

# Women Entrepreneurs in SMEs

**REALISING THE BENEFITS  
OF GLOBALISATION AND THE  
KNOWLEDGE-BASED ECONOMY**

**ENTERPRISE, INDUSTRY AND SERVICES**



OECD Proceedings

Second OECD Conference on  
**Women Entrepreneurs  
in SMEs**

REALISING THE BENEFITS OF GLOBALISATION  
AND THE KNOWLEDGE-BASED ECONOMY

The logo on the cover is an original drawing by Armand ABPLANALP donated by the artist.  
Le logo sur la couverture est un dessin original de Armand ABPLANALP offert par l'artiste.



ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT

## **ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT**

Pursuant to Article I of the Convention signed in Paris on 14th December 1960, and which came into force on 30th September 1961, the Organisation for Economic Co-operation and Development (OECD) shall promote policies designed:

- to achieve the highest sustainable economic growth and employment and a rising standard of living in Member countries, while maintaining financial stability, and thus to contribute to the development of the world economy;
- to contribute to sound economic expansion in Member as well as non-member countries in the process of economic development; and
- to contribute to the expansion of world trade on a multilateral, non-discriminatory basis in accordance with international obligations.

The original Member countries of the OECD are Austria, Belgium, Canada, Denmark, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States. The following countries became Members subsequently through accession at the dates indicated hereafter: Japan (28th April 1964), Finland (28th January 1969), Australia (7th June 1971), New Zealand (29th May 1973), Mexico (18th May 1994), the Czech Republic (21st December 1995), Hungary (7th May 1996), Poland (22nd November 1996), Korea (12th December 1996) and the Slovak Republic (14th December 2000). The Commission of the European Communities takes part in the work of the OECD (Article 13 of the OECD Convention).

© OECD 2001

Permission to reproduce a portion of this work for non-commercial purposes or classroom use should be obtained through the Centre français d'exploitation du droit de copie (CFC), 20, rue des Grands-Augustins, 75006 Paris, France, tel. (33-1) 44 07 47 70, fax (33-1) 46 34 67 19, for every country except the United States. In the United States permission should be obtained through the Copyright Clearance Center, Customer Service, (508)750-8400, 222 Rosewood Drive, Danvers, MA 01923 USA, or CCC Online: [www.copyright.com](http://www.copyright.com). All other applications for permission to reproduce or translate all or part of this book should be made to OECD Publications, 2, rue André-Pascal, 75775 Paris Cedex 16, France.

## FOREWORD

As part of the follow-up to the international conference on “Women Entrepreneurs in SMEs: A Major Force in Innovation and Job Creation” in 1997, the OECD held the 2nd Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy, in Paris on 29-30 November 2000. It was hosted by the French Ministry of the Economy, Finance and Industry’s Secretariat of State for SMEs at the Pierre Mendès France Conference Centre.

This conference brought together participants from 50 Member and non-member countries: high-level officials and SME policy makers at the local, regional and national levels, representatives from the private sector (women entrepreneurs, business representatives, banks and funding institutions), international organisations/institutions (including regional development banks), experts (*e.g.* representatives of networks and women’s business associations), non-governmental organisations (NGOs) and academics.

The conference’s objectives were to:

- Review the developments that took place in the sector between 1997 and 2000, assessing the extent to which the recommendations issued at the first conference have been taken into consideration and implemented by public and private decision makers in Member and non-member countries.
- Analyse the issues involved in the four main themes of the conference: *i)* improving knowledge about women’s entrepreneurship; *ii)* financing for women-owned businesses; *iii)* international trade, new technologies and the global economy; *iv)* fostering an entrepreneurial culture for women, along with two major cross-cutting themes, namely how to apply the use of new technologies and international networking to help women entrepreneurs become active global economic players.
- Discuss the issues and challenges facing women-owned SMEs in an era of increasing globalisation and identify “best practices” in the public and private sectors around the world from which to draw lessons.
- Look to the future to determine what action is needed to ensure and improve the growth and development of women-owned SMEs, and formulate recommendations for publi- and private-sector initiatives in both OECD Member and non-member countries.

The conference was structured around four workshops and an opening and closing plenary session that put the key issues facing women entrepreneurs in the 21st century into context and presented the workshop findings and conference conclusions.

The present publication brings together the highlights of the conference. Following excerpts from the key messages expressed by Ministers and senior policy makers, the Part 1 contains a synthesis of conference presentations and discussions and presents the set of recommendations that emerged. Part 2

contains a selection of papers addressing the various themes covered during the conference.<sup>1</sup> The conference programme is included at the end of the second part. Finally, an Annex provides a summary of the two-day Networking 2000 business matching event, organised by the French private sector, which was held back-to-back with the OECD Conference.

This publication was prepared at the OECD by the Secretariat to the Committee on Industry and Business Environment's Working Party on SMEs – Miriam Koreen under the direction of Marie-Florence Estimé – of the Directorate for Science, Technology and Industry. It is published on the responsibility of the Secretary-General of the OECD.

