fewer responsibilities (6% of active women in France are at the head of an enterprise compared to 15% of active men) and earn less.

Analysing the share of women entrepreneurs as a percentage of women workers in general⁵ shows that for OECD as for CEI countries, there is a lower probability for women than for men of becoming an entrepreneur. In the OECD countries the average share of women entrepreneurs represents indeed only 10% of the active female work force compared to 14% for men and women altogether. Female employers on their own account as a percentage of all female workers represent even less in Central and Eastern Europe: only 7.2% for the Czech Republic, 6.4% for Hungary and 7.7 for Poland. This means that entrepreneurship is still an under-represented activity within female employment.

³ All female employers and workers on own account as percentage of all employers and workers on own account, period averages from the OECD Labour Force Survey (LFS) database

⁴ Share of women among entrepreneurs, source Hendrichova and Kuharova 1998, quoted in the UNICEF Women in Transition report

⁵ idem OECD Labour Force Survey (LFS) database

The status of women in salaried activities is also revealing as concerns their potential as entrepreneurs. In all CEI countries, women are under-represented towards the upper ranks of the employment ladder. In 1989, only 14% of the female labour force held management positions, in Poland in 1998 the figure was even lower at 4.5%⁶. Even in the communist period the wage gap between women and men was important and hasn't changed since the collapse of the regimes. Women earned 66-75 per cent of male salaries across all activities (female doctors earned 72%; women in administration and management earned 66.3% of men's pay). Moreover, the feminisation of some economic sectors established lower categories of wage for women in some specific areas. It clearly appears that high levels of participation and of education in communist societies, despite the highly proclaimed equality in communist regimes, did not overcome either gender-specific stereotypes or wage inequality. This highlights the need for specific female entrepreneurship oriented policies.

Elisabeth Sundin⁷ writes, "Gender segregation in entrepreneurship is not a new phenomenon. Historically (...) women were not allowed in many sectors. Because the labour market is sex-segregated, knowledge is also segregated and thus the potential to start a successful firm". If we accept that there is a strong link between employment experience and entrepreneurship, than it could be postulated that women create fewer businesses than men in CEI countries because they were in fewer managerial positions than men, and thus also disposed of less start-up capital. But this is just a partial explanation: are there specific obstacles met by women entrepreneurs in CEI countries?

Women's status within social and entrepreneurial structures

The social status of women in general in Central and Eastern European countries is also a variable that explains why fewer women decide to create a business. Sharon Wolchik⁸ considers that "women bear a disproportionate burden of the economic transition". They inherited indeed of the double (work and family) if not triple (work, family and social) burden of women in CEI countries in the communist period. This is a first obstacle to taking business responsibilities.

Furthermore, Zsuzsa Kadar⁹ notices that the "paradox of the democratic transition is the exclusion of women from processes of political decision making, women lost their influence in areas of both legislation and implementation, in political parties and in organisations for the protection of interests in Hungary in the same way as in neighbouring countries". The rate of women diplomats in Hungary is only 6-8%, 16% of members in municipal councils are women and only 12% of Parliamentarians elected in 1994 were women. These figures are even lower in other Eastern European countries and are symbolic of a certain general withdrawal of women from the public scene.

André Letowski, French expert from APCE¹⁰, raises the question whether the inequality between women and men in the rates of business creation originates in the fact that women have progressed very recently into decision-making positions and are therefore handicapped by this delay, or because there are particular obstacles hindering women from creating businesses. This underlines the importance of studying the female dimension of entrepreneurship in particular.

⁶ Barbara Einhorn, *Cinderella goes to Market*, 1993, Verso

⁷ Elisabeth Sundin, "Women in Technology and Entrepreneurship - an Unclear Picture", paper for the International Conference: Entrepreneurship: Building for the Future, St Malo, France, October 1999

⁸ Sharon Wolchik in Marilyn Rueschemeyer, *Women in Politics*

⁹ Zsuzsa Kadar, "Political and Social Roles taken by Women in Hungary in the 90s", Association of Autonomous Trade Unions, in SEED, *The Status of Women in Labour Market in Hungary*, 1997

¹⁰ APCE: French organism *Association pour la création d'entreprises*, Association for the creation of enterprises

1.3. Women's entrepreneurship: a particular type of entrepreneurship?

For the first transition years there has been a general lack of interest in women's entrepreneurship. The Small Enterprise Economic Development Foundation (SEED)¹¹ report says that the abundance of problems in post-communist countries have meant that women's issues "do not attract sufficient consideration from either politicians, or individuals nor women themselves". This is also parallel, as noticed before, to an under-representation of women in the political spheres. In Hungary, the Fourth International Conference on Women held by the United Nations in Beijing had a first impact on making women matters an issue and led to the creation of a Secretariat for Women's Policy in the Ministry of Labour.

Ronnie Feit¹² an American expert also notices that gender-based differentiation is often considered discriminatory and there is much resistance to studying a female-only dimension of entrepreneurship. Nevertheless, OECD studies conclude that women face obstacles different from those faced by men, but also present different characteristics in the way they start and manage their businesses.

There are fewer businesses created by women than by men: the distinction can help overcome this delay

Despite dynamism among women in enterprise creation in CEI countries, the figures still show very important disparities with male businesses. The research programme on SMEs, organised by Eurostat¹³ in Slovakia concludes that: among the enterprises founded in 1997, 74.8% for those with fewer than 30 employees are founded by men and 25.2% by women. The figures are respectively, 73% and 27% for enterprises with 30-39 employees, 69.8% and 30% for those with 40-44 employees, 69.3% and 30.8% for those with 45 to 49 employees and 66.8% and 33.2% for those with more than 60 employees. These figures are very much inscribed in the current average for Central and Eastern European countries: as 69% of the enterprises founded in 1996 were created by men and 31% by women (the ex-Soviet Union is excluded from these figures). This average represents an increase for women businesses compared with the 1995 average figures: 72.7% for men established enterprises and 27.3% for women.

Specific characteristics of women-owned businesses

OECD statistics on women entrepreneurs show that women tend to favour less ambitious projects, smaller investments, and smaller loans. In France 6% of women entrepreneurs consider hiring employees against 11% of men. Three years after starting a business the majority of micro-firms still don't have employees other than the entrepreneur who started the business. Nevertheless, in France, the average of firms with no employees after three years of activity is 49% and for women the average is much higher at 71%.

Everyday management seems also to vary between female and male businesses. The Report¹⁴ following the International conference "Female Entrepreneurship: a growing force in local development, innovation and creation of new opportunities" also concludes that "women have the tendency to seek fewer credits,

¹¹ The Small Enterprise Economic Development Foundation (SEED), "The Status of Women in the Labour Market in Hungary: Entrepreneurship as an Alternative", based on 1995-1996 research

¹² in Women Entrepreneurs in Small and Medium Enterprises, OECD, 1998

¹³ Research Programme on SMEs, organised by Eurostat in Slovakia, together with the Statistical Office of the Slovak Republic (the research was undertaken at the end of 1998 and will be published in 1999)

¹⁴ WEPRO (Women Entrepreneurship Project), AIDDA *Associazione Imprenditrice e Donne Dirigenti d'Azienda* International Conference on Female Entrepreneurship, supported by the European Commission, DG V, Action Programme for Equal Opportunity

and if they have to be indebted they use these funds to invest and not to finance their every day management”.

The positioning of women on the market is also different. According to the conclusions drawn from the Austrian “Minerva”¹⁵ pilot project: are that “women have less market connections from their previous job”, “women have mobility problems due to child care obligations” and “women start with less capital than men”.

The way women entrepreneurs perceive their own chances of success in business is often different from the way men perceive their potential as entrepreneurs. American studies of the MS Foundation conclude that women are less confident about their entrepreneurial abilities, less interested in starting a business and also more negatively disposed towards market mechanisms.

Furthermore, according to the Italian AIDDA¹⁶ organisation, it seems that women entrepreneurs in Europe complain about a lack of instruments and of networks that allow them to “know” and to get the “know how”, so as to help them consolidate their knowledge, information and know how.

We can find the same attitudes in Central and Eastern Europe, but it is important not to make negative stereotypes of these features and consider as negative some attitudes that also represent a different way of doing business. Women tend indeed, to prefer less ambitious projects than men, which can be seen as a drawback to expanding female entrepreneurial activities, but what we think at first sight as less ambitious can also be considered as a more realistic approach to business. Statistics do not express the whole reality of the situation and we have to be very careful with value judgements. Nevertheless, it is important to objectively evaluate the delay and particular behaviour of women entrepreneurs in order to give appropriate answers that will eventually benefit to the whole entrepreneurial climate.

II. Entrepreneurship as a key answer to unemployment

2.1. “Recycling” women's unemployment: making a good use of a negative economic motivator

A 1993 EU study interviewing women in the 12 twelve member countries of the EU¹⁷ showed that in many cases of female business creation it is an “external event”, mainly unemployment, that provokes the decision to create an enterprise.

