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TEAM OF SPECIALISTS ON WOMEN'S
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Second Regional Forum of Women-Entrepreneurs

Geneva, Switzerland, 17-18 March 2003

REPORT ON THE FORUM**Background**

The Forum was organized by the Secretariat within the framework of the UNECE programme on women's entrepreneurship. This programme aims to assist Governments in implementing their commitments expressed in the UN documents, especially the Millennium Declaration as well as the Beijing Declaration and Platform for Action and the agreed conclusions from the Regional Preparatory Meeting on the 2000 Review (Geneva, 2000). The latter reflect the priorities and strategic directions for action to advance gender equality in the UNECE region, which highlight the need to increase employment opportunities fostering women's access to self-employment and entrepreneurship.

The UNECE Programme on women's entrepreneurship includes the following activities: (i) data collection and analysis; (ii) raising awareness of issues and problems; (iv) supporting regional dialogue and exchange of best practices and (v) preparation of policy recommendations. These activities are implemented through the organization of the UNECE Forums of Women Entrepreneurs and sub-regional workshops, the work of the Team of Specialists on Women's Entrepreneurship within the Working Party on Industry and Enterprise Development (WP.8), on-line network of Women Business Associations, virtual Gallery of Excellent Women Entrepreneurs and publications. These activities are carried out in cooperation with interested partners at national level, regional commissions, international organizations, sub-regional groupings and international associations supporting SMEs and women entrepreneurs.

Attendance

The Forum was attended by over 250 participants from 38 countries. The majority of participants were women entrepreneurs and representatives of women's business associations from central, eastern and southern Europe, Russia and central Asia. The Forum was also attended by representatives of Governments from Ministries for Economic Development/Trade, Labour Ministries and Ministries for Industry and SMEs (Armenia, Czech Republic, Estonia, Finland, Poland, Latvia, Romania, Russia, Slovenia, Ukraine) members of national gender equality committees/bureaus (Poland, Sweden, Kazakhstan, Kyrgyzstan, Uzbekistan) as well by representatives of Chambers of Commerce. The number of representatives of Governments and other institutions has increased as compared with the First Forum. International organizations took active part in the Forum (UNDP, ILO, OECD, ITU, WIPO, UNCTAD) along with experts, NGOs and professional associations (WASME, FCEM).

Programme and documentation

The Forum aimed at the exchange of best practices in the area of financing and access to ICT for women entrepreneurs, strengthen networks of women's business associations and facilitate contacts among individual entrepreneurs.

The Forum was opened by Ms. Brigita Schmögnerová (www.unece.org). The first day of the Forum focused on financing. The key note speech was delivered by Ms. Noreen Doyle, First Vice-President of EBRD, followed by Ms. Julia Weeks, Executive Director, US National Women's Business Council and Ms. Marta Turk, Chair, Commission for Economy and Business, National Council of Slovenia. Best practices were presented by Governments at central and local levels (Finland, Italy, Poland), international financial institutions and organizations (Nordic Investment Bank-NIB, Council of Europe Bank-CEB, OECD, UNIFEM) and initiatives of the private sector and NGOs (Women's World Banking-Spain, Women's Cooperative Bank- Cyprus and Training Center-Israel).

The discussion of the second day focused on information and communication technologies (ICT) with presentations on challenges and opportunities of E-business, experiences of successful companies and the role of Governments, international organizations (UNECE, UNDP, ITU) and other stakeholders in improving women's access to ICT and highlighting the role of the preparatory process to the World Summit of Information Society, which will be held in Geneva (December 2003).

The Forum ended by the Award Ceremony presenting winners of the UNECE Award in six categories. The Forum was accompanied by the Exhibition, informal networking sessions and the meeting of the Presidents of Women's Business Associations.

The following documents were prepared by the Secretariat: a publication "Women's Entrepreneurship in eastern Europe and CIS countries" (ECE/TRADE/310), two background notes (TRADE/WP.8/AC.4/SEM.8/2003/3 "Financing women entrepreneurs: international organizations, financial institutions and micro-finance schemes" and TRADE/WP.8/AC/SEM.8/2003/2, "Building a Gender Sensitive Information Society") and the information on the UNECE Network of Women's Business Associations (TRADE/WP.8/AC.4/SEM.8/203/4). All the Secretariat documents and

participants' papers are available at www.unece.org/oes/gender

Summary of discussion

Difficult access to credit was underlined as a gender specific barrier. This is a result of deep inequalities in the distributions of assets during the privatisation process and women's access to land, which limits women's resources as well as smaller size of requested loans and traditional views on women's role in a society. In this context the role of EBRD and other regional banks in facilitating women's access to credit was discussed. The pilot loan project for women entrepreneurs in the Baltic countries, launched by NIB and CEB got a lot of attention. Though loans were granted at commercial rates through local banks, interest rates and other conditions remained favourable for final borrowers. Women, being a target group, were also more encouraged to apply for credit, which were better adjusted to their needs (such as smaller size of loans). Problems included the lack of collateral, low access for women in rural area and limited involvement of government and municipalities to accompany loans by other support measures.