---

1. All conference papers can be found on the OECD Web site: <http://www.oecd.org/dsti/sti/industry/indcomp/>.

## AVANT-PROPOS

Dans le prolongement de la Conférence internationale, « Les femmes entrepreneurs à la tête de petites et moyennes entreprises : Une nouvelle force pour l'innovation et la création d'emplois », qui a eu lieu en 1997, l'OCDE a tenu une deuxième conférence, « Les femmes entrepreneurs à la tête de PME : Pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir », qui s'est tenue à Paris les 29 et 30 novembre 2000 au Centre de Conférences Pierre Mendès France, du ministère français de l'Économie, des Finances et de l'Industrie, sous l'égide du Secrétariat d'État aux PME.

Cette Conférence a rassemblé des participants de 50 pays Membres et non-membres : des hauts fonctionnaires et des responsables de la politique des PME aux niveaux national, régional et local, des représentants du secteur privé (femmes entrepreneurs, représentants des entreprises, des banques et des institutions de financement), des organisations et institutions internationales (y compris des banques de développement régional), des experts (par exemple des représentants de réseaux et d'associations de femmes entrepreneurs), des organisations non gouvernementales (ONG) et des universitaires.

La conférence avait les objectifs ci-après :

- Examiner les évolutions du secteur entre 1997 et 2000, en évaluant dans quelle mesure les recommandations formulées à la première conférence ont été prises en compte et mises en œuvre par les responsables des secteurs public et privé des pays Membres et non membres.
- Analyser les questions relatives aux quatre principaux thèmes de la conférence : *i)* mieux connaître l'entrepreneuriat féminin ; *ii)* le financement des entreprises dirigées par les femmes ; *iii)* le commerce international, les nouvelles technologies et l'économie mondiale ; *iv)* développement de la culture de l'entreprise chez les femmes, en prenant en compte deux principaux thèmes interdépendants, à savoir, comment utiliser les nouvelles technologies et les réseaux internationaux pour aider les femmes entrepreneurs à devenir des acteurs importants dans l'économie mondiale.
- Étudier les problèmes et défis auxquels se heurtent les PME dirigées par les femmes, à une époque de mondialisation croissante, et identifier les « pratiques exemplaires » des secteurs public et privé partout dans le monde afin d'en tirer des leçons.
- Regarder vers l'avenir afin de déterminer quelles sont les mesures qui s'imposent pour assurer et améliorer la croissance et le développement des PME dirigées par les femmes, et formuler des recommandations pour la mise en œuvre d'initiatives dans les secteurs public et privé dans les pays Membres et non membres de l'OCDE.

La conférence était organisée en quatre ateliers, intercalés entre une séance plénière d'ouverture qui a placé dans leur contexte les questions principales auxquelles sont exposées les femmes entrepreneurs du 21<sup>ème</sup> siècle et une séance plénière de clôture qui a présenté les résultats des ateliers et les conclusions de la conférence.

La présente publication s'attache à mettre en relief les points marquants de la conférence. Après quelques citations qui contiennent quelques-unes des idées fortes exprimées par des ministres et de hauts responsables de la politique des PME, la première partie du volume contient un chapitre de synthèse qui résume les exposés et les débats qui ont eu lieu pendant la conférence et présente les recommandations qui en ont émané. La deuxième partie comprend une sélection des présentations qui traitent les divers thèmes abordés pendant la conférence.<sup>1</sup> Le programme de la conférence figure à la fin de cette partie et est suivi d'une annexe qui contient un résumé du Salon du partenariat d'entreprises, « Maillage 2000 : Carrefour des dirigeantes », organisé par le secteur privé, qui a eu lieu à la suite de la conférence de l'OCDE.

La présente publication a été préparée par le Secrétariat du Groupe de travail sur les PME – Miriam Koreen, sous la direction de Marie-Florence Estimé – du Comité de l'industrie et de l'environnement de l'entreprise de la Direction de la science, de la technologie et de l'industrie de l'OCDE. Elle est publiée sous la responsabilité du Secrétaire général de l'OCDE.

---

1. L'ensemble des contributions présentées à la conférence se trouvent sur le site Web de l'OCDE, <http://www.oecd.org/dsti/sti/industry/indcomp/>.

## TABLE OF CONTENTS

Message from Sally Shelton-Colby, Deputy Secretary-General of the OECD .....	10
Message from François Patriat, Secrétaire d'État aux PME, au Commerce, à l'Artisanat et à la Consommation, France .....	11
Women Entrepreneurs in SMEs: Key Messages .....	13
Les femmes entrepreneurs à la tête de PME : les idées fortes.....	17

### *Part 1. Synthesis/Synthèse*

<i>Chapter 1.</i>	Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy: Synthesis by <i>Miriam Koreen</i> .....	23
	Introduction .....	23
	Fostering an entrepreneurial culture for women: education, management training and societal values .....	26
	Improving knowledge about women's entrepreneurship .....	37
	Financing for women-owned businesses.....	44
	Increasing women entrepreneurs' participation in international trade and the global economy.....	51
	Conclusions and prospects .....	58
	Conference recommendations .....	59
	References .....	63