Out of the 26 million jobs lost in the CEI region since 1989, 14 million were lost by women, and as far as income in employment is concerned the inequality between men and women stayed constant. In Hungary women lost 900,000 jobs since 1989, which means every third female job has gone. In these conditions more and more women leave unemployment by becoming “inactive” (household or retirement). Can entrepreneurship be an alternative between unemployment and inactivity?

¹⁵ “Minerva” pilot project carried on by ÖSB Consulting in Lower Austria and concerning women in a rural environment

¹⁶ AIDDA *Associazione Imprenditrice e Donne Dirigenti d'Azienda* International Conference on Female Entrepreneurship, supported by the European Commission, DG V, Action Programme for Equal Opportunity

¹⁷ “*Association pour le Développement des Initiatives Economiques par les Femmes*” (ADIEF) for the European Union Commission, DG V/B4, Unit for Equality of Opportunity, 1993

Inactivity is an increasing alternative to unemployment in CEI countries.

There is a developing tendency in Central and Eastern European countries to idealise traditional females roles as mothers and carers. According to Barbara Einhorn: "the right to work was degraded by state compulsion into an obligation to be endured"¹⁸. Opinion polls show that indeed, this tendency of the return of women towards the private sphere is enforced by women themselves.

According to a SEED Foundation survey¹⁹, the vast majority of women respondents claim "they would rather choose more modest work circumstances in order to be able to spend more time looking after their families and home, therefore seek not necessarily full employment or a business which would impose an even heavier load upon them". A 1986 survey led by the Central Statistical Office in Hungary showed that 81% of women thought that women should undertake a wage earning activity. The same questions asked in a 1995 survey showed a decrease in the acceptance of women's employment, as only 2/3 of the women thought that women should take up jobs and 60% thought that part-time jobs were more appropriate for women. This corresponds to the reality in OECD and CEI countries, where women occupy 80% of part-time jobs.

This idealisation of the women's role within the private sphere is nevertheless in strong contradiction with the evolution of the economic situation of families in CEI countries, where two or even three incomes are necessary to maintain a family above the poverty line. Hence, the importance of proposing an alternative to employment from where many women are excluded. This also stresses the need to develop other important environment factors such as childcare and other services allowing women to consider entrepreneurship as an option.

There are more unemployed women than men in CEI countries and it is more difficult for them to find a salaried activity than for men.

The process of privatisation and re-structuring during the transition years involved high risks of unemployment for women. Studies show that in Central and Eastern European countries women are generally more likely to be unemployed than men and have also more difficulties to find a job and a way out from employment.

In a country with a particularly low unemployment rate like the Czech Republic 4.7% of active men are unemployed, compared to 5.8% of women. The same gap is present in countries with higher unemployment rates: 11% unemployed men and 13.5% women in Poland. In almost all CEI countries women represent the majority of unemployed people (50-70%). The dismantling of bureaucracies, closure of research institutes and university departments in scientific and research sectors has strongly touched women.

There is a high risk that female unemployment will increase in CEI countries

The lower figures of both unemployment and female unemployment in countries like the Ukraine do not show an improved employment context, but rather a delay in the structural transition and in the privatisation process. One can also notice the appearance of a new pool of unemployment: the under-

¹⁸ Einhorn Barbara, *Cinderella goes to Market*, 1993, Verso

¹⁹ "Unemployed Women's Attitudes towards Entrepreneurship", Valeria Pete, Labour Centre in Bekasmegyer, in *The Status of Women in the Labour Market in Hungary*", SEED, 1997

occupied persons who work less than the normal work time, the figure being almost as high as the unemployment one.

Moreover, maternity leave, free child-care days make the population of women workers appear as more “unreliable” than men. Consequently, “men only” advertisements for jobs have developed at the beginning of the transition process. For instance, in the Slovak Republic in February 1991 there were 7,563 vacancies but only 29 per cent of them were for women²⁰. Fong and Paul have calculated that “the probability of obtaining a new employment in East and Central Europe is over three times greater for a man than for a woman”²¹.

Unemployment is a motivator for entrepreneurship but there is a clear need for accompanying measures given that it is generally more difficult to go from unemployment to business creation than from activity to entrepreneurship

If women have kept on losing jobs during the transition process it appears that the jobs lost by women during this process are not jobs that will be recovered (dismantling of big bureaucracies, state research institute, industry jobs etc) because they are part of a general and deep economic transformation where new skills are required. Thus it is central to perceive female entrepreneurship as a phenomenon parallel to the transition and re-structuring process.

The experience or the threat of unemployment can build a new relationship women-employment, which is more dynamic than in the past. Often, the motivation behind business creation in CEI countries is the necessity to earn an income and avoid being or becoming unemployed, rather than innovate or get rich. Many women make the decision to create an enterprise when they do not have another choice to earn an income. But this means that they are not necessarily prepared yet to start a business.

It is more difficult to start a business after a break in activity and there are more women than men who decide to start a business after having been absent from the labour market. This is because women's unemployment is often higher than men's unemployment, because of maternity leaves, or breaks to raise children. In France, 20% of women who started a business in 1998 were back on the labour market from inactivity, whereas only 6% of men have not been working the year preceding the business creation.

There is in Central and Eastern Europe an important pool of women with high skills and education, past experience of work, but lacking encouragement, information and legal backing to start a business, or simply not having an entrepreneurial spirit. It is more difficult to expect single mothers, young women with lower degrees and no job experience or the long-term unemployed to turn in one day into businesswomen. Indeed, employment statistics show that it is more difficult to go from unemployment to entrepreneurship than from employment to entrepreneurship. Furthermore, statistical evidence shows that long-term unemployment makes the return to activity even more difficult whether in salaried or entrepreneurial activity. The outflow figures from unemployment in Romania²² are highly revealing: the average duration of unemployment is 16 months and 37% of those unemployed in 1994 were in the same position in 1995. Entrepreneurship is a solution but it has to be a realistic solution and support is necessary.

²⁰ Lado, Women in Transition to Market Economy, 1992

²¹ Fong and Paul, The Changing Role of Women, 1992, Table 10; p. 45

²² Annual Report on SMES, 1995, by the CRIMM Foundation

2.2. Structural changes: women as job providers, a positive motivator

Structural economic changes

In the United States between 1987 and 1996, the growth of women-owned businesses outpaced the overall growth of businesses by nearly two to one. Women's businesses employ one out of four workers in the US. The Small Business Administration Office of advocacy estimates that there were 8.5 million women-owned businesses in 1997, accounting for more than one third of all businesses and generating \$3.1 trillion in revenue. Their numbers have been increasing steadily and more rapidly than other small businesses by 89% over the last decade. Their revenue increase is even more impressive: 209% over the last decade. Jere W. Glover, Chief Counsel for Advocacy, US Small Business Administration considers that this evidence obviously "suggests that as we approach the new century, women-owned businesses will be even more important to the economy". He also argues that "we need to increase awareness of the economic implications (...) the growth of women-owned businesses will benefit not just to women owned firms but to the entire economy".

The OECD position on entrepreneurship strongly stresses the fact that if women's entrepreneurship can contribute to the fight against the feminisation of poverty, it shouldn't be viewed only as an anti-poverty measure, but as a positive policy aiming economic growth and being part of an ongoing structural change within the world economy and as such bringing benefits for both women and men.

Economic situations and women's entrepreneurship

Three OECD countries with very diverse cultural and economic characteristics, have the fastest growing women-owned sector compared to the general economic growth of the country: the United States, Korea and Spain. This situation is most interesting for Eastern and Central Europe because it highlights the fact that there are many different reasons behind the development of women's entrepreneurship.

In the United States the spirit of entrepreneurship combined with a strong policy in favour of female entrepreneurship has favoured the increase of women entrepreneurial activities. The Women's Business Centre Programme was established by the Congress in 1988 and is administered by the Small Business Administration's (SBA) Office of Women's Business Ownership. Aida Alvarez, Administrator of the US Small Business Administration, presented the Women's Business Centre Programme as "one of the best investments for helping women entrepreneurs to succeed" and especially as an "excellent example of how the public and the private sectors can work together to provide women entrepreneurs with the resources they needed to get started in business, stay in business and grow". Nearly \$8 million in funding will be distributed among the 25 new and currently funded sites in 1998-1999. The aim is to have at least one centre in every state. For the moment there are 80 centres in 47 states. In the United States there is a clear political public impulse to support women business initiatives, based on a society where entrepreneurship is part of the culture.

The difficult economic situation of Spain may also explain why entrepreneurship amongst women is a growing force. Spain has the highest unemployment rate in the OECD: 23% in 1995, 22.2% in 1996, 20.8% in 1997 and 18.8% in 1998. Spain is one of the countries with a high rate of female employers and persons working on their own account: 14.2% of all female workers are employed on their own account compared to an OECD average of 9.7%.

