

# Women on board

EUROCHAMBRES  
**W**OMEN  
ETWORK



# Introduction

The 2008 report on equality between women and men published recently by the European Commission states that even though female employment has progressed in quantitative terms over the last ten years, more needs to be done quality wise.

The full inclusion of women in the economic environment is recognised as an important factor in progressing towards the "growth and jobs" targets. While European and national policies set the scene for a better integration, implementation is carried out at regional and local level. Hence the title "Women on Board of Local Development". Also, it is at local level that Chambers have their roots and main activities.

In the frame of the project, the project consortium has decided to tackle three areas of concern that prevent women from being fully included in the economy:

- 1) Women in economic decision-making - in this case Women on Chamber Boards
- 2) The reconciliation of work and family life - by "Linking Local Actors"
- 3) Access to finance for female start-up entrepreneurs

Women on Chamber boards seeks to address the under-representation of women on Chamber boards and to develop guidelines for increasing women's participation.

Linking local actors seeks to improve the conditions for tackling the work life balance question by linking different local stakeholders and addressing the gaps in current measures.

Access to finance seeks to improve the business environment for female would-be entrepreneurs making better services available at local level.

Through this project EUROCHAMBRES Women Network is able to pursue its ongoing objective of creating a more women-friendly business environment in Europe, leading to an improved quality of life for both women and men by:

- 1) Increasing the economic participation of women in society and fostering a better integration in all spheres of economic life, ultimately leading to a situation of equal participation,
- 2) Achieving a closer cooperation between local stakeholders with the aim of developing a common vision and coordinating efforts for the implementation of reconciliation measures, leading to a higher level of awareness among stakeholders concerned, and a better and more efficient implementation on the ground,
- 3) Continuously increasing the number of Chambers dealing with gender equality questions and offering services to female business members.





# Executive Summary

*Equality between men and women must be ensured in all areas, including employment, work and pay. The principle of equality shall not prevent the maintenance or adoption of measures providing for specific advantages in favour of the under-represented sex.*

CHARTER OF FUNDAMENTAL RIGHTS OF THE EUROPEAN UNION  
(2000/C 364/01) Chapter III – article 23

Gender equality is enshrined as one of the fundamental principles in the values and objectives of the European Union.

The renewed Lisbon Strategy calls for more and better jobs in order to achieve long term sustainable economic growth and ensure that Europe continues playing a role among the global economic players. To reach these objectives, the considerable untapped female working potential in Europe needs to be transformed into economic growth and sustainable development.

The female employment rate has been increasing each year, reaching 57.2% in 2006, and bringing the 60% female employment target by 2010 within reach.

While more and more women enter the job market, the question about the quality of the female jobs and their quality of life gains in importance. The gender pay gap remains, and gender based sectoral and occupational segregation patterns can be found across the European Union to varying degrees. It is also noted that more young women than men graduate from European universities, figures that are not reflected at decision-making levels. Moreover, women often put on hold their professional careers for the sake of motherhood, yet there is no reason why women should carry the double burden of professional and private life.

Considering the overall challenges Europe is facing - on the one hand increasing its economic power and on the other tackling an ageing

society – it is clear that the full contribution of women and men is needed. Achieving a full and balanced contribution of both women and men to the economy has a direct influence on our traditional societal patterns. Stereotypes need to be overcome and new role models created. This process is time consuming and requires a broad ranging approach, as it affects women and men in their thinking and their feelings.

While the overall political objectives are fixed at European and national levels, their implementation is at regional and local level.

With the “Women on board of local development” project, EUROCHAMBRES Women Network contributes to tackling different challenges that women face in the economic environment:

- \* access to decision-making positions (in this case in Chambers)
- \* reconciliation between professional and private life
- \* access to finance

The initiative has been implemented with the financial support of the European Community Programme relating to the Community Framework Strategy on Gender Equality.

The present report gives an insight into the findings of the three working groups that have each investigated a specific field and sought for innovative solutions in which the Chambers can play a positive role, fostering the female business agenda.

\*54.9% of students in the EU27 in ISCED 5-6 categories are female (Eurostat - reference year 2005)





## Women on Chamber Boards

Women make up a large majority of the Chambers' workforce, yet the presence of women in decision-making positions is scarce. Based on this fact, the working group partners have investigated the reasons for the under-representation of women at Chamber board level, looking into the barriers that prevent women from running for board positions, the disadvantages an involvement may have, but also into possible advantages and ways of improving the situation.

Time is an important factor when it comes to barriers and possible disadvantages. Indeed three quarters of the surveyed entrepreneurs and female Chamber representatives are married or live in partnership and have children, and an involvement in the Chamber would mean for them less time for the family and/or for the enterprise.

Yet all respondents clearly called for more women in Chamber boards. The female

Chamber representatives stated as the main reasons for their involvement in the Chamber an active participation in the Chamber's activities, a political interest, and private or business contacts with persons in the Chamber. The biggest possible advantages for the respondents to become involved in the Chamber are the participation in networks and the establishment of business contacts.

According to the survey, information events are the best way to raise awareness about possible involvement in a Chamber board, as there is often a lack of information regarding the Chamber's structure and election procedures. Closely linked to the information events are networking opportunities and possibly mentoring through skilled female business representatives. The provision of specific training is last among the potential remedies.

## Linking local actors

The efficient reconciliation between professional and family life affects men as much as it does women, as it affects the perception of the role of women and men in society and in the economic environment. The reconciliation issue is best tackled at local level, as this is the level playing field.

The main objective of the working group members was, based on the legal background in each country, to identify good practices in the field of reconciliation, and look for ways of involving the relevant local stakeholders in the debate, issuing recommendations on how to overcome current shortcomings.

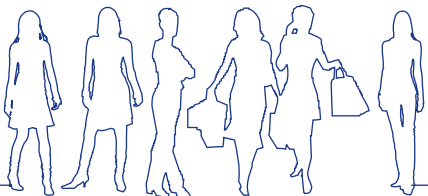
Three issues were more closely looked at:

- 1) parental leave schemes
- 2) care facilities for children and dependants
- 3) flexible working arrangements

The comparison of results between the working group members shows that their respective countries are advancing at differing speeds,

and that the role of the Chambers varies greatly.

Two working group partners (Aland and Romania) have managed to increase the degree of awareness concerning reconciliation issues within the Chamber and among local stakeholders. They foresee to continue the debate and offer their structure as discussion platforms fostering exchanges between business members and relevant stakeholders. The other two partners (Chambers Ireland and Retecamere) have, thanks to the On Board project, enhanced their current work in the field of reconciliation, promoting the issue with their members. Retecamere plays a very active role in Italy thanks to the memorandum of understanding that it signed with the Ministry of Labour and Social Policy in 2005.