<i>Chapitre 1.</i>	Les femmes entrepreneurs à la tête de PME : pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir : synthèse par <i>Miriam Koreen</i> .....	65
	Introduction .....	65
	Développer la culture de l'entreprise chez les femmes : éducation, formation et changement des mentalités .....	68
	Mieux connaître l'entreprenariat féminin.....	80
	Le financement des entreprises dirigées par des femmes.....	88
	Accroître la participation des femmes entrepreneurs au commerce international et à l'économie mondiale .....	96
	Conclusions et perspectives.....	104
	Recommandations de la conférence .....	106
	Références .....	111

## ***Part 2 : Selected Papers***

<i>Chapter 2.</i>	A Business Training and Development Programme to Assist Micro-enterprises to Access the Global Marketplace by <i>Barbara Mowat</i> .....	115
<i>Chapter 3.</i>	The Face of Women Entrepreneurs : What We Know Today by <i>Julie R. Weeks</i> .....	127
<i>Chapter 4.</i>	Improving Statistics on Women Entrepreneurs by <i>André Letowski</i> .....	145
<i>Chapitre 4.</i>	Comment améliorer la connaissance statistique des femmes chefs d'entreprise ? par <i>André Letowski</i> .....	157
<i>Chapter 5.</i>	Statistics on Start-ups and Survival of Women Entrepreneurs: The Danish Experience by <i>Peter Bøegh Nielsen</i> .....	169
<i>Chapter 6.</i>	BancoSol and Financing for Women Entrepreneurs by <i>Kurt Koenigsfest</i> .....	185

<i>Chapter 7.</i>	Best Practices for Financing Women-owned Businesses: The Women’s Growth Capital Fund and WomenAngels.net <i>by Patty Abramson</i> .....	193
<i>Chapter 8.</i>	E-commerce Technologies and Networking Strategies for Asian Women Entrepreneurs <i>by Vivien Chiam</i> .....	199
<i>Chapter 9.</i>	Supply Chain Management and its Use as a Facilitator of International Trade for Women Entrepreneurs <i>Susan Phillips Bari</i> .....	211
<i>Chapter 10.</i>	Asian-born Women Entrepreneurs in Sydney: International Trade and Computer Technology <i>by Angeline Low</i> .....	223
<i>Chapter 11.</i>	Implementing the OECD Conference Recommendations: The Tsunami Project <i>by Virginia Littlejohn</i> .....	241

### ***Annexes***

#### **Annex 1**

Programme of the 2nd OECD Conference on Women Entrepreneurs in SMEs .....	245
Programme de la 2ème conférence de l’OCDE sur les femmes entrepreneurs à la tête de PME .....	251

#### **Annex 2**

Networking 2000: Women Entrepreneurs’ Forum <i>by Danièle Rousseau</i> .....	257
Maillage 2000 : Carrefour des Dirigeantes <i>par Danièle Rousseau</i> .....	263

#### **Annex 3**

Acknowledgements and Sponsors .....	269
-------------------------------------	-----

**Message from Sally Shelton-Colby  
Deputy Secretary-General of the OECD**

The 1997 OECD Conference on Women Entrepreneurs in SMEs explored the role of women entrepreneurs as a source of innovation and job creation. Its success led many governments in OECD Member and non-member countries to re-evaluate the contribution of women entrepreneurs to economic growth and employment and to pay greater attention to their policies in this area.

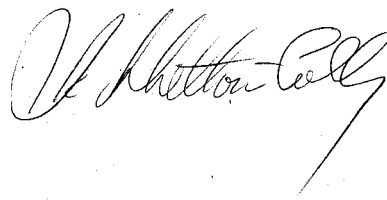
There is increasing evidence that women are starting up new businesses at a faster rate than men and expanding their share of business ownership in a number of OECD Member and non-member countries. However, women-owned businesses continue to face particular challenges to their development and expansion, with consequences for economic performance and growth in many countries. For example, women business owners are garnering just a small fraction of the growing institutional venture capital market and are only beginning to develop their export potential.

The second OECD Conference in November 2000 – hosted by the French Ministry of the Economy, Finance and Industry – brought together policy makers and representatives from business and academia for a stimulating and productive dialogue on issues of key importance for women entrepreneurs in the 21st century, notably access to information and communication technologies, use of networks and partnerships and access to finance. These issues pose a number of challenges for women entrepreneurs, but also offer significant opportunities to increase their contribution to today's knowledge-based economy.

Policy can play an important role in this context, by creating an environment that enables women entrepreneurs to take advantage of these opportunities. Indeed, it is our hope that the Conference recommendations will be implemented by decision makers from the public and private sectors in developed, transition and developing countries, within the framework for action set out by the Bologna Charter for SME Policies. In this way, we can take a significant step forward in levelling the playing field for women entrepreneurs and improving the conditions for their participation in as well as maximising their contribution to the global economy.

The OECD is proud to continue its active role in bringing these important issues to the fore.

Sally Shelton-Colby

A handwritten signature in black ink, appearing to read 'Sally Shelton-Colby', with a long, sweeping tail stroke extending downwards and to the right.