In Korea 18.4% of female workers now work on their own account, which is a very high rate and a very important increase over recent years. The economic crises and the strong raise in unemployment from 2% in 1995 to 6.8% in 1998 can explain the development of entrepreneurship as an alternative to

unemployment. A 1999 OECD study²³ underlines that: “the Korean government sees women entrepreneurs in SMEs as a hope for providing new blood to the economy. Tradition and social values have, however, impeded women entrepreneurs to a great extent”. A presidential Commission was established in 1998 in order to improve rates of women's business creation and to impact on the social-value system. Moreover, in February 1999 legislation was passed - the “Act on Assisting Women Entrepreneurs” - in order to improve gender equality in the area of business. There is an obvious political impulse in a country facing economic crisis and taking conscience of the need to use the whole entrepreneurial potential it disposes of.

Economic crisis, high unemployment, public impulse and national awareness are points that are of concern for all CEI countries.

Particular needs in transition economies and women's entrepreneurship

The OECD publication *Fostering Entrepreneurship*²⁴ concluded that even though individual work doesn't necessarily lead to innovative entrepreneurship, at least it represents an interesting alternative in static labour markets such as Central and Eastern European.

Jobs lost during transition won't reappear because of the structural changes after recovery and many women won't accept traditional low paid jobs with little responsibility and small chances of promotion. The development of women's entrepreneurship matches a structural evolution in the world economy and is parallel to the change of patterns in economic growth and changes in life styles. As the “International Programme on More and Better Jobs for Women”, developed by the International Labour Organisation reminds “more jobs for women does not have to mean less jobs for men and better jobs should benefit both sexes. Women's employment helps families, societies and national and international economies”.

The Italian organisation Formaper²⁵ active since early 90's, has worked with the CEI on technical assistance programmes and considers that the “service sector is a growing trend in post industrialised economies and it better suits women's capabilities such as: flexibility managerial skills networking ability, creative ideas, and abilities that are important in a sector more 'labour intensive' and less 'capital intensive”.

Moreover, entrepreneurship in the context of CEI countries seems to ensure higher incomes than salaried activities. The results of most studies conducted in the past few years in Poland show that the income of SME owners is substantially higher than the income of other socio-professional groups. The standards of living indicators other than income show that average financial status of entrepreneurs in Poland are better than average. The tendency to buy durable goods is also stronger among entrepreneurs than in other groups.

The development of women's entrepreneurship is part and is at the origin of the structural changes in Central and Eastern Europe towards market economies but needs particular attention as it grows in a dynamic and difficult context.

²³ Financing for Women-owned SMEs: Trends and Issues, 1999

²⁴ Fostering Entrepreneurship, the OECD Jobs Strategy, 1998

²⁵ Formaper, special agency of the Chamber of Commerce of Milan, established for the creation and development of SMEs with an international activity

2.3. The inequalities and diversity in entrepreneurship require a wide range of measures

There is a multitude of profiles of women entrepreneurs

The expression “female entrepreneurship” hides a multitude of situations in Central and Eastern Europe and there is no one profile of the female entrepreneurs. In order to better understand this diversity, we nevertheless draw four pragmatic profiles based on the motivation, level of independence, and size of the enterprises created:

First, the “**motivated businesswomen**”. This category includes many highly educated women, who have a defined business idea they want to develop or who search self-fulfilment through their activity. Usually they have a past experience in business: the Polish statistics²⁶ show that 46% of the women entrepreneurs are between 40 and 49 years old and only 19% between 30 and 39. They are also usually qualified, or have well defined skills. 59.7% of women running businesses in Poland have a secondary school degree and 32.6% a university degree. Only 1.4% has been to elementary school only and 6.3% come from a vocational school. Usually they will work in liberal professions like advocacy, medicine or teaching or decide to create a business in food and accommodation services.

The second category called “**women co-entrepreneurs**” is formed of women who are part of a family business. Sometimes they are registered as the business owners but are not necessarily the ones owning the business, but for an administrative reason or because their husbands have another job they bear the formal responsibility of the firm. Hence the statistical problems in defining the number of women creating enterprises. A 1992 report in Bulgaria showed that one fifth of new entrepreneurs were women but many were covering for men as real owners. The share of family associations represented for instance, 33.6% of SMEs in 1994 in Romania. Contrary to many stereotypes of single women going into business, 79.2% of the women running businesses in Poland are married²⁷, which doesn't necessarily mean that they work in couples. Nevertheless, this co-entrepreneurship shouldn't undermine the role of women in business creation but should draw attention to the importance of the notion of “couple” in entrepreneurial activities. This also attracts attention to the invisibility” of many women entrepreneurs who are numerous and active, but are not registered as entrepreneurs.

The third category, “**week-end entrepreneurs**”, refers to women who have a paid job and do run part-time a small business, usually a rural activity on the family plot, or a home activity, teaching etc. It is very difficult to establish a clear limit to this category, many of these activities are not registered as a business but there is a pool of activity to be exploited and developed. US statistics also show that 60% of the women-owned businesses were operated in the home when they were first established.

Fourth, the “**one job - one entrepreneur**” category which refers here - in order to differentiate this from the first category - mainly to women who created their own job in order to escape unemployment. Often less qualified or younger than the other entrepreneurs, and usually with less experience, or choosing a sector that wasn't the one of their profession. Often the occupations are in the so-called “feminine” sector: beauty and clothing. In Romania micro-enterprises represent 95% of the SME sector. Self-employed entrepreneurs are mainly in services; they represent 93.4% of the total in Romania.

²⁶ Polska Fundacja, 1999

²⁷ Polska Fundacja, 1999

Women create smaller firms, smaller firms have lower chances of survival

From the French survey led in 1993 by the Ministry of Labour, it appears that in France, on the one hand, business women who succeeded in creating enterprises, are women with A levels, coming from the professional socio-category "employee" and coming from an entrepreneurial background (50-60% of the women creating enterprises in the survey have a link in their family to the entrepreneurial sphere). On the other hand, women who failed in developing their businesses are often lacking degrees, don't have a "real" profession and create a small business without employees in the tertiary sector but on a very precarious basis.

It is important to note that OECD surveys conclude that the bigger the firms are at the beginning the higher are the chances of survival. The Bulgarian 1998 PHARE survey showed that enterprises with a maximum of five employees tend to fire employees after starting-up whereas those with more than 6 employees tend to increase their staff to develop. From the Polish statistics²⁸, it appears that the larger the size of the enterprise, the higher the earnings of the owner, and the longer the survival rates. The reasons for success or failure of micro-businesses are points that need detailed study, given that many women create rather small businesses.

Women's entrepreneurship develops first in "feminine" sectors: is there a risk of negative sectorisation?

Another point that needs attention is the risk of limiting women's entrepreneurship in what is called the feminine sectors: hotels, restaurants, hairdressers and beauty services are the main businesses created by women. The Rural Women's Leadership Network Programme²⁹ discovered that the main focus of existing programs in Slovakia that dealt with women in rural context, was "on the traditional role of women as mothers, wives, home-makers carers and rank and file employee that do not offer opportunities for rural women to develop their capabilities according to contemporary conditions and opportunities". They noticed a main lack of interest for the potential of women as job provides and their innovation potential. In OECD countries women in entrepreneurial activities are also concentrated in some areas. In the United States 70% of the women-owned businesses in 1998 are in the services and retail trade sectors.

Special attention to be drawn to unemployed women willing to create a business

Finally, an overestimation of entrepreneurship *per se*, without giving the means to become an entrepreneur in the difficult economic system of the transition countries can be dangerous. Becoming an entrepreneur isn't a one-day process. You can't expect a young woman, threatened by unemployment to turn into an entrepreneur over night. From the French experience we can notice that women who return from inactivity to the market through business creation (from long-term unemployment or inactivity) intend to create businesses with reduced survival rates. Policy in favour of entrepreneurship needs to be based on a broad definition of entrepreneurship.

Conclusions

- Any policy designed to support women's entrepreneurship has to be based on a very broad definition of this notion, given the diversity of situations.

²⁸ DEMOSK 1998

²⁹ Agricultural Co-operative Development International Volunteers in Overseas Co-operative Assistance (ACDI VOCA), Rural Women's Leadership Network Programme focused on economic contribution of women in rural areas

- The development of entrepreneurship in "feminine sectors" is a strong dynamic but attention must be given to ensuring that it doesn't lead to a limitation of the possibilities of business creation for women.
- Strong and particular support is needed for unemployed women in terms of network, capital and knowledge as it is most difficult to start a business after a break in economic activity.
- Special attention to the chances of survival and development of female micro-enterprises is required.
- The development of women's entrepreneurship corresponds to a structural economic change, jobs lost by women during the transition won't be recovered, this phenomenon has to be accompanied by a development of women's economic potential.

III. Policy Recommendations

The Local Economic and Employment Development Programme would like to enhance, through this paper, three types of policy recommendations concerning women's entrepreneurship in CEI countries.

The first set of recommendations is oriented towards women who want to start a business, women entrepreneurs' organisations and associations, as well as towards public actors. The OECD's diverse country experiences and the studies in CEI countries lead to the conclusion that entrepreneurship is a matter of "skills", "conditions" and "spirit". It is therefore crucial to raise women's own awareness about their potential as entrepreneurs and job providers, encourage solidarity building, networks and exchanges of experience favourable to business creation, and work for the development of a culture conducive to entrepreneurship.