## Access to finance

Entrepreneurs are the backbone of the economy, and create the majority of wealth and employment. Besides employment, entrepreneurship is an excellent opportunity for women to contribute to the economy and achieve economic autonomy (leading to a better social condition). Considering the high unemployment rates in certain European countries, entrepreneurship is not only an opportunity, but the only alternative to social uncertainty and an important means of entry or re-entry into the workforce.

There is a large array of access to finance measures in different European countries, some specifically targeted at women, others of more general nature. Yet the degree of awareness of these measures by female start-ups and entrepreneurs group is unclear, and it is also unclear whether offer and demand correspond.

With view to this situation, the working group partners decided to check in their respective countries/regions what financial measures were available, what the degree of awareness and utilisation of these measures among the female business community was, what problems if any were linked to the use of these schemes and finally what services the Chambers could develop in order to improve the situation at local level.

Access to finance is a fundamental issue for female start-ups and for female entrepreneurs. Among the surveyed women, most had relied on own resources or commercial banks for their financial requirements, few had used

public schemes. A lack of awareness, combined with the absence of support and information, coupled with complicated and long-winded procedures, is the main reason for the low use of public schemes. Obtaining funds from commercial banks had not been easy either for the respondents and they reported similar obstacles (costs and procedures).

All respondents called for a simplification of procedures and better information services.

As to the specific role the Chambers could play with view to the situation, the most popular services to be developed by the Chambers would be assistance in obtaining public funds, the conclusion of Chamber-bank agreements on credit conditions offered to female businesses, the publication of a guide on how to prepare a business plan and the provision of training/advice on how to negotiate with banks.

In line with these suggestions, the working group partners developed their new services, which range from the setup of a specific "access to finance" network in Latvia, a women entrepreneurship centre in Bulgaria, the provision of information services via internet and one-stop-shops in Italy and the Czech Republic, to the assistance for drafting a business plan in Cyprus, Greece and the Czech Republic.

# Women **on** Chamber boards







# Women on Chamber

The access of women to decision-making positions has been assessed on various occasions in the recent years and, with view to the overall presence of women in the workforce, remains low. The European Commission's data base on women and men in decision-making reveals that on average in the EU 27, women make up 4 % of presidents of the largest publicly quoted companies, and 11% of members of the highest decision-making bodies in those companies (database status 17/12/2007

[http://ec.europa.eu/employment\\_social/women\\_men\\_stats/out/measures\\_out438\\_en.htm](http://ec.europa.eu/employment_social/women_men_stats/out/measures_out438_en.htm)

The number of women in the workforce has been increasing continuously throughout the last decades, yet, their access to decision-making levels does not develop at the same pace, as the famous "glass ceiling" persists. In the frame of its project "Women in Business and in Decision-Making" EUROCHAMBRES Women Network had a look into the situation of women in Chamber organisations. While in general a big majority of the Chambers' workforce is female, their presence at decision-making level is scarce. With the present project, EWN addresses the low female presence in decision-making positions in Chamber organisations, seeking ways of improving the situation.

Before developing methodologies/guidelines on how to increase the share of women in the Chambers' decision-making bodies, the working group partners had a first look into the administrative structures of their respective organisations.

In that regard, one fact stood out: whereas all Chamber organisations are regulated by law, the administrative structures vary largely from country to country, and consequently also the decision-making levels. The working group partners thus decided to target the decision-making levels in their respective organisations where their actions would make most sense (in general the board level).

They then proceeded with a large scale survey that targeted female Chamber board members and female entrepreneurs. The objective of the survey was twofold: on the one side to gain an insight into the female representation in Chamber boards, and on the other to identify measures to increase the number of female board members.

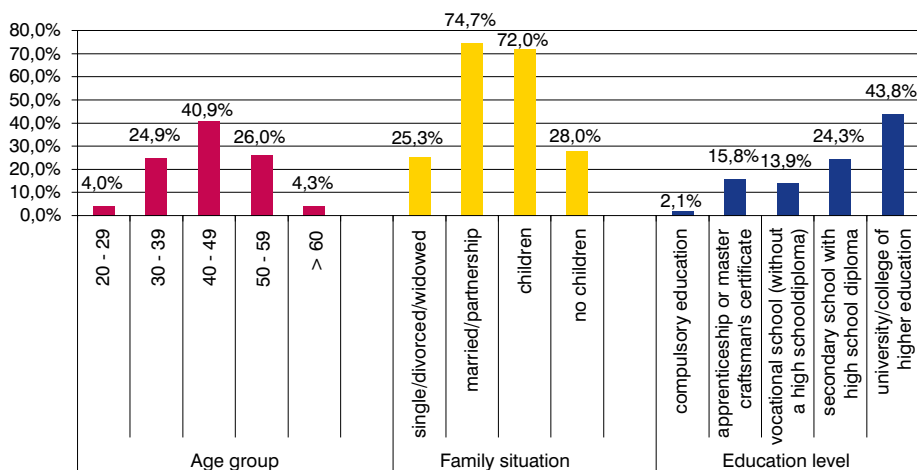
The full results of the survey can be found on the project website, the main results are mentioned hereafter.

The share of female representatives in Chamber boards varies widely from country to country, as does the participation at local, regional or national level in the different countries.

While enterprises of all sizes can be found, the main business activities are commerce, industry, information/consulting and "other activities".



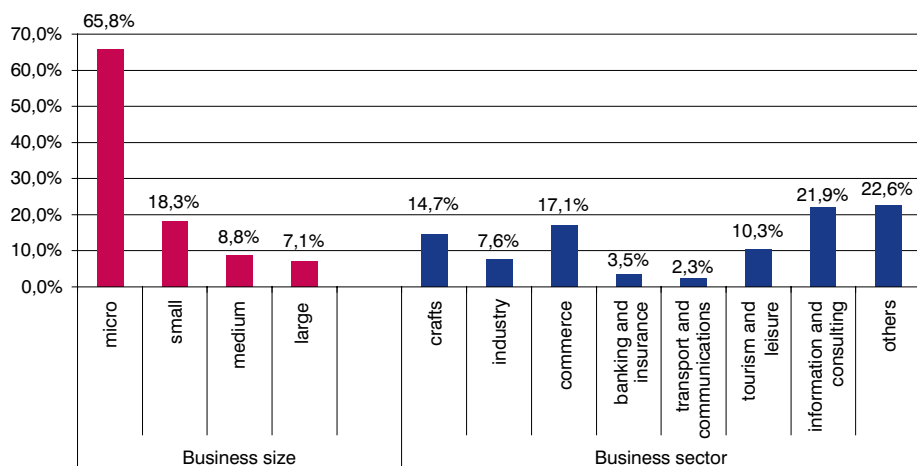
## Respondents profile



Regarding the personal situation of the female representatives and the entrepreneurs, most are 40-49 years old and have tertiary education. Three quarters are married or live

in partnership and have children. It can be noted that the children of the female Chamber representatives tend to be older than those of the entrepreneurs.