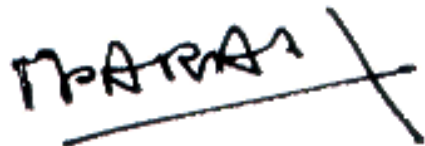
**Message de François Patriat**  
**Secrétaire d'État aux PME, au Commerce, à l'Artisanat et à la Consommation, France**

J'ai parrainé, au nom du Gouvernement français, la 2ème Conférence de l'OCDE sur les femmes chefs d'entreprise PME et j'en suis heureux.

Le problème de l'entrepreneuriat féminin reste encore un sujet débattu. Si certains pays ont clairement conclu à l'existence d'une spécificité des problèmes rencontrés par les entrepreneurs femmes et donc à la nécessité de politiques adaptées, d'autres manifestent un certain scepticisme. La première conférence sur le sujet organisée en 1997 a déjà permis un premier échange de points de vue. La deuxième conférence a permis de poursuivre et d'enrichir la réflexion engagée : mieux éclairer les spécificités des entreprises PME dirigées par des femmes ; identifier les problèmes que celles-ci rencontrent pour se développer, s'internationaliser, créer de l'emploi ; examiner, à travers les expériences déjà conduites, le besoin de politiques adaptées à ces entreprises ; échanger sur les meilleures pratiques en la matière.

Il est important que les propositions formulées à la 2ème Conférence soient mises en œuvre de façon à permettre que les entreprises dirigées par des femmes puissent jouer pleinement leur rôle dans l'économie mondiale.

François Patriat

A handwritten signature in black ink, appearing to read 'F. PATRIAT', with a horizontal line drawn underneath it.

## **WOMEN ENTREPRENEURS IN SMES: KEY MESSAGES**

*The following quotations illustrate the importance attached to the issues of women's entrepreneurship and SMEs. They are taken from the speeches of Ministers, senior policy makers, the Secretary-General and the Deputy Secretaries-General of the OECD and of a high-level representative of the Atlanta Alliance. It is hoped that these excerpts, which provide the key messages of the conference, will stimulate thinking and provoke constructive change in the field of women entrepreneurs in SMEs.*

### **Mr. François Patriat, Secretary of State for Small and Medium-sized Enterprises, Commerce, Craft and Consumer Affairs, France**

The objective of the French government ... is to make known the rights and role of women in economic activity and in enterprises through measures in favour of salaried work for women. It also favours achieving a better balance between women's professional and family life and encourages them to create and head enterprises.... Women entrepreneurs at the head of SMEs have specific attributes.... In the new knowledge-based and globalised economy, their organisational ability, their talent for working as part of a network, and their presence in the services sector are more than an advantage, they are a windfall, because services already predominate today and will be even more important in the future.

### **Mr. Donald Johnston, Secretary-General, OECD**

The OECD is ... a world centre, if not *the* world centre, for analysis and exchange of best practices in all important areas of public policy. In the issue of small and medium-sized enterprises and the role of women as entrepreneurs in the sector, we have much to learn from each other.... The concrete conclusions of this action-oriented conference will be brought to the attention of decision makers at the highest level.

### **Ms. Aida Alvarez, Administrator, Small Business Administration, United States**

Small and medium enterprises, and particularly women-owned businesses, are critical factors for economic prosperity.... For economic growth and prosperity to continue, women must succeed. The key to enhanced competitiveness for these women-owned businesses is increased access to capital and credit and increased access to entrepreneurial expertise. Our countries must implement policies and programmes that foster growth by women-owned businesses, and it all starts at the top with the highest elected officials.... In the United States ... we believe that the key to a peaceful world lies with successful economies where small businesses can grow and flourish. Empowered women, women with economic and political clout strengthen a nation. When women win, everyone wins.

**Mr. Herwig Schlögl, Deputy Secretary-General, OECD**

I think one of the greatest opportunities all of us have in business and in government is the introduction and growing importance of information and communications technologies. And I think the Internet and electronic commerce are developments which by nature will help women and young people in particular to create their own business.... The key is to have the educational background and skills to succeed.... I would also like to underline that it is very important that the OECD continue its work to foster and improve collection and harmonisation of gender-disaggregated data, because ... good data can serve as a strong catalyst for good public policy.

**Ms. Ariane Obolensky, President, SME Development Bank, France**

“Why do banks fear women?” ... It is a question worth asking, since statistics show that women who head SMEs have more difficulty finding financing than men who head SMEs.... What can be, what should be done to improve this situation? ... the implementation and maximum use of the general mechanisms that exist for sharing risks between bankers and other institutions, other entities... the organisation of networks so that we can benefit from that support and thus reassure the bankers and those who are involved in financing. By this I mean support when creating an enterprise but also once it has been established and is growing.... I think that by seeking to create synergy among all the relevant actors we will slowly be able to promote better financing of SMEs headed by women.