The second set of recommendations is addressed to public actors - local and national - that can help improve the general conditions of entrepreneurship and in particular women's entrepreneurship. The focus is on three points. First, the necessity of creating clear sets of rules and laws in Central and Eastern European countries. Then the need to start fighting against the wide spread of corruptive, illegal unhealthy and unstable economic environment that is particularly obstructive to women's entrepreneurship. Finally to encourage women in their entrepreneurial role by facilitating the other social and familial roles.

Third, the LEED Programme has been working for the last 15 years on local development and has recently been considering the link between the local level and the globalisation process. These levels are most important as far as women's entrepreneurship is concerned, given that SMEs led by women need local backing as well as access to world markets. Indeed, surveys show that women are particularly disadvantaged in term of technology access and exportation possibilities.

3.1. Developing the culture of entrepreneurship: Entrepreneurship has as much to do with skills as with spirit.

Culture

In France, 70% of women entrepreneurs either take over family businesses or had a direct link to entrepreneurship, as a member of their family was involved in a business. The difference is striking with post-communist countries where private enterprises were in majority and for a long time forbidden and for

many women the experience of entrepreneurship is new. In Western European countries, many of the women starting a business come themselves from a background involving entrepreneurs, family businesses, so having a direct or indirect but clear experience of entrepreneurship. This is a very important factor to be taken in consideration in CEI countries where private initiative was forbidden or hindered for many years, therefore the background is less conducive to taking the decision of starting a business. This is also showed by surveys on teen-agers that have already the experience of entrepreneurship in their environment. In Hungary, among children with parents in managerial positions, 60% of the secondary schools pupils think that they might start a business.

The Hungarian researches on women's entrepreneurship show that there is a lack of fundamental attitudes to start a business among unemployed women, although they would be interested in starting one. There is a serious lack of information about the possibilities that are offered to women to start a business. Barbara Einhorn argues in her book, "Cinderella goes to Market" that as women in communist countries were emancipated from above and handed with "social and economic rights on a plate", there is a kind of "passivity born of taking these rights for granted"(page 174), which leads to an attitude which is not conducive to entrepreneurship. Another cultural element that matters in entrepreneurship is the image that a society has of failure and success. In the United States the failure of a business isn't the final point to an activity whereas in France, for instance, failure is much more stigmatised.

The base of the entrepreneurial spirit is the confidence in "SELF", which is so far away from societies based on collectivism under communism. Nevertheless Central and Eastern European entrepreneurship can be based on a different "tradition", the one parallel occupations during communism.

Education

The results of a Hungarian survey concluded in 1993 through the financial support of the Human Policy Cabinet of Ministry of Public Welfare and focused on a population of 5000 people representing the age group of 14 to 18 year old are most revealing. 47% of the college and university male students and 63% of the female students considered their possibility of becoming entrepreneurs as very weak. 34% of the boys and only 21% of the girls considered it as a strong possibility. Nevertheless the result is inverted as far as vocational pupils are concerned: 70% of the boys consider the possibility of becoming an entrepreneur as very strong, as well as 61% of the girls. It appears that the higher the level of school attended the lower the entrepreneurship desire and the higher the certitude to gain a salaried employment.

It is also significant to better develop the link between school and professional activity. In 1999, the university entrance exams are symbolic of the shift of interest for young people towards entrepreneurial activities. Universities that attracted in the first years of transition most of students: medicine, architecture, psychology, engineering are less in demand than the university of economic studies, where the competition was the highest in Bucharest for instance (10 students for one place).

It appears that in CEI countries, despite this increase of girls' enrolment in economic programmes there is still a strong sector differentiation: in Slovenia in 1999 out of 3892 students enrolled in the Faculty of Arts, 3062 are girls, whereas out of the 700 students enrolled in the Faculty of Computer Science and Informatics, only 53 are girls. Hence, women are under-represented the high technology sector which is a highly dynamic sector and where entrepreneurship is a driving force.

But making entrepreneurship a solution for women doesn't mean necessarily increasing their access in some particular fields as much as developing entrepreneurial skills in general. An example of a practical educational programme designed to enhance entrepreneurial drive for young people is "Take our Daughters to Work Day", developed by the MS Foundation for Women in the United States, a national, public multi-

issue women's fund. The programme is part of a national public education campaign designed "to make girls visible, valued and heard". In the United States there are many examples of educational programmes: 'Camp Start Up' is a programme of summer camps where young girls learn how to operate a business, 'An Income of Her Own' teaches young women about entrepreneurship using real case studies.

The full international recognition of valuable MBA programmes in Central and Eastern Europe and their link with foreign universities it is also a major point of support for future female entrepreneurial activities.

Training at all levels

"Training and education filled the participants with self-confidence and a belief in their own capabilities as well as increased knowledge for example in information technology and language skills", says Anne Tuomivaara, beneficiary from the Women in Lapland project, Finland.

If 83.8% of the 800 women surveyed by the SEED Foundation³⁰ say to have had "expertise" in their business area while starting the business, almost 40% consider that they had no knowledge of how to run a business. Hence, there is a big difference between knowing the substance and the way to do business. Therefore training programs in Eastern Europe have to focus very much on business practices. From the questions raised by this particular survey, it appeared that only 16% of women were considering they knew how to run a business.

The 1998 Report "*Donne, lavoro, imprese: I modelli emergenti*"³¹ underlines that in general "entrepreneurs are not born, but become so after a following a pace of personal and professional maturation, which is confirmed by many indicators". The Report also considers that in Italy the first real problem concerning women's entrepreneurship is the lack of places, programmes subjects that would form women to the role of entrepreneur starting with the basic scholar system. This is combined with a fragmentation of the informative instruments allowing women to learn about the opportunity of creating a business of their own.

Networking: filling the deficit of relations among women entrepreneurs and between businesswomen and the entrepreneurial sphere.

The 1998 CNEL Report³² also highlights that one of the most quoted obstacle to women's entrepreneurship in Italy is the low level of "solidarity" among women entrepreneurs.

In CEI countries the initial financial needs while starting an SME appear to have covered with loans from friends and family or from banks but very rarely by associating with other persons. In Hungary only 38% businesswomen are members of some social organisations. Networks need strong support and a high level of awareness to be formalised. The high mistrust in both the public sphere and the collective level (associations, organisations) is a clear obstacle to the development of female entrepreneurial activities in Central and Eastern Europe. The lack of access to Internet is also a main obstacle to enter international networks of women entrepreneurs and it is a point that shouldn't be under-estimated today.

³⁰ Ilona Gere, "Women Entrepreneurs in Today's Hungarian Society", Empirical Survey, 1996

³¹ *Donne, lavoro, imprese: i modelli emergenti*, CNEL 1998

³² idem, CNEL, 1998

Mentoring relations

In OECD and CEI countries it appears that women have fewer past experiences in managing a business than men. A 1994 French survey, concerning 30.000 new businesses (30% of them are created by women) shows that 26% of the women creating an enterprise have already been directing a business compared to 44% of the men creating enterprises. It also appears that women creating enterprises have less professional experience than men (54% compared to 70% for men) do, and moreover their experience was shorter than that of men (58% have less than 10 years of experience compared to 48% for men).

To overcome this obstacles mentoring structures are useful. But André Letowski from APCE rightly reminds us that taking the opportunity of being counselled and advised for a business start-up or development, involves a "culture and an attitude". In France only one woman out of two uses the counselling and advice opportunities when facing a difficult situation while in CEI countries most of the entrepreneurs took advice from friends and relatives and not of specialists (lawyers, consultants etc.).

On the contrary in Finland at the Agency in Central Ostrobothnia, Finland, advice is given from 52 different bodies, during the phase of establishing a business plan. In Germany also the advising process is formalised like in the national programme "Business Apprenticeship" which opens access to networks of women head of businesses. In the United States there are many programmes that are based on the "mentor-protege relationship". The "Womennet Mentor Program", developed by the Women's Business Ownership Office for instance, is dedicated to "linking women together for entrepreneurial success" because "one way women can keep their businesses going and growing is to team up with a mentor...a woman entrepreneur who has been in business longer, who's faced similar challenges, found solutions and want to share what she learned".

Successful examples and formal help with advice and information are most significant. Public policies and programmes (local, public, private) developing mentoring relations are a powerful tool, and women entrepreneurs who benefited from this kind of advise are always considering this help as very useful.

NGOs and businesses: blur the line between the productive and non-productive sectors

Given the high percentages of women going in active occupation in non-profit sectors, defining entrepreneurship in CEI countries requires a broad definition that includes all dynamic and active occupations done in an entrepreneurial spirit. The "Fostering Entrepreneurship" Report makes a special mention to the development of the non-profit sector (NPS)³³, which represents a new social economy, fitting into the competitive economy but relying on public funding. According to the report "the approach of NPS is not different from straightforward business approach. The starting point that triggers the initiative is the identification of a collective need. However NPS business activities are conducted for the common good". The interest for the NPS sector is of most importance for women's entrepreneurship in general as more and more women are involved in non-commercial but entrepreneurial and innovative actions and is central for Central and Eastern Europe, where following the communist regimes there is a clear need for building the social and civil network. Entrepreneurship is about innovation thus the NPS sector involves a strong innovation dynamic.