## Respondents business profile



When questioned about the main reasons for their involvement in the Chamber, the order of preference indicated by the female representatives was the following: first an active participation in the Chamber's activities, second the political interest/involvement, third private or business contacts with persons in the Chamber, and fourth economic reasons.

To the question about the possible advantages the involvement in the Chamber could bring,

the overall results of both groups - female representatives and entrepreneurs - showed that the involvement in a network was considered to be the main advantage, closely followed by the establishment of business contacts. Influencing the economic policy process ranked third.





In all participating countries, the main disadvantages from a possible involvement in the Chamber were less time for the family/private life and less time for the enterprise. There were slight appreciation differences in the countries regarding the loss of time for the enterprise or the family. It is however to be noted that 30% of the answers related to “no disadvantages”.

The female Chamber representatives were unanimous in saying that their male counterparts do not have any work-life balance problems, making it much easier for them to be involved in the Chamber activities, and leading to an overrepresentation of men in Chamber boards. The fact that men have stronger networks came second, and the fact that there are many male role models in the Chambers was quoted as the third reason for the predominant male presence.

Among the surveyed female entrepreneurs, over 90% had never been asked to run for election with the Chamber, and when asked whether they knew female Chamber representatives, 40% answered positively, while 90% of the female Chamber representatives answered the latter question positively. Besides the network within the Chamber, over two thirds of the surveyed female representatives are involved in other networks, while only half of the surveyed female entrepreneurs are involved in other networks.

When questioned about the nature and the main activities of the other networks they are involved in, the answer that got most scores was networks of male and female entrepreneurs, engaging in economic activities.

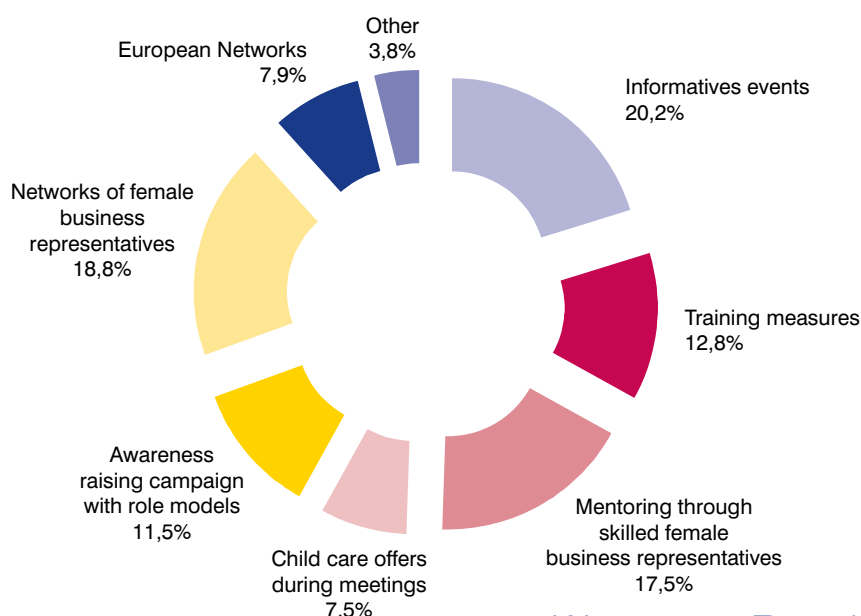
All respondents clearly called for more women in Chamber boards, and quoted information events as the preferred measure for increasing the share of women in Chamber boards. The creation of networks of female business representatives came second, closely followed by mentoring through skilled female business representatives. The fourth option was training measures, and the fifth awareness raising campaigns with role models.

The four most popular measures were debated by the working group members in the frame of a seminar in Vienna in October 2007, and guidelines were developed for each measure.

Considering the large variations in the administrative structures of the participating Chamber systems, the group members agreed on the adoption of general guidelines that would be flexible enough to be adapted to the specific country context.

For each measure, target group and service provider are identified, the nature of the service and its communication channels are defined (who is involved, what is done, how it is done).

**Measures increasing the share of women**





## 1. Informative events

While the lack of information on the procedures was the third highest barrier to the involvement of female entrepreneurs in Chamber boards, the organisation of informative events scored highest (in absolute terms) in the possible measures for increasing the share of women in Chamber boards.

The target group is potential female business representatives (i.e. female entrepreneurs and managers) at local level, since becoming a Board member at national level often depends on holding a position at local/regional level in the first place.

The information to be provided comprises:

- the structure of the Chamber and its bodies: tasks, working hours, benefits (not a promise but a hint),
- the formal election procedures,
- the list of current board members, (a “who is who” of the Chamber board)
- Testimonials of successful female business representatives which act as role models for female entrepreneurs,
- mentoring and training courses which support the goal of becoming a member of a Chamber board
- phone and e-mail of a committed contact person (Chamber staff, business representatives),

As time is money, the information should be brief, transparent, and easily accessible. Possible tools for the dissemination of the information are:

- Dedicated brochures, Chamber publications,
- Websites of the Chamber, professional organisations ... including blogs: eg. a blog for business representatives with statements and messages
- Media: newspapers, television
- Chamber events – either dedicated events can be organised or information can be disseminated on the occasion of general events where the target group is present
- Networking: fostering direct/personal contacts between female business representatives and female entrepreneurs

Motivated business representatives are ideally situated to provide potential candidates with information, as they can easily raise awareness of the advantages of being Chamber representatives.

Chamber staff can support potential business representatives by providing information about the election procedures and about training and mentoring possibilities.

## 2. Networking

The absence of involvement in relevant networks scored second in the main barriers, and the creation of /participation in networks of female business representatives obtains the same score in the section positive measures.

Female entrepreneurs and male and female business representatives are targeted in this case. The kind of information to be provided is similar to the one provided during the informative events. Actually, networking events can be an ideal platform for disseminating information without making it look too academic, fostering lasting links between the participants.