**Ms. Mariangela Gritta Grainer, President, Committee for Women’s Entrepreneurship and Counsellor to the Minister of Industry, Italy**

At the end of the Bologna Conference on SMEs and globalisation, the *Bologna Charter* not only recognised in general terms the increasing importance of SMEs in the global economy, it also recognised in particular the role of women entrepreneurs in improving economic growth, creating jobs, in local development and in maintaining social cohesion. I think that our discussions at Bologna and those that take place here represent a point of departure for new initiatives and for reinforcing co-operation between governments in promoting women’s entrepreneurship. I see these two efforts as convergent and mutually reinforcing. I think therefore that it is necessary to find ways to exploit this synergy.

**Ms. Lauren Supina, Director, White House Office for Women’s Initiatives and Outreach, United States**

I join you here today for the 2nd OECD Conference on Women Entrepreneurs in SMEs, and to present the US case study on successful public and private sector initiatives for women business owners. We believe that a government focus on promoting women’s business development is the right thing to do and a smart thing for the future of our economy.... Since the last conference, our administration in the United States has been focused on creating, enhancing and increasing the growth of procurement and business opportunities for women.... It’s a co-ordinated effort of all the different bodies... that meet to talk about how the various [government] agencies can work together to support women’s businesses.... In building the vehicles that support and promote public-private partnerships, we’ve encouraged more research on women’s businesses, created better contacts and systems for procurement opportunities and, in doing so, heightened the exposure of women-owned firms. And that in turn has helped expand private sector development. If we stay on the path we have charted so far, women’s businesses will continue to grow at enormous rates. And that will be empowering for women as well as enabling for the economy.

**Mr. Horace Sibley, Partner, King & Spalding, and Co-convenor, The Atlanta Alliance, United States**

The information and communications revolution is changing the way we do business. Five years ago, terms such as e-business, supply chains, e-learning, application service providers, virtual trade, wireless communication and wireless Internet access were terms rarely used and today these are ways of doing business.... We must make no mistake: business is being fundamentally transformed by the Internet.... The revolution in information and communications technologies offers great challenges to women entrepreneurs but also great opportunities, and women entrepreneurs are in fact seizing these opportunities.... The power of technology will greatly strengthen your network of business relations and speed your way to success. And as a result, the barriers of time, the barriers of place and the barriers of being a woman-owned business are disappearing, and the global economy and our communities are becoming much stronger.

**Her Excellency Suzanne Hurtubise, Canadian Ambassador to the OECD**

The right support networks must be put in place to help women start up, expand and globalise their operations. And women must be encouraged to move into the new economy, where opportunities abound. Governments have an important role in helping to foster an entrepreneurial culture, support the participation of women entrepreneurs in global trade and promote the financing of women-owned businesses.... This conference also highlights the need to improve our knowledge of women entrepreneurs and the challenges they face.... Good policy depends on getting the facts right. There's a crucial need for gender-disaggregated data on entrepreneurship and for developing benchmarks for success, however we define success. Developing our knowledge base in these areas will help women entrepreneurs and governments to understand and respond to the challenges.

**Ms. Sally Shelton-Colby, Deputy Secretary-General, OECD**

Regardless of the policy sector, governments, corporations and multilateral organisations need better gender-disaggregated data. This is absolutely key to improving the conditions in which women entrepreneurs conduct business activities and gain access to finance.... [A]t the OECD, we feel that these issues should be included in our work on international trade, the use of new technologies and other topics discussed at this conference. We are committed ... to the goal of addressing all areas of private and public decision making from the perspective of both men and women.... There's a particular challenge to all of us – in multilateral organisations, governments and the private sector – in the new economy which appears to be emerging, to make sure that women-owned SMEs are not left behind ... and that women entrepreneurs in OECD Member countries, transition economies and in the developing world do not get caught in the digital divide.... Through OECD-wide work that has been carried out in the past two years on the sources and determinants of economic growth, we've begun to realise the importance of the uptake and use of ICT for national growth.... Knowledge is an increasingly valued asset in the world economy, and knowledge-based industries are garnering a growing share of global GDP. We have to work to ensure that women have access to knowledge and to appropriate technologies.

**Ms. Florence Parly, Secretary of State for the Budget, Ministry of the Economy, Finance and Industry, France**

It is as a woman that I would like to speak and talk about the series of recommendations that you have put forward for the active participation of women in business networks, and for the creation by women of their own entrepreneurship networks. Viewed in the light of history, I think this concern, this movement, is extremely important. If networking does not suffice to make women entrepreneurs important actors in economic development, it is in my view a necessary condition to ensure the development of women's entrepreneurship. Networking is of course made easier by the new information and communication technologies, and these networks help to diffuse the spirit of entrepreneurship which women have so long been denied. Our societies are evolving – fortunately – and are better prepared to give women the recognition they deserve, but women will not be able to fulfil their role if they do not continue to count first and foremost upon themselves.