³³ "Entrepreneurship in the New Social Economy", in Fostering Entrepreneurship, OECD, 1998, pp. 113-125,

3.2. Working for a favourable environment to women's entrepreneurship

Building framework conditions conducive to women's entrepreneurship in CEI countries

From all the interviews we had for the preparation of this paper, it appears that the first problem in CEI countries is the building a comprehensive, legal business framework and network for the whole SME sector, without distinction. The main obstacles lined up in the OECD "Fostering Entrepreneurship" Report as far as transition countries are concerned are the following: economic instability and unfavourable fiscality, taking an engagement against a very volatile environment, limits of the legal framework, macro-economics and access to credit. In Bulgaria³⁴, 77% of the surveyed enterprises declared that the main most important obstacle to entrepreneurship is heavy fiscality.

In this perspective, talking only about female entrepreneurship seemed as complicating the situation for nothing, what was important was that the SME legal and administrative background had to be established first. In many CEI countries it is still very difficult to start a business. The findings of the publication "Starting a Business in Slovakia" that was published in Slovak in June 1999 demonstrates that there are six or seven different offices an entrepreneur must visit and fill forms before he/she can start a business. Seven different regulatory codes govern business in Slovakia (Trade Licenses Act, Commercial Code, Tax Act, Labour Code, Civil Code Act of Insurance etc). Moreover, there are specific Acts providing conditions for specific businesses. Furthermore, depending on the nature of the business, the entrepreneur needs a certification showing he/she has gone to school to learn specific business skills. This is a major obstacle for women willing to open a business in a different specialisation than that of their studies or if they haven't studied at all. This leads to many illegal practices, as getting a "partner" that has a certificate but won't have anything to do with the business, or paying for "certificates", paying training courses in order to get certificates etc.

Only recently, individual programs dealing with the precise issue of women's entrepreneurship have appeared, and only in the last few years, the topic of women's entrepreneurship became an issue. Moreover, we can notice that the lack of a general good business context in CEI countries, which is a hindering of course, the creation of SMEs in general, is particularly negative for women-owned businesses. The lack of clear rules and corruptive practices are a very strong obstacle to women going into business.

Despite efforts, business environment remains very unfavourable to entrepreneurship in Eastern Europe. In 1996 the OECD noted that macro-economic discipline is not a sufficient condition to entail a profound structural change. The OCDE wrote in the 1997³⁵, that the global takeoff of the economy is linked with propitious conditions to the development of entrepreneurship: "in the context of transition the concept of framework conditions is more critical and much broader" than in countries that do not have to evolve from a centrally planned system.

Black market, bribery and corruption: major obstacles to the development of women's entrepreneurship in CEI countries

The lack of clear rules, secure business environment and the spread of illegal practices in CEI countries is another element that raises in an acute way the issue of women's entrepreneurship. Pragmatic studies note indeed, that women are the first victims of this unfavourable business environment, as they are less likely to start a business in the black market, due to their lack of capital, networks and also because of their

³⁴ Stoyanovska and Krastanova, 1996

³⁵ Lessons from the Economic Transition, OECD Publications, Paris, 1997

general attitude towards business creation. The UNICEF Report³⁶ stresses indeed, that in case of job loss women often become inactive, whereas men would rather move into working in the "grey" part of the economy.

It is very difficult to evaluate the figures of the black market economy in Central and Eastern Europe. According to the government of the Federation of Russia, unregistered activities are likely to represent 25% of the national GDP. According to Vladimir Ispravnikov, responsible for an independent think-tank group and quoted in the OECD "Fostering Entrepreneurship" Report, 50% of the GDP comes from underground economy.

The OECD has been working for the last ten years on the issue of corruption and since 1999 this effort is formalised in the OECD Convention to combat bribery of foreign public officials that went into effect on the 15 February 1999. 29 OECD Member-countries and five non-Member countries, including two Eastern European ones, Bulgaria and the Slovak Republic, signed the Convention. The text states that "today, corruption is internationally recognised as a major problem in society, one capable of endangering the stability and security of societies, undermining the values of democracy and morality, threatening social, economic and political development"³⁷.

Even though the Convention touches only one aspect of corruption, it represents an important step in the concerted international effort to criminalise bribery and reduce rampant corruption in world economies. It aims to fight corruption in international business as well as to strengthen domestic anti-corruption efforts aimed at raising standards of governance and increasing civil society participation. Corruption has not only a strong economic impact in distorting competition, misdirecting resources, hindering actors to enter the economic scene, it also is a serious threat to the development of democratic institutions, which are still fragile in many Central and Eastern European countries. The OECD considers that the 1999 Convention addresses only one aspect of a multi-faced phenomenon, but the overall aim is to instil and develop an "anti-corruption culture". The OECD³⁸ points out that in many countries "there is a pressing need to take measures to reform the civil service, to ensure the independence of the judiciary, to guarantee the freedom of press" and that "in many countries corruption has become so endemic that it has almost eroded the fabric of democratic and economic institutions". The OECD convention is open to any country that becomes a participant in the Working Group on Bribery. Russia, Croatia, Romania and Latvia have already expressed their interest to accede to the Convention.

This fight against corruption within the business sphere is central to creating an environment suitable for entrepreneurship and encouraging women's entrepreneurship. The accent that the OECD puts on bribery defined as "voluntarily giving something of value to influence performance and decisions" is central in the post-communist countries. Women are confronted, when they take the decision to create a business, not only to complicated administrative and legal rules but to many illegal practices: being obliged to pay a big amount of money to get a license, to have a business space, to obtain material etc. This leads many women to abandon their projects or to practice their activity without declaring it, as an unregistered business that has a future negative impact on their rights, retirement possibilities etc.

But a question is raised: how to reconcile fighting against corruption with reducing legislation and administrative barriers? Very often the governmental reply to corruption is making tougher the tax legislation, which can have a perverse effect: developing even more the black market and hitting honest entrepreneurs in SMEs. Many Romanian businesswomen questioned on their principle problems in

³⁶ UNICEF Report: "Women in Transition", September, 1999

³⁷ OECD announcement, August, 1999

³⁸ OECD Anti-Corruption Unit, working within the organisation on the Convention and general anti-corruption issues

starting and running a business have complained that it takes them 1/3 of their time just to fill in properly the forms.

There is a strong need in CEI countries for increased transparency, clearer legal background, and clear regulation but also for simplified taxation and administrative rules. Facilitating and making transparent the procedures of licensing and registration of businesses are central elements for encouraging female business development.

There is strong need for building parallel support structures given that women still bear the double burden of work and household more than men

Federico Montelli, director of Formaper³⁹, reminds that women still have many more social and family engagements than men do, which represents an important obstacle to business creation. This idea is also central for Central and Eastern Europe where the structures for children care are victims of the re-structuring process. Childcare structures before 1989 were numerous but of very poor quality. After 1989 the number decreased dramatically and public structures were replaced by private ones that are far too expensive for most families. According to UNICEF⁴⁰, enrolment rates in nurseries have fallen throughout the region during the transition and stay at home parenting is being promoted. Nurseries have practically disappeared in the Czech Republic and Slovakia. In CEI countries child facilities were broadly available during the communist period but of such a poor quality, that the reputation is low and that young women who experienced them as children, do not want their own children to go through the same type of system.

Marta Turk, National President of the SMEs in Slovenia, considers that there isn't enough support for women with children who would also like to have a business and that this is a main obstacle to women's entrepreneurship in CEI countries. A Hungarian survey⁴¹, which was conducted in 1996, confirms the difficult task that women face to reconcile family values, which are strong in CEI countries and the need to have more than one income per family. The surveyed business women considered in a big majority (82%) that their life changed since they became entrepreneurs. But this change did not improve their quality of life, on the contrary, women mentioned first the negative effects that followed the start-up: more work (27.5%) and especially less time for family (7.8%) and consequently less free time (13.5%) as free time becomes time to be devoted to the family. Moreover, 13% also consider that they are more nervous and tense, which also shows that family, children and household responsibilities are still a big impediment to a positive development of women's entrepreneurship. We are very far away from the "self-fulfilment" and the "feeling to be useful" that are often stereotype images linked to business women. Therefore the LEED Programme would like to stress the need for a comprehensive development of business opportunities for women including parallel structures that would take away part of the "double burden" on women in CEI countries.

In OECD countries there are many specific policies encouraging women's entrepreneurship through the facilitation of other services. In Germany these policies exist since 1984 combining entrepreneurship programmes with the development of the personality and backed by the development of high quality childcare facilities. In Sweden 61% of children between 1 and 6 year olds are in municipal care. Parallel support structures also include revision of the father's role. In Sweden the Revised Equal Opportunity Act adopted in 1994 established the "mummy/daddy month" which implies that at least one month of parental

³⁹ Formaper, special agency of the Chamber of Commerce in Milan established for the creation and development of small and medium-sized enterprises with international activity.