These networking events can either be “board elections” targeted, or be linked to other meetings/gatherings of more general nature.

### Suggestions for networking:

- An event for female start-ups, experienced entrepreneurs and female business representatives is organised. It is divided into an information part and a networking part.



During the information part, a speaker gives a presentation on a very recent issue of interest for female entrepreneurs. The second part allows the women to exchange their ideas about this issue.

- “World Café”: a speaker talks about a certain issue, then table debates are arranged (with a maximum of 10 persons per table). After the speech the participants at each
- A young entrepreneurs network invites Chamber business representatives to present the Chamber role, structure and election processes.

table start a discussion. After 15 minutes everybody changes seats and only one person stays at the table and collects the ideas. In this way people talk at different tables exchanging ideas.

### 3. Mentoring through skilled female business representatives

The third recommendation is closely linked to the second, as the informal contacts made on the occasion of networking events can be deepened.

For the mentoring to be successful, the most suitable mentor, independent of gender, is to be identified for the mentee. Besides active Chamber representatives, retired Chamber managers or business representatives could become mentors for potential candidates for Chamber board functions.

The mentoring can be organised on a one to one basis, or one mentor can take care of a group of mentees. In addition to personal encounters, e-mentoring could be used in specific cases.

Besides explaining the Chamber system, sharing their experiences and good practices concerning the career planning in the Chamber, mentors would develop a career plan together with their mentees. If possible, the mentee should be taken to Chamber meetings by the mentor.

### 4. Training

None of the respondents stated that lack of training was a barrier to their involvement in the Chamber, yet training measures were among the top five measures for increasing the share of women in Chamber boards.

The target groups are on one side potential female business representatives, and on the other female business representatives who would like to be re-elected.

The training is to include different modules: first of all, a general module on the Chamber structure and its election procedures.

Linked to the first module, the candidates would be offered training to enhance their personal skills like rhetoric and communication, time and conflict management.

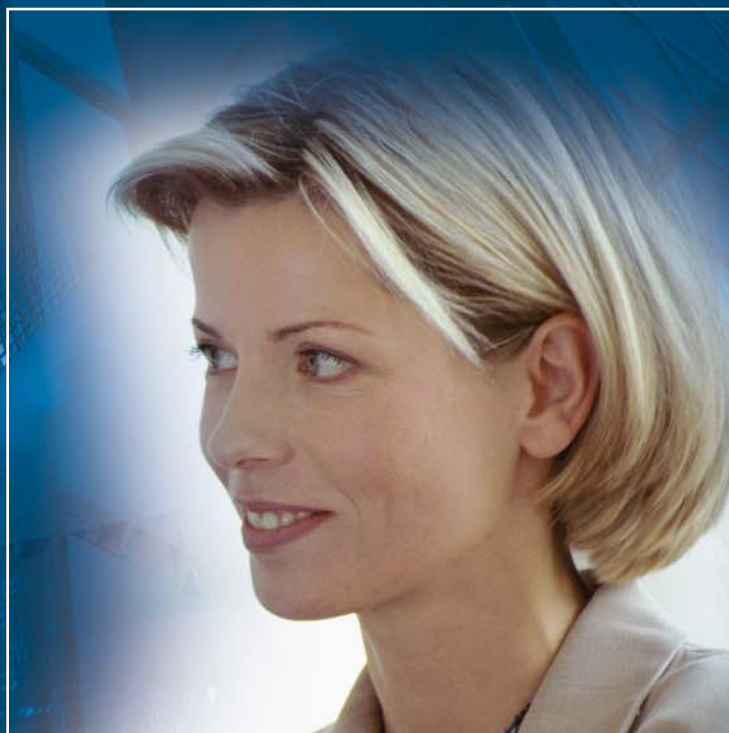
To complete the approach, a lobbying strategy should also be included, as well as the development of a career plan.

The first part of the training is the information /awareness raising aspect. It can be organised either as a separate event or be linked to a general Chamber event. Considering the nature of the other modules, they can be integrated into the Chambers’ usual training courses.

Depending on the country, the training would be provided either by the Chambers, institutions for further education, or specialised trainers.



# Linking **local** actors





# Linking local actors

*...The principle of equality between men and women makes it essential to offset the disadvantage faced by women with regard to conditions for access to and participation in the labour market and the disadvantage faced by men with regard to participating in family life, arising from social practices which still presuppose that women are chiefly responsible for unpaid work related to looking after a family and men chiefly responsible for paid work derived from an economic activity. The principle of equality between men and women in relation to employment and labour implies equal sharing between working fathers and mothers, in particular of time off work to look after children or other dependants.*

*The balanced participation of women and of men in both the labour market and in family life which is an advantage to both men and women is an essential aspect of the development of society, and maternity, paternity and the rights of children are eminent social values to be protected by society, the Member States and the European Community....*

*...The objective of balanced participation of men and women in family and working life, coupled with the objective of balanced participation of men and women in the decision-making process, constitute two particularly relevant conditions for equality between men and women;*

*there is a need for a global and integrated approach for reconciling family and working life as a right for men and women, a means of personal fulfilment in public, social, family and private life, an eminent social value, as the responsibility of society, the Member States and the European Community;*

*it is necessary to make every effort and to promote specific measures, as well as the respective accompanying and evaluation measures, in particular by means of appropriate indicators, to bring about the changes in structures and attitudes which are essential for the balanced participation of men and women in the family and at work;*

*it is necessary to promote measures to improve the quality of life for all, in respect and in active solidarity between men and women vis-à-vis both future and older generations.*

Resolution of the Council and of the Ministers for Employment and Social Policy, meeting within the Council of 29 June 2000 on the balanced participation of women and men in family and working life (2000/C 218/02)

As stated in the above mentioned Council resolution, the effective reconciliation between professional and family life does not only affect women, but men and women, and it requires an integrated approach, going beyond the direct employment environment. It affects the perception of the role of women and men in society and in the economic environment.

Considering that the process requires a new light to be shed on how work, private and family life are tackled by the individuals, actions need to be implemented where they make most sense: at local/regional level.

Also with view to the fact that it affects the community at large, all relevant stakeholders are to be involved.

The working group partners have first investigated the legal background in their respective countries, prior to identifying good practice cases in the field of reconciliation. Three issues were more closely looked at:

- 1) parental leave schemes
- 2) care facilities for children and dependants
- 3) flexible working arrangements

The comparison of results between the working group members shows that their respective countries are advancing at differing speeds in the field of reconciliation.