The discussion on the Information and Communication Technologies (ICT) confirmed that new technologies could be a powerful tool to improve women position in the private sector. Successful women, active in ICT area as producers and users were presented. The need for more cooperation among governments and other stakeholders to improve women's access to ICT was one of the key messages of the discussion, as underlined by Ambassador Anda Filip (Romania), the chair of the last session. The process leading to the World Summit on Information Society (WSIS) could be a good framework for reaching this objective (Geneva, 10-12 December 2003 and Tunis 2005). The Ericsson Equal Opportunities Award could serve as a good practice of building new alliances between private and public sectors.

Evaluation by participants

The Forum was very well evaluated by the participants in terms of its concept, programme and organization (Annex II)

Conclusions

- Problems of women entrepreneurs should be seen in a broader policy perspective – through their contribution to economic growth, job creation and social cohesion; the majority of women's enterprises are small and play important role in family survival and poverty alleviation;
- So far, women's business associations and NGOs at national, regional and global levels play a major role in supporting women's entrepreneurship; and there is a need for more involvement of other stakeholders;
- More support of Governments and existing networks, such as Chambers of Commerce, is a key factor to further promote women's self-employment and entrepreneurship; policies and measures should be based on accurate and reliable research-based information;
- Active participation of delegations from non-accession countries, especially from Ukraine,

central Asia, South Caucasus as well as Turkey demonstrates that the UNECE Forum plays important role in building bridges among various sub-regions within a Wider Europe;

- High level of attendance proves that the UNECE Forum responds to the demand of members countries and is supported by UN agencies and donors;
- Best practices in financing and access to ICT presented at the Forum need more in-depth discussion at sub-regional and country levels to adjust them to local conditions.

Recommendations and follow up

- Organize the UNECE Forum of Women Entrepreneurs as a bi-annual event at the Palais des Nations, Geneva; the Third UNECE Forum will be held in 2005;
- Promote the organization of sub-regional Forums and workshops to discuss best practices in the context of local conditions, prepare policy recommendations and facilitate the process of building partnership among stakeholders; these events will be jointly organized by Governments, national gender equality bureaus, NGOs and women's business associations with the support of the UNECE Team of Specialists on Women's Entrepreneurship WP.8;
- Organize a sub-regional workshop on women's entrepreneurship in cooperation with the Central European Initiative (CEI) at the Sixth CEI Summit Economic Forum (19-21 November 2003, Warsaw, Poland);
- Explore the possibility to hold two sub-regional Forums in 2004: a Forum for central Asia in Uzbekistan and a Forum of Women Entrepreneurs in Turkey;
- Prepare a publication on Best Practices in Financing for Women Entrepreneurs and Access to ICT, based on selected papers and documents of the Second Forum and inputs from the UNECE Team of Specialists on Women's Entrepreneurship;
- Explore opportunities for developing training and support programmes for women entrepreneurs within sub-regional groupings, such as CEI, BSEC and SPECA based on UNECE expertise in the area of industrial restructuring, SMEs, trade and statistics;
- Continue to expand the Network of Women's Business Associations;
- Strengthen cooperation with regional Commissions (especially ESCAP under the joint project on gender and ICT starting in 2004) and international organizations (the interest in such cooperation was expressed by UNDP, OECD, ITU as well as the Council of Europe Bank-CEB);
- Strengthen the links between the Forum follow up and UN activities related to gender aspects of global mandates and conferences, such as gender task forces of the Millennium Declaration Goals, Financing for Development and Sustainable Development in order to better reflect concerns of the UNECE members countries, especially transition economies, at global level.