## **LES FEMMES ENTREPRENEURS A LA TÊTE DE PME : LES IDÉES FORTES**

*Les citations qui figurent ci-après illustrent l'importance accordée à l'entrepreneuriat féminin et aux PME. Elle sont extraites des discours des Ministres, des décideurs politiques, du Secrétaire général et des Secrétaires généraux adjoints de l'OCDE, ainsi que d'un représentant de haut niveau de l'Atlanta Alliance. Ces extraits dégagent les idées essentielles de la conférence et l'on espère qu'ils susciteront la réflexion et entraîneront des changements constructifs dans le domaine des femmes entrepreneurs et des PME.*

### **M. François Patriat, Secrétaire d'État chargé des PME, du Commerce, de l'Artisanat et de la Consommation, France**

L'objectif du gouvernement français ... est de faire connaître les droits et la place des femmes dans la vie économique et dans les entreprises par des mesures en faveur de l'emploi salarié des femmes. Il souhaite également favoriser un meilleur équilibre entre leur vie professionnelle et familiale, ainsi que lancer un encouragement à la création et à la direction d'entreprises... Les femmes dirigeantes de PME ont des atouts spécifiques ... Dans la nouvelle société fondée sur le savoir et la mondialisation, leur capacité d'organisation, leur faculté de travail en réseau, ainsi que leur [implication] dans le secteur des services ... est plus qu'un avantage – c'est une aubaine. Car si le secteur des services est déjà prépondérant aujourd'hui, il sera encore plus fort dans l'économie de demain.

### **M. Donald Johnston, Secrétaire général, OCDE**

L'OCDE est véritablement un centre mondial, voire le principal centre mondial, d'analyse et d'échange d'idées sur les pratiques exemplaires dans tous les domaines importants des politiques publiques.... Pour ce qui est des PME et du rôle des femmes entrepreneurs dans ce secteur, nous avons beaucoup à apprendre les uns des autres.... Les conclusions concrètes de cette conférence tournée vers l'action seront portées à l'attention des décideurs aux plus hauts niveaux.

### **Mme Aida Alvarez, Administrateur, Small Business Administration, États-Unis**

Les petites et moyennes entreprises, et particulièrement les entreprises détenues par les femmes, sont des facteurs indispensables à la prospérité économique.... Le succès des femmes est nécessaire à la poursuite de la croissance et de la prospérité économiques. Pour relever la compétitivité des entreprises dirigées par les femmes, il est indispensable que ces dernières aient plus facilement accès aux sources de financement et de crédit, ainsi qu'aux compétences utiles en matière d'entreprise. Nos pays doivent mettre en œuvre des politiques et des programmes qui favorisent la croissance des entreprises dirigées par les femmes. Tout commence au sommet avec les représentants élus au niveau le plus élevé... Aux États-Unis... nous pensons que des économies prospères dans lesquelles les petites entreprises peuvent se développer et s'épanouir sont un élément essentiel d'un monde pacifique. Les femmes qui participent, les femmes qui exercent une influence économique et politique, renforcent leur nation. Quand les femmes réussissent, c'est une réussite pour tous.

### **M. Herwig Schlögl, Secrétaire général adjoint, OCDE**

Je crois que l'une de nos plus grandes opportunités, au niveau de l'activité économique et au niveau des pouvoirs publics, tient à l'importance croissante des technologies de l'information et des communications. J'estime que l'Internet et le commerce électronique aideront, de par leur nature, les femmes et les jeunes en particulier à créer leur propre entreprise.... La clé est de disposer de la formation et des compétences nécessaires pour réussir.... Je voudrais aussi souligner qu'il est très important que l'OCDE poursuive ses efforts pour encourager et améliorer la collecte et l'harmonisation de données ventilées par sexe, car des données solides sont essentielles à l'élaboration de politiques appropriées.

### **Mme Ariane Obolensky, Présidente, Banque de développement des PME, France**

Pourquoi les femmes font-elles peur aux banques? ... C'est une question qu'on peut se poser puisqu'il semble bien statistiquement que les femmes qui dirigent des PME ont davantage de difficultés à trouver un financement que les hommes qui dirigent une PME... Que peut-on faire, que doit-on faire pour essayer d'améliorer cette situation?... la mise en œuvre et l'utilisation maximale des dispositifs généraux qui existent pour partager le risque entre les banquiers et d'autres institutions, d'autres organismes... [l'organisation] de réseaux de sorte que nous puissions avoir le bénéfice de l'accompagnement et que ce bénéfice de l'accompagnement vienne rassurer les banquiers, viennent rassurer ceux qui sont impliqués dans le financement. Et j'entends par là l'accompagnement à la création d'entreprise, mais également l'accompagnement, après la création, au développement de l'entreprise... je crois que c'est ainsi, en essayant de provoquer des synergies chez tous les acteurs, que nous arriverons à promouvoir petit à petit, un meilleur financement des PME dirigées par des femmes.

### **Mme Mariangela Gritta Grainer, Présidente du Comité pour l'entrepreneuriat féminin et Conseillère auprès du Ministre de l'Industrie, Italie**

A l'issue de la Conférence de Bologne sur les PME et la globalisation, la *Charte de Bologne* a non seulement reconnu en général l'importance croissante des PME dans l'économie mondiale mais aussi en particulier le rôle des femmes chefs d'entreprises dans l'amélioration de la croissance économique, la création d'emplois, le développement local et la cohésion sociale. Je crois que la réflexion menée à Bologne et celle que nous entreprenons ici représentent un point de départ pour développer de nouvelles initiatives et pour renforcer la coopération entre les gouvernements dans le domaine de la promotion de l'entrepreneuriat féminin. Je vois [ces deux efforts] comme convergeants et se renforçant mutuellement. Je pense donc qu'il faudrait songer davantage aux moyens d'en exploiter les synergies.