## 1. Parental leave

Parental leave is defined in the EU 96/34/CE directive of the Council as “an individual right of workers, both men and women, related to the birth or adoption of a child... for a minimum period of 3 months”. The terms of use, procedures, percentage of retribution and employee protection from dismissal are left to the appreciation of the Member States.

In the four participating countries, parental leave is regulated by law, yet the implementation varies widely.

In the case of maternity leave, the duration of the leave ranges from 26 weeks in Ireland, 105 working days in Aland, 126 days in Romania to 150 days in Italy. In Ireland and Finland, women are entitled to 70% of their salary during maternity leave, in Italy 80% and in Romania 85%.

In terms of parental leave (for men and women), the duration and retribution vary largely from one country to the other. In Ireland for instance, both parents are entitled to parental leave, yet it is unpaid. In Aland and in Romania, the parent staying at home receives a “parental leave benefit” which usually does not compensate for the salary.

The uptake of parental leave varies from country to country, not only for economic but also for cultural reasons. The role of the child carer is still traditionally attributed to women, and men are less inclined to stay at home. Also men fear to loose out on career opportunities when they take parental leave, as their employers may react negatively by not considering them for promotion.

## 2. Childcare

The Barcelona targets call for the provision of childcare by 2010 to at least 33% of children under 3 years of age in all EU Member States. In Aland, the law entitles every child to public childcare, and the municipalities provide for child and other dependants’ care. Costs are regulated, making it possible for public and private childcare services to compete.

In Romania, public childcare services have decreased in numbers over the last years. Private childcare is on offer, yet mostly inaccessible due to its high cost.

In Ireland, due to the employment situation witnessing higher employment rates among older people, a shift has operated from informal systems (grand parents taking care of the children) to the call for more public services. The National Childcare Strategy (NCS) 2006 -2010 was launched by the Office of the Minister of Children with the objective of creating 50,000 further childcare places.

Through the Childcare Investment Programme, the NCS is providing staffing grants to community-based childcare services which enables the provision of childcare services at a lower cost to parents.

Italian working parents rely mostly on the grandparents for taking care of the children as the number of available services is well below demand.





### 3. Flexible working arrangements

In all four countries, working time is regulated by law and in most cases sectoral agreements, and some flexibility as to working hours and duration is foreseen depending on the sector targeted.

The Romanian national report does not give any indication as to the possibility for employees to avail of flexible working arrangements.

In the other three countries, flexible working arrangement (part time, teleworking...)

are either regulated by sectoral collective agreements or on an individual basis between employer and employee.

In Italy for instance, the government seeks to promote flexible work arrangements with companies by granting financial support (law no. 53 art 9) for the implementation of projects in the field of reconciliation.

### The role of the Chambers in reconciling professional and private life

The involvement of the Chambers in the process varies largely from country to country, not only due to the differing situations on site, but also due to the structure of the Chambers, their priorities and their activities.

All working group partners recognise the need for more concrete actions to be undertaken at local level. Prior to speaking about the individual Chamber initiatives, one point deserves underlining: the primary role of Chambers is to foster local economic development thanks to the creation of enterprises, the solidification of the economic base via specific support measures to their members, enterprises.

First of all, in order to successfully implement reconciliation measures, businesses need to be made aware that offering reconciliation measures means good business to them, and is not only a cost factor.

Thanks to their involvement in the project activities, a higher degree of awareness about reconciliation issues has been achieved within **Aland Chamber**. Besides organising a regional seminar, involving all relevant stakeholders, the Chamber plans starting a new local EU financed project in the region, tackling the reconciliation question and offering support for SMEs. They also consider initiating and participating in working groups related to

the subject, adopting a role of discussion platform provider and mediator.

Awareness raising campaigns and training seminars would be organised in cooperation with juridical and academic experts, with the objective of highlighting the importance and possibilities of improving the work/life balance.

**Chambers Ireland** has several interrelated work strands relating to the promotion of reconciliation.

The first of these is the production of quality research thanks to its HR Policy Council and its annual Labour Force Survey. In 2006, the survey contained a section specifically devoted to Work/Life balance, and examined the various types of policies being used by Irish businesses.

A second strand is the Chamber's lobbying work. Successive Labour Force surveys showed that the lack of availability of affordable childcare had a negative effect on companies' ability to attract and retain staff. Chambers Ireland made a series of recommendations on the issue to government, many of which were later adopted by the government. In 2006 Chambers Ireland was commissioned by the Department of Health and Children to undertake a research project to identify means of enhancing childcare supply. A



major focus of this project is to explore how SMEs can assist their employees in making childcare less costly and accessible in areas that are close to the home rather than close to the place of work.

Another major strand is the provision of training in the area of Work/Life balance. Chambers Ireland occupies a seat on the steering committee of the Positive2Work Skillnet. This Skillnet is made up of 25 small, medium, and large sized companies from all sectors of the Irish economy. Member companies have come together to explore how effective strategies, supported by training solutions and people development, can positively impact on the quality of employees' working lives and the competitive environment within which network member companies operate. The aim of the project is to create a Positive2Work environment for all employees of the member companies. Training is offered in several areas, including mediation, diversity management, and work/life balance.

One of the most successful means of promoting work/life balance in business in recent times has been the Chambers Ireland Corporate Social Responsibility Awards. These awards were established in 2004 to recognise the work being carried out by Irish and multinational companies to improve the lives of their employees and to enhance the civic environment in which they operate. Workplace based CSR has a specific category in the awards which encompasses topics like health and safety, the work-life balance of employees, staff diversity and cultural awareness. Several companies with initiatives to improve their employee's work/life balance have received awards, and the event is growing in prestige and popularity. The most important role for the Irish chamber network in the future is to promote the reconciliation of work and life not only as a matter of corporate social responsibility, but as a matter of good business practice.

The **Italian Chambers** play a particular role in the promotion of reconciliation measures thanks to the memorandum of understanding they entered into with the Ministry of

Labour and Social Policy in 2005 for the full implementation of Law 53/2000.

The law tackles three significant issues:

- Parental, family and education/training leave arrangements
- Flexible working
- Urban time policies

for each of which dedicated rules, opportunities and resources are provided, with a view to "promoting a balance between work, care, training and personal life" (from article 1 of Law 53/2000 – general principles and scope -).

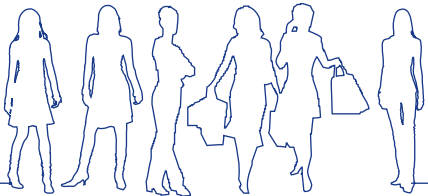
Article 9 of the law (laying down measures in support of working flexibility) provides for the annual allocation of resources for work/life balancing.