⁴⁰ UNICEF, Women in Transition Report, September, 1999

⁴¹ Ilona Gere, "Women Entrepreneurs in Today's Hungarian Society", Empirical Survey, 1996

leave must be used by the mother and one by the father. It is important to stress that fostering female entrepreneurship can be attained through a double is both part general policies to improve entrepreneurship and part the policies for equal opportunity and improved status for women.

3.3. Women's entrepreneurship is an issue of local development

Reponses at a local level

"The women in Lapland project is based on the idea that locals are the best experts and movers in their areas. The aim of the project is to find all-year sources of income for unemployed women in northern Finland who are interested in entrepreneurship by improving education and promoting entrepreneurship and own-initiative employment"⁴². The project includes tailored education packages and networking help". This extract from the Women in Lapland project points out at a major point: policies dealing with women's entrepreneurship are more pragmatic and practical if decisions are taken at a local level. The LEED programme has surveyed OECD countries on their local policies and points out that dealing with this question at a local level implies more efficient problem solving and more rapid reforming. The tendency in OECD countries towards giving more powers to the local authorities is represented by the Italian debate around the major law, I215/92, dealing directly with the creation of businesses by women entrepreneurs. The law is under discussion and the new project gives the opportunity to the regions to manage autonomously the public funds.

Local partnerships and women's entrepreneurship

Partnerships among different local actors: colleges, workers' institutes, employment offices and business people organisations also allow tackling the female dimension of entrepreneurship in a practical way. In the Netherlands, the Chambers of Commerce, the Institute of SMEs (IMK) and the Federation of Business Heads have developed together specific activities aiming to develop the potential of women entrepreneurs. Networks of women entrepreneurs like *Stichting Meteorscoop* and *UVON* (Union of Women Entrepreneurs in the Netherlands) propose training and mentoring activities as well as counselling. Other organisations like *STEW*, a consulting body for SMEs can also play a guarantee role for women seeking financing for their start up. The development of local business networks for women in rural areas in Canada shows the success of such initiatives, as Canada is the country where women entrepreneurs represent the highest rate a percentage of all employers on own account, among all OECD countries.

Locally based instruments are more likely to respond to particular needs

Many factors determining the success of female entrepreneurship have a local dimension. According to "Fostering Entrepreneurship"⁴³, "the success of entrepreneurs and local financial institutions are often inter-dependant, while entrepreneurship frequently spreads through imitation, which can be spurred through proximity. Entrepreneurship can also be fostered by locally-based instruments such as business incubators and extension services". Inter-relationships at a local level can lead to mutual trust, encourage community based initiatives and institutions These experiences are successful in some OECD countries, as the results of SMEs in Italian industrial districts show it: the industrial districts of Vicenza and Treviso together export as much as Argentina or Portugal. Moreover, these local solidarities are very important for

⁴² Lapland region, Finland, EU financed programme on women's entrepreneurship

⁴³ "Focusing on the Local Dimension of Entrepreneurship", in *Fostering Entrepreneurship*, OECD, 1998, pp. 91-111

transition countries, where community and civil society have to be revived and relations based on trust developed.

Women can play a major role at this local level. According to Knack and Keefer⁴⁴ in low-trust economies the time spent by entrepreneurs in monitoring the behaviour of partners and workers is considerable and it is time unavailable for innovation. Transition countries are often economies with little social capital resources, because of the low level of trust due to old practices and lack of transparent rules. The lack of civic tradition is also an impediment to the development of economic relations based on trust. The OECD considers that social capital is vital economic variable for entrepreneurship development. Studying the local level allows to make the link between entrepreneurship and community development hence to underline the importance of female entrepreneurship. Community involves also women and if the development of community and entrepreneurship is related it is important to encourage also women to use their entrepreneurial potential. In many OECD countries local partnerships have also been effective in stimulating entrepreneurship as part of a strategy of local regeneration. This highlights how important these issues are for post-communist countries with many regions touched by unemployment; conflict and community break down.

Therefore, the issue of women's entrepreneurship is particularly important and this is why studying this particular type of entrepreneurship is not a useless or discriminatory distinction in CEI countries. Unless transition economies encourage women to play a dynamic role in political, civic and economic fields, that are all inter-related, the whole process of transition to democracy and market economy can be put into question.

Internationalisation and Access to Technology

The globalisation process and changes in pattern of entrepreneurship raise the key question of opening women owned businesses to foreign markets.

The Romanian CRIMM survey from 1994 shows the limited access of SMEs to international markets: only 2% of the responding SMEs have their main market abroad, so the figures of female enterprises with a exportation capacity are extremely reduced. The OECD presents a very diverse reality on this point. In the United States it is reported that 60 % of businesswomen have access to Internet and use it in their work. It seems also that women enterprises that are active on the exportation market in the United States have better perspectives of development than men owned enterprises do. But from this reality to the small enterprise that a woman creates in an Eastern European country there is a long distance to go. Nevertheless the current context of mobility of capitals, technological progress, reduction of exchange costs, international investments highlights the necessity to think over this link between the role of women's entrepreneurs in the local context and their part in the opening of Central and Eastern European countries to international networks.

There is much economic optimism in OECD countries concerning women owned businesses and despite environments which are still unfavourable to women's entrepreneurship in Central and Eastern European countries, we can speak about the same optimism if we give the means to women to develop these activities.

⁴⁴ Knack, S and Keefer P., "Does Social Capital Have an Economic Payoff? A Cross-Country Investigation", Quarterly Journal of Economics, Vol. 112, No. 4

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Businessmen Network in Belarus; "Business Trend News" http://www.belarus.net/index_1.htm

Chamber of Economy in Bosnia and Herzegovina <http://www.pksa.com.ba/index-e.htm>

Bulgarian Firm Level Assistance Group (USAID) <http://www.flag.bg>

National statistical Institute of Bulgaria <http://hermes.nsi.bg/homef2.htm>

Hungarian Ministry of Economic Affairs <http://www.ikm.iif.hu/english/>

Italian National Statistics Institute ISTAT <http://www.istat.it>

Macedonian Economic Chamber <http://www.mchamber.org.mk>

Association of Balkan Chambers <http://www.abcinfos.com>

Central European Economic Network <http://www.ceen.com>

Central European Initiative, CEI <http://www.ceinet.org>

Croatian Institute for International Relation, IMO <http://www.imo.hr>

Macedonian Ministry of Economy <http://www.gov.mk/en/governme/economy/min0.htm>

Macedonian Agency for Transformation of Enterprises with Social Capital <http://www.mpea.com.mk>

Polish Ministry of Economy www.cup.gov.pl/

National Bank of Poland www.nbp.pl

Romanian Chamber of Commerce and Industry [Http://www.ccir.ro/](http://www.ccir.ro/)

Slovenian Ministry of Economic Affairs <http://www.sigov.si/mgd/mgd-ang.html>

Slovenian Ministry of Economic Relations and Development <http://www.sigov.si/meor/index.htm>

Statistical Office of the Republic of Slovenia http://www.sigov.si/zrs/index_e.html

International Confederation of Networking Associations <http://www.icna-net.org/>

European Union <http://europa.eu.int/>

PHARE Programme <http://europa.eu.int/comm/dg1a/phare/index.htm>

Soros Foundation <http://www.soros.org>

Women's World Banking <http://www.soc.titech.ac.jp/icm/wind/wwb-info.html>

Women Chief of Enterprises <http://www1.tpgi.com.au/users/bconrad/index.htm>

Business Women Networks on line <http://www.bwni.com/>

Office of Women Business Ownership <http://www.onaben.org/prog/owbo.html>

Centre for Women Entrepreneurs <http://www.colacoll.edu/administ/cwe/center.htm>

Women Connect <http://www.womenconnect.com/>

Women's Business Centre <http://www.onlinewbc.org/>

OECD Territorial Development <http://www.oecd.org/tds>

OECD Local Economic and Employment Development Programme, LEED
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ANNEX 1

**WOMEN'S ENTREPRENEURSHIP – EAST-WEST CO-OPERATION
BRIJUNI, CROATIA
OCTOBER 21-22, 1999**

AGENDA

21 October 1999

8:30-9:30 REGISTRATION

9:30 OPENING OF THE MEETING

Moderator: Mirjana Mladineo, CEI National Co-ordinator for Croatia

- Mirjana Mladineo, on behalf of Ljerka Mintas-Hodak, Deputy Prime Minister of the Republic of Croatia
- Anton Rupnik, Ambassador, Deputy Director General, CEI - Executive Secretariat
- Danuta Hübner, Deputy Executive Secretary, UN Economic Commission for Europe
- Sergio Arzeni, Head the LEED Programme (Local Economic and Employment Development), Territorial Development Programme, OECD
- Etta Carignani, President, Associazione Imprenditrici e Donne Diregenti d'Azienda (A.I.D.D.A.)
- Lenko Uravic, County of Istria
- Sanja Malekovic on behalf of Mladen Stanicic, Director of CESE/IMO
- Dunja Pastizzi-Ferencic, Co-ordinator of the Conference