Annex I**PROGRAMME**

DAY 1	<i>Monday, 17 March 2003</i>	
10:00	Welcome by the UNECE Executive Secretary	Ms. Brigita Schmögnerová
10:10 11:30	KEY CHALLENGES IN ACCESS TO FINANCING	Chair and Keynote speaker Ms. Noreen DOYLE, First Vice-President, EBRD Ms. Julia Weeks, Executive Director, US National Women's Business Council (US), Ms. Marta Turk, Chair of the Commission for Economy and Business, National Council of Slovenia
11:30 12:30	ROUND TABLE SESSION I Improving Access to Financing Best practices of Government policies at central and local levels	Chair: Mr Andrew Fiddaman, Director, The Prince of Wales International Business Leaders Forum (UK) Ms. Ada Grecchi, Alderwomen for Human Resources and Gender Opportunities, Provincia di Milano (Italy); Ms. Laine-Kangas, Ministry of Trade and Industry (Finland); Ms. Elzbieta Ranciniewska, Senior Specialist, Ministry of Economy, Labour and Social Affairs (Poland)
12:30-15:00 Opening of the Exhibition and Informal Networking Sessions		
15:00 16:30	ROUND TABLE SESSION II Improving Access to Financing Activities of international financial institutions and international organizations	Chair: Mr. George Kowalski, Director, UNECE Ms. Siv Hellén, Senior Vice President, Nordic Investment Bank (NIB), Marja Seppälä, Country Manager, Council of Europe Bank (Paris), Ms. Dina Ionescu, Administrator LEED programme, OECD; Gulnara Baimambetova, Executive Director, Women Entrepreneurs Support Association/UNIFEM- Kyrgyzstan
16:30 18:00	ROUND TABLE SESSION III Improving Access to Financing Initiatives of private sector and non-profit organizations	Chair: Ms. Marielou Guerrero, President WASME – Europe Ms. Inger Berggren, President, Women's World Banking (Spain), Ms. Artemis Toumazi, President, Women's Cooperative Bank and President of Business and Professional Women Association (Cyprus), Lina Nearchou-Ellinas, Senior Lecturer (Cyprus), Ms. Mazal Renford, Director, The Golda Meir Mount Carmel International Training Center (Israel)
18:15 Welcome Networking Event organized by UNECE and the Club for Women entrepreneurs, Geneva		

DAY 2	<i>Tuesday, 18 March 2003</i>	
9:30 11:00	E-BUSINESS OPPORTUNITIES AND CHALLENGES	Chair: Ms. Larissa Kapitsa, Director, UNECE Ms. Etta Carignani, General Secretary FCEM, Ms. Olga Politova, CEO, Partner IC (Russian Federation), Ms. Micheline Bricklet, C and Go (Belgium)
11:00 12:30	ROUND TABLE SESSION IV Experiences of successful companies	Chair: Ms. Ewa Ruminska-Zimny, Senior Social Affairs Officer, UNECE Ms. Fusun Nebil, CEO, Turk.Internet.com (Turkey), Ms. Divina Vukovic, Operations Director, Ericsson d.o.o (Serbia and Montenegro), Ms. Elodi Primo, CEO Integral Coaching (Switzerland)
<i>12:30 Lunch Break and Informal Networking Sessions</i>		
<i>13:30-15:00 Meeting of the Presidents of Women Business Associations, Room XXV</i>		
15:00 16:00	ROUND TABLE SESSION V The role of governments and international organizations in improving women access to new technologies	Chair: Her Excellency Ambassador Anda Filip (Romania) Ms. Dono Abdurazakova, Gender Adviser, UNDP Regional Support Center for Europe and CIS (Bratislava); Ms. Patricia Faccin, International Telecommunication Union-ITU, Ms. Natasa Gospic, ITU Telecom Srbskie, Bosnia and Herzegovina.
16:00 16:30	A WAY FORWARD Conclusions and recommendations	Chair: Mr. George Kowalski, Director, UNECE Presentations by the Chairs of Round Table sessions
16:30 18:00	UNECE Award Ceremony Presentation of Winners of Excellent Women Entrepreneurs 2002	Chair: Ms. Brigita Schmögnorová, UNECE Executive Secretary Presentation of finalists and winners by Ms. Gisele Rufèr, Deputy Chair of the Award Committee and President DELANCE (Switzerland) Mr. Antal Szabo, Secretary of the Award Committee
<i>18:15 Cocktail hosted by the UNECE Executive Secretary, Delegates Restaurant VIII floor</i>		

Annex II**Evaluation Summary**

Based on 88 responses

1: lowest satisfaction; 5: highest satisfaction.