Funds are granted to enterprises that implement any one or more of the following positive schemes:

- a) schemes targeting working mothers and fathers: working-time and work-organization flexibility (including reversible part-time work, tele-working, telecommuting and working from home, flexible clocking in and out, time banks, etc.);
- b) training programmes for the re-integration of workers after a period of leave;
- c) schemes for the temporary replacement of entrepreneurs or self-employed workers taking mandatory break periods or enjoying parental leave, with another entrepreneur or self-employee;
- d) programmes and schemes aimed at fostering the replacement, re-integration, work re-organization and training of employees with underage children, disabled or non-self-sufficient elderly and dependant relatives.

The tasks of the Chamber of Commerce network for the implementation of the law are:

- To spread knowledge of the provisions of Law 53/2000, and other national and regional laws.



- To survey and collect information and materials relating to the monitoring of reconciliation experiences, in respect of flexibility, training and the replacement of business heads.
- To prepare information materials.
- To organize seminars and training meetings on work/life balancing and its positive effects on the organization and productivity of enterprises.
- To contribute to pilot projects aimed at implementing practical experiences, with a view to effectively applying the law.

The related projects aim to:

- integrate social, labour and enterprise policies, which are considered not secondary issues, but essential policies for development;
- develop policies grounded on the characteristics and needs of the local area, and its resources, potential and vocation;
- develop a “social economy” in the new fields of employment catering for emerging needs, such as daily life services, cultural and leisure services, safeguarding and developing the environment and the historical, artistic and cultural heritage and its enjoyment by increasing numbers of people;
- build strong ties between the public and private sectors (the latter including profit and not-for-profit and social volunteer organizations, time banks ...) and ultimately create a network in which the mutual interests of each member contribute to the achievement of the “common good”.

The partners engaged in these projects are:

- local authorities and provincial and regional governments;
- trade associations and trade union organizations;

- schools, training establishments, universities and research institutions;
- women’s organizations and cultural, volunteer and solidarity, immigration, etc. associations;
- Chambers of commerce and their committees for female entrepreneurship.

While the subject was relatively new to the **Romanian Chamber of Commerce and Industry**, the CCIR obtained an increase of awareness in the system and the introduction of work/life balance initiatives, with the help of the Romanian Chambers network and other local NGO’s, women’s associations, local authorities, bilateral chambers and other public and private organizations.

The question of reconciling professional and private life is to be integrated into the Chamber’s policies and activities. Further awareness raising activities are being considered such as: seminars, courses on work/life balancing and its positive effects, in which the Chambers system would play a mediating role.

The Chamber’s communication channels are to be used to spread these activities, and inform local stakeholders on possible follow-up activities. While the primary target group is the Chamber network and its members (businesses), other regional and local actors will also be informed about the latest updates via newsletters and leaflets.

The CCIR is confident that most project activities initiated during the implementation period will go beyond the project’s lifetime, allowing the Chambers system to play a new role by linking local actors towards the reconciliation of work and family life



# Access **to** finance



# Access to finance

Entrepreneurs are the backbone of the economy, and those who create wealth and employment. Besides employment, entrepreneurship is an excellent opportunity for women to contribute to the economy and achieve economic autonomy (leading to a better social condition). Considering the high unemployment rates in certain European countries, entrepreneurship is not only an opportunity but the only alternative to social uncertainty.

In a previous EWN project (Women in Business and in Decision-making), access to finance had been identified to be the main obstacle for female start-ups and for female entrepreneurs in the daily running of their companies.

There is a large array of access to finance measures in different European countries, some specifically targeted at women, others of more general nature. Yet the degree of awareness of these measures by female start-ups and entrepreneurs group is unclear, and it is also unclear whether offer and demand correspond.

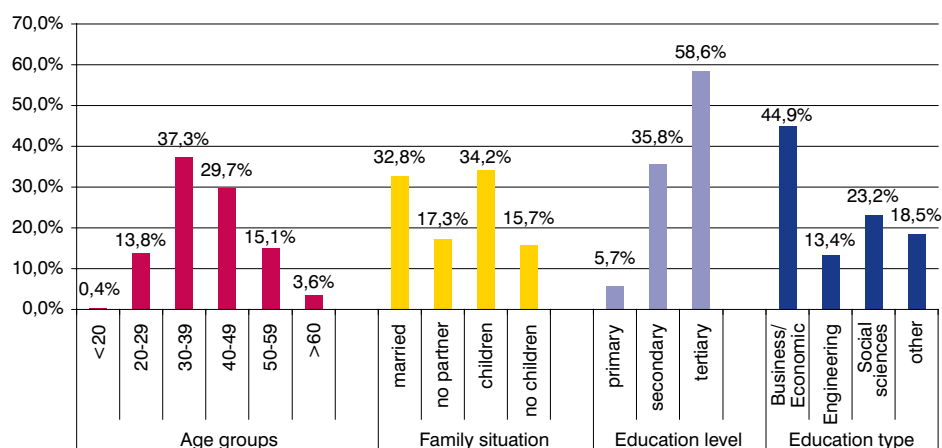
With view to this situation, the working group partners decided to check in their respective countries/regions what financial measures were available, what the degree of awareness and utilisation of these measures among the female business community was, what problems if any were linked to the use of these schemes and finally what services the Chambers could develop in order to improve the situation at local level.

The complete results of the working group's activities are described in the e-guide on access to finance that can be downloaded from the project website.

The main results of the survey with female entrepreneurs and potential start-ups are summarised hereafter, and an overview of the new Chamber services is given.