### **Mme Lauren Supina, Directrice, White House Office for Women's Initiatives and Outreach, États-Unis**

Je me joins à vous aujourd'hui pour la deuxième Conférence de l'OCDE sur les femmes entrepreneurs et les PME, et pour présenter une étude de cas américaine sur des initiatives réussies, menées par les secteurs public et privé, visant les femmes chefs d'entreprise. Nous estimons que la promotion par le gouvernement des entreprises détenues par des femmes est une bonne chose en soi et pour l'avenir de notre économie... Depuis la dernière conférence, l'Administration américaine a accordé une attention soutenue à la création, l'amélioration et l'accroissement des possibilités ouvertes aux femmes entrepreneurs en ce qui concerne les passations de marchés et les activités

commerciales.... Il s'agit d'un effort concerté des différents organismes concernés... qui se réunissent pour examiner comment les organismes publics peuvent collaborer pour soutenir les femmes entrepreneurs.... Dans nos efforts pour établir des mécanismes qui soutiennent et favorisent les partenariats entre les secteurs public et privé, nous avons encouragé les recherches sur les femmes entrepreneurs, nous avons créé de meilleurs contacts et systèmes pour la passation des marchés et nous avons ainsi rendu plus visibles les entreprises dirigées par des femmes. Cette visibilité a, pour sa part, contribué à l'expansion du secteur privé. Si nous continuons sur la route que nous avons tracée jusqu'à présent, les entreprises dirigées par des femmes se multiplieront à un rythme accéléré, facilitant ainsi la participation des femmes et le développement économique.

### **M. Horace Sibley, Partenaire, King & Spalding, et Co-convenor, The Atlanta Alliance, États-Unis**

La révolution dans le domaine de l'information et des communications est en train de changer la manière dont les affaires se font. Des termes peu usités il y a cinq ans, comme commerce électronique, chaînes de l'offre, apprentissage électronique, fournisseurs de services d'applications, commerce virtuel, communications sans fil et accès Internet sans fil, font aujourd'hui partie du monde des affaires.... Que l'on ne s'y trompe pas : Internet est en train d'opérer une transformation radicale dans le domaine de l'activité commerciale.... La révolution des technologies de l'information et des communications comporte pour les femmes entrepreneurs de grands défis, mais ouvre aussi de grandes possibilités qu'elles sont en train de saisir.... Le pouvoir de la technologie renforcera considérablement votre réseau de relations d'affaires et vous mènera rapidement vers votre objectif. Les obstacles qui sont liés au temps, au lieu et au fait d'être une femme entrepreneur sont en train de disparaître et l'économie mondiale et nos communautés locales s'en trouvent plus fortes.

### **Son Excellence Suzanne Hurtubise, Ambassadrice du Canada auprès de l'OCDE**

Les réseaux de soutien appropriés doivent être mis en place pour aider les femmes à démarrer leurs opérations, à les étendre et à les internationaliser. Et les femmes doivent être encouragées à prendre part à la nouvelle économie où les opportunités abondent. Les gouvernements ont un rôle important à jouer en favorisant une culture de l'entrepreneuriat, en soutenant la participation des femmes entrepreneurs au commerce mondial et en encourageant le financement des entreprises dirigées par les femmes... Cette conférence a aussi fait ressortir le besoin d'améliorer notre connaissance des femmes entrepreneurs et des défis qu'elles doivent relever... Une bonne politique repose sur de bonnes informations. Il est nécessaire de recueillir des données ventilées par sexe sur l'entrepreneuriat et de définir des pratiques exemplaires qui favorisent la réussite, quelle que soit la définition que l'on en donne. Avec le développement de nos connaissances dans ces domaines, les femmes entrepreneurs et les gouvernements seront mieux à même de comprendre ces défis et de les relever.

### **Mme Sally Shelton-Colby, Secrétaire général adjoint, OCDE**

Quel que soit le domaine d'action, les gouvernements, les sociétés et les organisations multilatérales ont besoin d'une meilleure répartition des données par sexe. C'est absolument nécessaire pour améliorer les conditions dans lesquelles les femmes entrepreneurs conduisent leurs activités et pour faciliter leur accès au financement... A l'OCDE, nous estimons que ces questions font partie de nos travaux sur le commerce international, sur l'utilisation des nouvelles technologies et sur les autres thèmes examinés au cours de cette conférence. Nous nous efforçons ... d'aborder tous les domaines de prise de décisions, publiques et privées, du point de vue des hommes et des femmes....