10:00 COFFEE BREAK

10:15-11:45 OVERVIEW OF THE PRESENT SITUATION OF WOMEN'S ENTREPRENEURSHIP IN CEI COUNTRIES

Moderator: Mirjana Mladineo, CEI National Co-ordinator for Croatia

Introductory statements by CEI & OECD:

- Viljenka Godina, Co-ordinator CEI working Group on SME, Slovenia
- Dina Ionescu, Consultant LEED Programme (Local Economic and Employment Development), Territorial Development Programme, OECD
- Irene Horejs ÖSB Unternehmensberatung GmbH, Austria,

Discussion

11:45-13:15 NEW APPROACHES TO WOMEN'S ENTREPRENEURSHIP

Moderator: Mirjana Mladineo, CEI National Co-ordinator for Croatia

Introductory statements:

- Sonia Heptonstall, ACTINVEST International, Director
- Dunja Pastizzi-Ferencic, Co-ordinator of the Conference
- Marie-Florence Estimé, Principal Administrator, Industry Division Directorate for Science, Technology and Industry, OECD
- Cristina Gorajski Visconti, Member of National Committee of Women Entrepreneurs, Confcommercio, Italy
- Susan Philips Bari, Women's Business Enterprise National Council (WBENC), USA
- CEI experts

Discussion

13:15-15:00 LUNCH BREAK

15:00-16:30 REVIEW OF BEST PRACTICES

Moderator: Sergio Arzeni, OECD, Head of the LEED Programme

Introductory statements:

- Dragica Karaic, Head, Department for Entrepreneurship Promotion, Ministry of Economy, Republic of Croatia
- Margareta Bergmark, ALMI Foretagspartner Sormland AB, Sweden
- Gabriella Seazzu, IG, Italian Agency for Youth Entrepreneurship
- Sara K. Gould, Executive Vice President, Foundation for Women, USA

Discussion

16:30-16:45 COFFEE BREAK

16:45-18:00 Continuation of THE REVIEW OF BEST PRACTICES

20:00 DINNER offered by of the Government of the Republic of Croatia

22 October 1999

9:00-11:00 A WAY AHEAD – PROPOSALS FOR THE SUPPORT MEASURES BY GOVERNMENTS, REGIONAL AND LOCAL AUTHORITIES AND FINANCIAL INSTITUTIONS

Moderator: Danuta Hübner, Deputy Executive Secretary,
UN Economic Commission for Europe

Introductory statements

- Vladimir Zanic, Assistant Minister, Ministry of Economy,
Republic of Croatia
- Antal Szabo, Regional Adviser on Entrepreneurship & SMEs,
UN Economic Commission for Europe
- Rona F. Feit, Attorney and Consultant, USA
- Paola De Fortunatis, Project Manager, Formaper - Special Agency Chamber of
Commerce of Milan, Italy
- Maria Homm, Consulter, OESB, Austria

Discussion

11:00-11:15 COFFEE BREAK

11:15-13:00 Continuation of A WAY AHEAD – PROPOSALS FOR SUPPORT MEASURES BY GOVERNMENTS, REGIONAL AND LOCAL AUTHORITIES AND FINANCIAL INSTITUTIONS

13:00-14:00 LUNCH (Sightseeing tour of Brijuni Island / cold snack)

14:00-16:00 WOMEN ENTREPRENEURS IN THE 21st CENTURY

Moderator: Dunja Pastizzi-Ferencic, Co-ordinator of the Conference

Introductory statements:

- Sanja Malekovic, Research Co-ordinators, CESE/IMO
- Mario Polic, Research Co-ordinators, CESE/IMO
- Ingrid Isabella Vanore-Speer

Discussion

16:00-16:15 COFFEE BREAK

16:15-16:45 ADOPTION OF THE FINAL STATEMENT

Moderator: Dunja Pastizzi-Ferencic, Co-ordinator of the Conference

ACCOMPANYING EVENT

17:00-19:30 ROUND TABLE: “COMBATING UNEMPLOYMENT IN A SEGMENTED LABOUR MARKET”

Moderator: Sanja Crnkovic-Pozaic, Director, Croatian Employment Service

Panellists:

1. Sara K. Gould, Executive Vice-President, Foundation for Women, USA
2. Christine Weiss, Country Representative, ACDI/VOCA/VOKA, Slovakia
3. Ewa Ruminska Zimny, Associate Professor, Warsaw School of Economics
4. Zoran Roca, Professor, University of Lisbon
5. Sergio Arzeni – OECD, Head of the LEED Programme

20:00 DINNER hosted by Mladen Stanicic, Director (CESE/IMO)

23 October 1999

**POST CONFERENCE STUDY TOUR
TO ITALY**

sponsored by

Associazione Imprenditrici e Donne Dirigenti d'Azienda (A.I.D.D.A.)

- 7:00 Departure from Brijuni
- 9:15 Arrival in Trieste and immediate visit to Illy Caffè establishment
- 11:00 Meeting with Mr. Roberto Antonione, President of the Friuli-Venezia Giulia Region, Piazza Unità d'Italia, 1
- 11:40 Town Hall – “Salotto Azzurro” meeting with Giorgio Zanfagnin, Councillor
- 12:15 Meeting with H.E. Dr. Michele de Feis, Commissioner of the Italian Government to the Region of Friuli-Venezia Giulia and Prefect of Trieste
- 13:00 Lunch - Caffè Tommaseo or Hotel Duchi d'Aosta
- 14:45 Visit to the AREA Science Park of Padriciano
- 16:00 Visit to the Sincrotrone Spa
- 17:30 Departure for Pula and Brijuni

ANNEX 2

**WELCOME ADDRESS
BY THE SECRETARY GENERAL OF THE OECD
MR DONALD JOHNSTON**

"I welcome the Conference on 'Women's Entrepreneurship: East-West Co-operation' to be held in Brijuni, Croatia, on 21-22 October 1999. This event draws attention to the role of women's entrepreneurship in economic and employment growth in OECD countries, and underlines the fact that this role is also important for a successful transition from centrally-planned to effective market economies.

I am also pleased to see at this conference a successful example of practical co-operation between the OECD and the CEI. This exchange of experience can also make a useful contribution to the 'Women in SMEs' conference to be organised by the OECD in Paris in 2000.

Awareness of the economic potential of female entrepreneurship is still low in Central and Eastern Europe. Therefore, this conference can have a significant role in attracting attention and developing active networks dealing with female entrepreneurship, including in South Eastern Europe where both the CEI and the OECD are contributing to the international effort of reconstruction and development. I wish all participants to this event a successful conference and I look forward to seeing the results of your work".

ANNEX 3

FINAL STATEMENT

1. Following the decision of Heads of Government of CEI Member States at their Summit meeting held in Zagreb, November 1998, to convene in co-operation with OECD a conference on women's entrepreneurship in countries in transition, the Government of the Republic of Croatia hosted the Conference on "Women's Entrepreneurship – East-West Co-operation", held on the island of Brijuni, Croatia, 21 to 22 October 1999.
2. The Conference was jointly organised by the CEI and the Organisation for Economic Co-operation and Development - LEED Programme, in collaboration with the United Nations Economic Commission for Europe and the Institute for International Relations - Centre for Small Enterprises, Zagreb. The Conference was attended by over one hundred participants, representatives of relevant governmental bodies, NGOs and other organisations dealing with women's entrepreneurship, from sixteen CEI Member States, as well as from a number of Western European countries, the USA and international organisations.
3. In order to democratise the economy with full observance of human rights and to improve job creation in CEI countries in transition, it is important to harness the full potential of women's entrepreneurship. In the context of rapid economic and social change, development policies should work toward eliminating gender inequalities. Women should play a more important role in all spheres of life, that is, not only in politics, administration, management and non-profit organisations, but also in enterprise creation and development of a strong private sector economy.
- 4. The participants expressed their special concern regarding low levels of women's entrepreneurship in the transition economies. They called for economic and social policies and programmes in these Member States that would improve the regulatory, institutional and business environment and facilitate women's direct participation in economic growth and development. They called for the removal of obstacles such as:
 - lack of integration of gender perspective into transition strategies,
 - lack of access to guarantee funds and adequate credit schemes,
 - inadequate access to new information technologies,
 - poorly developed education and training facilities, especially in the field of entrepreneurship,
 - insufficient technical advisory services
 - underdeveloped social infrastructure support needed to sustain women's activities.

5. The participants acknowledged that the image of entrepreneurs in the transition countries is tarnished and that actions should be taken to highlight the positive dimension of entrepreneurial initiatives based on new business opportunities and on social, technological and organisational innovations.

6. The participants emphasised the high priority of mainstreaming the issue of women's entrepreneurship into the regular activities of the CEI and its *fora*, as appropriate.

Furthermore, the participants stressed that CEI Member States should:

- promote collection, processing, analysis and dissemination of gender-sensitive national statistics and studies on entrepreneurship and SMEs,
- encourage the formation and development of associations and networks of women entrepreneurs devoted to improve training and know-how, technology diffusion and development of contacts that can facilitate access to markets and growth;
- develop transnational exchange of experiences and best practices on women's entrepreneurship.