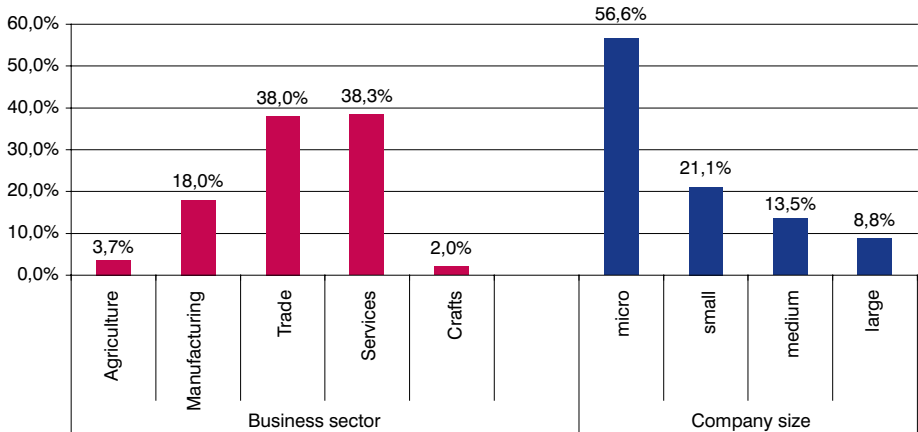
## The profile of the respondents:

**Respondents profile**





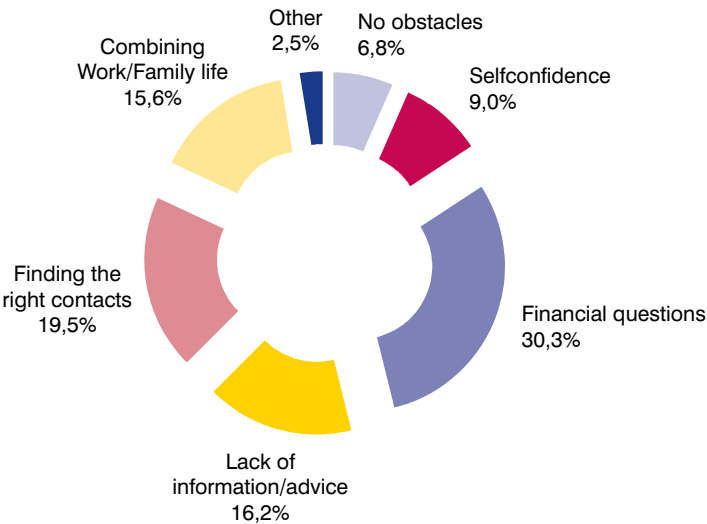
**Respondents' business profile**



The surveyed women (entrepreneurs and potential start-ups) reconfirmed that access to finance is fundamental to starting a

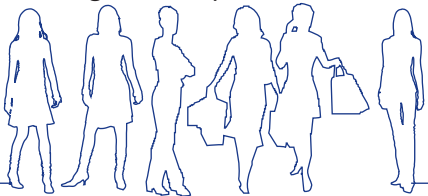
business and in the daily running of the same, and most of them acknowledged having experienced problems with it.

**Main obstacles at company start-up**



Most women had relied on own resources or commercial banks for their financial requirements. When questioned about the problems they had encountered, the reply

was that they were banking related and concern the high cost of finance and the complicated and long-winded procedures.

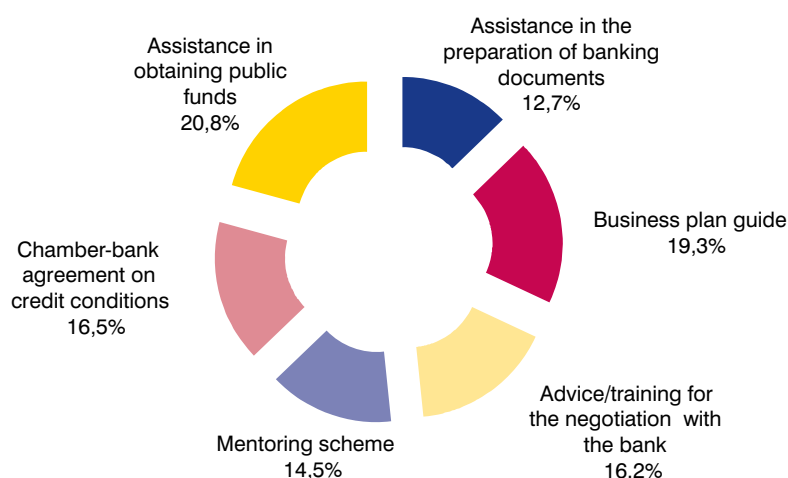




Few women in the survey had relied on public schemes for accessing the necessary financing. The reason for the low use of public schemes was mainly a lack of awareness due to absence of information and support, linked to complicated and long-winded procedures. With view to these shortcomings, the main suggestions for improvement related to the simplification of procedures, the better promotion of the schemes, the establishment of support services and a better geographical coverage.

As to the specific role the Chambers could play with view to the situation, the most popular services to be developed by the Chambers would be the assistance in obtaining public funds, the conclusion of Chamber-Bank agreements on credit conditions offered to female businesses, the publication of a guide on how to prepare a business plan and the provision of training/advice on how to negotiate with banks.

#### Possible new services



From the survey results, a series of recommendations was drawn:

From an overall perspective, the situation concerning access to finance by female entrepreneurs or would-be entrepreneurs certainly needs to be improved.

First of all, awareness about existing finance schemes – whether public or private - needs to be enhanced. Information material should be tailor made for the target group, taking into account its specific needs.

Banks and financial institutions in general should be encouraged to offer better credit terms and conditions to female entrepreneurs

and particularly would-be ones. A simplification of the documents/forms would also be of great help.

When considering the kind of finance to be made available, an increase in venture or seed capital funds for female entrepreneurship would be welcome.

Alternative sources of access to finance, like business angels networks, need to be promoted as well.



From the public authorities side, public schemes, besides being better promoted, need to be simplified and made shorter in terms of response times. In those regions where there are no specific schemes available, consideration should be given to the introduction of relevant female entrepreneurship schemes, thus enhancing the chances for women to be integrated in the economic environment.

Relevant information, advisory and support services for the end users wishing to apply for the schemes should also be introduced, using all available information channels, with a special focus on e-services. In order to keep things simple, existing business relays, like the Chambers of Commerce, should be considered for providing support, given their close ties with the business community.

The different services developed by the working group partners are tailor made to the needs expressed by the surveyed women and with view to the objectives and capacities of the Chamber.

All services aim to provide women with information on access to finance and guide them in the process to various extents. They range from the setup of women entrepreneurs' discussion networks, a centre for women entrepreneurship, dedicated websites, to assistance in obtaining public funds, guides on how to prepare a business plan, to the assistance in preparing banking documents.

## The women entrepreneurs' discussion network (by the Latvian Chamber of Commerce and Industry)

In order to answer the identified needs of Latvian female entrepreneurs, the **Latvian Chamber of Commerce and Industry** decided to create a Women entrepreneurs discussion network on access to finance.

The choice of a network has several reasons:

- \* At least 40% of the surveyed female entrepreneurs prefer informal contacts as source of information – friends, family, existing entrepreneurs.
- \* The Chamber has successfully organised women networking events in the past
- \* Besides responding to women's needs – offering personal contacts and attention and flexibility – also offers the Chamber the possibility to gain new members.
- \* Finally, the existing female entrepreneurs network is interested in using such a network for improving their entrepreneurial skills, as information channel, and as discussion group.