A. How did you hear about the Forum the first time					
<ul style="list-style-type: none"> • Continuous contact with ECE (Ewa Ruminska-Zimny, Antal Szabo) • Women Business Associations (Uzbekistan, Kyrgyzstan, Ukraine) • National Ministries (Trade, Industry, SMEs) • Commission on Women and family (Kazakhstan) • Others UN agencies (UNIFEM, UNDP) • Friends (women entrepreneurs) • Through Internet 					
B. Overall concept of the Forum	1 (1)	2 (3)	3 (7)	4 (36)	5 (37)
C. Will you attend the next Forum?	YES (83)			NO (2)	
D. Organisation of the Forum	1 (1)	2 (5)	3 (16)	4 (24)	5 (43)
E. Duration should be	Expanded (20)		Same (62)	Reduced (3)	
1. Forum Programme (Round Table Sessions, etc.)					
(i) How useful is it as a concept:	1 (3)	2 (4)	3 (8)	4 (28)	5 (45)
(ii) Practical organisation and delivery:	1 (1)	2 (3)	3 (18)	4 (28)	5 (31)
(iii) Total coverage should be:	Expanded (45)		Same (41)	Reduced (1)	
(iv) <u>Comments:</u>					
<ul style="list-style-type: none"> • the registration on the first day was a disaster; • more true stories about successful women; • more practical examples of successful and concrete projects. 					
2. Forum Documentation					
(i) How useful is it as a concept:	1 (2)	2 (3)	3 (7)	4 (26)	5 (48)

(ii) Practical organisation and delivery:	1 (2)	2 (3)	3 (10)	4 (33)	5 (30)
(iii) Total coverage should be:	Expanded (43)		Same (39)	Reduced (1)	
3. Business Network					
(i) How useful is it as a concept:	1 (2)	2 (2)	3 (9)	4 (21)	5 (52)
(ii) Organisation:	1 (1)	2 (6)	3 (16)	4 (26)	5 (31)
(iii) Total coverage should be:	Expanded (55)		Same (31)	Reduced (1)	
(iv) <u>Comments:</u>	Expand the UNECE network and website as soon as possible				
4. Exhibition: design, information, products presented by stands					
(i) How useful is it as a concept:	1 (3)	2 (2)	3 (16)	4 (15)	5 (45)
(ii) Practical organisation and delivery:	1 (1)	2 (4)	3 (28)	4 (22)	5 (21)
(iii) Facilities should be:	Expanded (53)		Same (22)	Reduced (1)	
5. Associations Network					
(i) How useful is it as a concept:	1 (2)	2 (1)	3 (6)	4 (17)	5 (52)
(ii) Organisation:	1 (1)	2 (4)	3 (11)	4 (35)	5 (22)
(iii) Total coverage should be:	Expanded (47)		Same (30)	Reduced (-)	
6. UNECE website (www.unece.org)					
(i) How useful is the UNECE website as a concept:	1 (2)	2 (1)	3 (7)	4 (11)	5 (58)
(ii) Structure and design:	1 (1)	2 (5)	3 (7)	4 (23)	5 (35)
(iii) Contents should be:	Expanded (52)		Same (20)	Reduced (-)	
7. Team organization/Assistance to the participants (visa requirements etc.)					
(i) Assistance you received before the event:	1 (7)	2 (6)	3 (13)	4 (16)	5 (34)
(iii) The assistance during the event should be:	Expanded (22)		Same (54)	Reduced (1)	

8. General comments

- Very good organisation.
- Very productive forum; it should be continued and expanded.

Themes proposed for the Third Forum:

- Women entrepreneurs in economic decisions making.
- The role of Chamber of Commerce and other structures supporting SMEs
- The role of Women entrepreneurs in regional and sub-regional development
- The impact of WTO accession on women business in Central Asia (textile, agriculture goods).
- Women's employability through self-employment and other means
- Building partnership between Governments, Women's Business Associations, Gender Equality Bureaus, private sector and NGOs
- Women entrepreneurs and financial markets

Some suggestions for improving:

- Discuss in small groups/workshops specific issues, presented at the plenary sessions.
- Organize sub-regional Forums of Women entrepreneurs
- Recommendations from the Second Forum should be sent to the UNECE members countries
- Involve more experts in the preparation of the Forum background documents.
- Organize meetings with Swiss women entrepreneurs with a visit of their enterprises.
- Invite more representative of Governments and Ministries responsible for SMEs, regional development and economy policies.
- Organize trainings session during the Forum on selected topics (norms and standards for expert of agriculture goods, gender equality, Beijing process and related gender aspects of WSIS issues).
- Presentation of more successful projects
- Have documentation on CD-ROM.