7. The participants called the Heads of Government of the CEI Member States to invite the OECD and UN/ECE to strengthen co-operation with the CEI in the field of women's entrepreneurship. In this context, the similar invitation should be extended to financial institutions such as the EBRD and World Bank, to the European Commission, and to other international institutions such as ILO, UNCTAD, UNIDO, UNDP, etc.

8. The participants endorsed the importance of participation in the civil society during the economic transition process through the creation and strengthening of NGOs, who can be pivotal in changing social climate favouring a widespread culture of entrepreneurship, self-employment and risk taking.

9. The participants called for the implementation of the follow-up to the Conference at national and international levels.

10. To this end, they suggested that the CEI Executive Secretariat should consider the Conference follow-up activities and their implementation and that the OECD and UN/ECE remain actively involved.

11. They also called the CEI to establish a network of national focal points of government and non-government representatives devoted to the Conference follow-up activities in CEI Member States, aimed at improving the awareness and understanding of women's entrepreneurship, followed by appropriate policy measures.

12. The participants recommended that the Government of the Republic of Croatia, as the host of the Conference, present this Statement to the meeting of the Heads of Government of CEI Member States, to be held in Prague, 5 to 6 November 1999.

ANNEX 4

MISSION REPORT

WOMEN'S ENTREPRENEURSHIP: EAST-WEST CO-OPERATION CEI (CENTRAL-EUROPEAN INITIATIVE) - OECD/LEED PROGRAMME BRIJUNI, CROATIA 21-22 OCTOBER 1999

I. General framework

1. The two-day conference was attended by 130 persons (including 20 men). The first day was dedicated to gaining a better understanding of the situation of women entrepreneurs in CEI countries and to exchange experiences with participants from OECD Member countries. The second focused on ways ahead, possible projects to be developed and how to formalise networks linking organisations from Eastern and Western Europe.

2. The conference was attended mostly by women who had set up business organisations, associations and networks in CEI countries; dynamic women directly involved in the business development process in an often unfavourable context. Representatives from the CEI organisation, Ambassador Mirijana Mladineo and Ambassador Anton Rupnik, of the UN-ECE, ILO and the President of AIDDA (*Associazione Imprenditrici e Donne Dirigenti d'Azienda*), Mrs. Etta Carignani took also part to the conference.

3. OECD participants were Sergio Arzeni (TDS/LEED), Marie-Florence Estimé (DSTI/IND) and Dina Ionescu (TDS-LEED).

II. Input to the conference by the LEED Programme and by the OECD

4. This was fourfold:

- i. An overview paper of the general situation faced by women entrepreneurs in CEI countries, using experiences of OECD countries to make policy recommendations adapted to a post-communist context, based on research undertaken specifically for the conference.
- ii. Thanks to the support of the LEED partners (ÖSB Consulting Austria, IG Italy, Formaper Italy, German Marshall Fund US) and to the LEED network, 10 experts from OECD countries attended the conference and shared their experiences on women's entrepreneurship.
- iii. Thanks to the participation of Mme. Marie-Florence Estimé from DSTI, Working Party on SMEs, the proceedings of the first OECD Conference held in April 1997 on "Women Entrepreneurs in SMEs", and the progress report on "Financing for Women-owned SMEs: Trends and Issues" (prepared by Sara Johansson, DSTI/IND for the Working Party on SMEs) were distributed to all participants. Eastern European participants were also invited to the 2nd OECD conference on Women Entrepreneurs in SMEs to be held in Paris on 29 November-1 December 2000
- iv. Assistance with the drafting of the Final Statement of the Brijuni Conference.

III. Participants

5. The link between the OECD and the CEI was formalised by the participation of four experts from Austria and Italy, countries which are members of both organisations. Ms. Irene Horejs, Ms. Maria Hömm (both *from ÖSB Consulting, Austria*), Ms Gabriella Seazzu (*Imprenditorialità Giovanile, Italy*) and Ms. Paola de Fortunatis (*Formaper Italy*) presented a description of Italian and Austrian projects.

6. Thanks to the American LEED Partner, the German Marshall Fund, four American experts attended the conference: Ms. Rona F. Feit (Principal Consultant, Rona F. Feit and Associates), Ms. Sara K. Gould (Executive Vice-President Ms. Foundation for Women), Ms. Susan Phillips Bari (Women's Business Enterprise National Council, WBENC) and Ms Sheilah Rogers (Executive Director, West Company). Their participation brought a very rich input to the East-West exchange of experience. They highlighted the fact that in an American and Eastern European debate on women's entrepreneurship, the same topics could be discussed despite the difference in political and economic backgrounds. The American experts shared some of their work experiences they thought could be useful to CEI countries, on fund raising, loan guarantees for women businesses, networking, mentoring programmes and economic development in general.

7. Ms. Clara Collarile (Head of the International Relations at the Ministry of Equal Opportunities, representing the Minister for the Equality of Chances, Laura Balbo) and Ms. Margareta Bergmark (Expert, ALMI Företagspartner Sörmland AB) also attended the conference to support the development of a network of CEI-OECD Member countries.

8. Mr. Sergio Arzeni pointed out that the spread of illegal practices, bribery and endemic corruption within CEI countries is a main obstacle to the development of female entrepreneurship as long as measures are not taken at an official level, female entrepreneurial activities will be hindered. He also transmitted to the participants the welcome message from the Secretary General of the OECD (see Annex 2).

9. Ms. Dina Ionescu presented the overview paper on the situation of women's entrepreneurship in CEI countries and how it would be possible to use in a post-communist context the experience of OECD countries.

10. Ms Marie-Florence Estimé from DSTI presented an overview of the two activities of the OECD Working Party on SMEs implemented as a follow-up to the main recommendations of the Women Entrepreneurs April 1997 Conference: i.e. 1) the collection of basic data and statistics on women-owned businesses and women entrepreneurs; 2) the improvement of knowledge about, and the removal of obstacles to the financing of women-owned businesses. She invited participants to contribute their own relevant data to these OECD projects and explained how the preliminary results of these activities will feed into the 2nd Conference in 2000.

IV. Outcomes and Follow-up

11. Participants presentations showed that the subject of women's entrepreneurship in Central and Eastern European countries has not yet become a "topic" in countries where the framework conditions for SMEs are still under-developed. There are no general studies, and interest in the topic by the business community is still limited and new. However, the women entrepreneurs who participated in the Conference showed motivation and dynamism. It must be stressed that many of the problems highlighted by the Eastern European participants are also faced in varying degrees by women entrepreneurs, and more generally by small firms and micro-enterprises, in the OECD countries.

Therefore:

12. The OECD and CEI will draw the attention of the Central and Eastern European public authorities and international organisations to the fact that unless women's entrepreneurship receives attention and formal support, the entire transition process might be endangered

13. The OECD LEED Programme and its Partners and experts will work in collaboration with the CEI, to propose three (or four) possible bankable projects on the issue of women's entrepreneurship:

- i. Women's Entrepreneurship Bank for Central and Eastern Europe: Project to be developed together with the Shore Bank of Chicago (US), Imprenditorialità Giovanile (Italy), the MS Foundation (US), the German Marshall Fund (US) and the offices of Women's World Banking in OECD and CEI countries.
- ii. Training Programme for Central and Eastern European Women Entrepreneurs: Project to be developed with Formaper (Italy), APCE (France), APCM (France), ÖSB Consulting (Austria) and ALMI (Sweden).
- iii. Local Development and Women's Entrepreneurship: Project to be developed with ÖSB (Austria), West Company (USA), ACDI/VOCA (Slovakia), Rural Women Project (Canada).
- iv. "Business Partnering" event for women entrepreneurs from OECD Member and non-Member countries, back-to-back with and under the aegis of the 2nd OECD Conference on Women Entrepreneurs in SMEs to be held in November/December 2000:

14. This project would be developed and funded by women entrepreneurs' associations from OECD and non OECD countries and possibly Europartenariat. It would be monitored by the OECD Steering Committee of the Conference led by DSTI. The LEED Programme will be a member of the OECD Steering Committee.

15. The results of the Brijuni conference will be presented at the CEI Summit to take place in Prague from on 3- 6 November 1999. The Final Statement text (Annex 3) approved at the Brijuni Conference will be distributed. For the first time, The Secretary General of the OECD, Mr. Donald Johnston, will participate in the CEI Summit in Prague.

ANNEXE 5

PARTICIPATION OF LEED PARTNERS AND EXPERTS

Particular thanks to our LEED Partners:

Mr. André Letowski from the APCE, France, Ms. Irene Horejs from ÖSB Consulting, Austria, Mr. Federico Montelli and Ms. Paola de Fortunatis, from Formaper, Italy, Ms. Gabriella Seazzu from Imprenditorialità Giovanile, Italy and to the German Marshall Fund.

List of experts participating to the conference from OECD countries invited by the LEED Programme:

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