External experts, tutors or lecturer will be used for providing training and consulting.

Representatives of the Ministry of Economics, the Ministry of Finance, the Latvian Guarantee Agency, banks etc. will be invited as guest speakers to the events according to the actual demand of the female entrepreneurs.

Subjects that will be tackled comprise:

- \* Information to women on how to set up, finance and operate an enterprise,
- \* Assistance in obtaining public funds for female entrepreneurs,
- \* advice and/or training for the negotiation process with the bank and other respective bodies,
- \* technical support in preparing bank documents for loans and other applications (e.g. business plan drafting)



## The centre for women entrepreneurship (by the Bulgarian Chamber of Commerce and Industry)

To realize the suggestions and to answer the needs of women entrepreneurs, the **Bulgarian Chamber of Commerce and Industry** is planning to create the “Centre for Women Entrepreneurship”. This centre should be able to provide all information necessary for the setting-up, financing and operation of enterprises run by women; technical support in preparing bank documents for loans and other applications; mentoring and advice in dealing with banks and other respective bodies.

The mission of the centre is to promote women entrepreneurship and entrepreneurship development of unemployed women in Bulgaria through training, provision of information services and consultancy, logistic support, research and analyses.

The goals of the centre are to:

- research and analyse the status quo of women entrepreneurship in Bulgaria;
- formulate policies in support of women entrepreneurship;
- create the conditions for economic empowerment of women;
- assist in the creation of networks;
- provide information and services to other NGOs, interested or dealing with issues on women entrepreneurship.

## Guide on how to prepare a business plan (by Cyprus Chamber of Commerce and Industry and the Union of Hellenic Chambers of Commerce and Industry)

The most popular survey answers in Cyprus were “Assistance in obtaining public funds” (90.5%), “Publication of a guide on how to prepare a business plan in order to secure funds from a bank” (70.3%) and “Conclusion of Chamber-bank agreement(s) on credit conditions offered to female entrepreneurs” (70.7%).

Based on these findings, **Cyprus Chamber of Commerce and Industry** will intensify its efforts to promote the various relevant public schemes that exist in Cyprus by regular dispatching of relevant information and organising relevant training sessions. Regarding the Chamber – bank agreements on credit conditions offered to female entrepreneurs, Cyprus CCI plans to begin a round of talks with the banking community of the island.

The Guide on how to prepare a business plan was the most prominent response in the Greek survey with 77.0% of respondents calling for such a guide. With view to the fact that the institutional infrastructures in Greece and Cyprus are similar, the two Chambers cooperated closely in producing the guide.



## Sportello Impresa – Donna - a new service offering tailored information on access to finance to women entrepreneurs in the region of Rome (By Rome Chamber of Commerce and Industry)

The SPORTELLO IMPRESA – DONNA is an information and guidance centre addressed to women willing to start up a new company as well as to new companies managed by women localized in the Province of Rome.

It is promoted by the Women Entrepreneurs Committee of the Chamber of Commerce of Rome. Having been in existence for a few years, it has acquired specific competences on guidance to access to credit in the framework of the Women on Board of Local Development Project.

In the access to finance field, the objectives of the centre are to:

- provide information about all the different opportunities of access to public finance and private credit existing at local, regional, national and European level,

- Offer an information and guidance service for the creation of new companies owned and managed by women and support their development
- Inform about the new opportunities of access to private finance based on Chamber of Commerce and Banks agreements (whereby the Chamber will cover a consistent part of the guarantees asked to women when opening a credit line with banks)

Furthermore the centre offers information and support for market analyses, HR management, business administration and other fields of key interest to female businesses.

[http://www.rm.camcom.it/Servizi/S\\_SI.htm](http://www.rm.camcom.it/Servizi/S_SI.htm)

## The sub-portal “Women on Board” by Unioncamere Toscana

Relying on the needs that derived from the survey, coupled with its institutional aims to coordinate and connect the Tuscan Chamber System, Unioncamere Toscana has implemented an information, coordination and orientation service, addressed especially to female entrepreneurs and entrepreneurs-to-be, in the form of a sub-portal.

The sub-portal is articulated into five main parts:

1. Studies and researches – This part collects statistical data deriving from the Observatory on Female Entrepreneurship elaborated by the Study and Research Office of Unioncamere Toscana, in collaboration with the Tuscan Regional Government.
2. Chamber information and orientation service - The second part of the service is devoted to publicising the services in support to female entrepreneurship available in the ten Chambers of Commerce of Tuscany; dedicating one section to each Chamber.

3. Services on access to finance - In this part information on the opportunities of access to finance available in Tuscany, both at regional and provincial level are presented, based on various sources of information.

A section is dedicated to links to publications and already existing texts, like a recent and updated guide by the Tuscan Regional Government on access to credit. It also contains useful contacts and addresses.

Part 4 is a FAQ section, and part 5 is a forum thanks to which the users will be able to express their ideas, describe their experiences and directly offer their contribution to the development of the service.

<http://www.tos.camcom.it/Default.aspx?PortalID=6>



## Services for female businesses (by Zlin Chamber of Commerce)

Based on the survey results in Zlin, the Commercial and Economic Chamber of Zlin has developed three new Chamber services:

- A. Assistance in obtaining public funds for female entrepreneurs
- B. How to prepare a business plan - guide for female entrepreneurs
- C. Assistance in preparing documents for the bank

The assistance in obtaining public funds for female entrepreneurs appears to be an important element, as the awareness about public schemes among female entrepreneurs is quite high, yet their usage is limited. Consequently the Chamber will focus on three areas in this field:

- to increase awareness about public funding among female entrepreneurs and female managers
- to focus on the promotion of programmes suitable for female entrepreneurs and female managers in particular
- to assist female entrepreneurs and female managers in preparing the applications

It is to be noted that over three quarters of the respondents in Zlin are micro-entrepreneurs, and with view to the kind of activities they are engaged in, they are mostly micro-credit applicants.

The preparation of a business plan and assistance in preparing the document for the bank are valuable services to them, considering that the female entrepreneurs do not have a lot of time to dedicate to these issues, and that private services on offer may be onerous. Yet, a good business plan and correctly filled in forms for the bank are essential elements for obtaining the much desired credit.

The Chamber has furthermore undertaken to elaborate a list of banks and loan institutions that offer micro-credits, and to engage in a continuous monitoring of the micro-credit products offered by the loan institutions.

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