Dans la nouvelle économie qui semble en train d'émerger, un défi particulier se pose, au niveau des organisations multilatérales, des pouvoirs publics et du secteur privé, et ce défi consiste à assurer que les PME dirigées par les femmes ne soient pas laissées à la traîne... que les femmes entrepreneurs des pays Membres de l'OCDE, des économies en transition et du monde en développement ne soient pas privées des nouvelles technologies... Grâce aux travaux menés par l'OCDE, au cours des deux dernières années, sur les sources et les déterminants de la croissance économique, nous avons commencé à comprendre l'importance de l'adoption et de l'utilisation des technologies de l'information et des communications pour favoriser la croissance nationale.... Le savoir est un bien de plus en plus précieux dans l'économie mondiale et les industries fondées sur le savoir représentent une part croissante du PIB mondial. Nous devons nous efforcer d'assurer que les femmes aient accès à ce savoir et aux technologies pertinentes.

**Mme Florence Parly, Secrétaire d'État chargée du Budget, Ministère de l'Économie, des Finances et de l'Industrie, France**

C'est avant tout en tant que femme que je souhaite m'exprimer et que j'évoquerai la série de recommandations que vous avez faites pour la participation active des femmes dans le réseau des chefs d'entreprise et pour la création par les femmes de leurs propres réseaux d'entrepreneuriat féminin. Car à la lumière de l'histoire, ce souci, ce mouvement, m'apparaît d'une très grande importance. Car si l'organisation en réseau ne suffit pas à faire des femmes chefs d'entreprises des acteurs de poids du développement économique, elle est à mes yeux nécessaire comme garantie du développement de l'entrepreneuriat féminin que nous souhaitons toutes et tous. La mise en réseau, elle, est bien entendu facilitée par les nouvelles technologies de la communication et cette mise en réseau permet de diffuser... l'esprit d'entreprise dont les femmes ont été si longtemps tenues à l'écart. Alors nos sociétés évoluent - et c'est heureux - elles sont mieux préparées désormais à offrir aux femmes la place qu'elles méritent, mais cette juste place ne leur reviendra pas si les femmes ne continuent pas d'abord à ne compter que sur elles-mêmes.

**PART 1**

**SYNTHESIS/SYNTÈSE**

## *Chapter 1*

# **WOMEN ENTREPRENEURS IN SMES: REALISING THE BENEFITS OF GLOBALISATION AND THE KNOWLEDGE-BASED ECONOMY: SYNTHESIS**

*by*

**Miriam Koreen, OECD**

*In line with the recommendations of the 1997 Conference on women entrepreneurs, the OECD carried out work in two critical areas of concern: improving knowledge about women's entrepreneurship and financing for women-owned businesses. Two background reports on these subjects, as well as two short issues papers, were prepared for the second conference which took place in 2000. This chapter builds upon these four documents and the wealth of information shared at the conference. It reviews the developments that have taken place since the earlier conference, assesses the extent to which the recommendations issued there have been taken into consideration and implemented by public and private decision makers in Member and non-member countries and looks to the future to determine what action is needed to ensure the growth and development of women-owned SMEs in the 21st century.*

## **INTRODUCTION**

Women's entrepreneurship is growing in OECD Member countries and around the world. In some countries, women-owned businesses are increasing at a very rapid pace in terms of both numbers and turnover. Women entrepreneurs constitute a growing share of small and medium-sized enterprise (SME) owners, with start-up rates outpacing the national average in several OECD Member and non-member countries. For example, women are beginning new businesses at a faster rate than men and expanding their share of business ownership in Brazil, Ireland, Spain and the United States, among others. Women business owners are creating new niches for entrepreneurial activity and have the potential to become key players in the new, knowledge-based economy. However, while women's entrepreneurship is very dynamic in some countries, it is much less significant in others and remains constrained by various barriers.

In an era of global economic integration, this phenomenon is of growing interest to practitioners and policy makers worldwide. Ensuring a good environment for the start-up and expansion of women-owned businesses and helping women to overcome barriers to business creation and development are

important for national economic growth and the overall development of society and are a growing policy concern for governments.

Since the 1997 conference, governments, the private sector, multilateral agencies and women's business associations have launched initiatives that reflect the conference's recommendations in many areas (Table 1).<sup>1</sup> There have been government, NGO (non-governmental organisation) and corporate initiatives to improve the knowledge base on women entrepreneurs; banking and government programmes to improve women entrepreneurs' access to capital; public/private sector partnerships to increase women's involvement in international trade and access to technologies; and innovative training and mentoring programmes for women entrepreneurs by women's business associations and governments. The Canada/United States Businesswomen's Summit in 1998, and the recent Danish initiative to improve collection of data on women-owned businesses are two important examples of government and private sector efforts undertaken since the first conference.

Furthermore, since the 1997 conference, a number of noteworthy developments, both nationally and internationally, have also had a profound effect on the way small enterprises do business both locally and at global level. They include the increased importance of information and communications technologies (ICTs) and in particular the Internet, the acceleration of the innovation process and productivity, changes in firm organisation and supply chain management, the development and international integration of capital markets (in particular for equity), and the increasing importance of the services sector and intangible assets. These developments create challenges for women-owned businesses but also offer immense opportunities.

Finding ways to ensure an environment in which women-owned SMEs are able to seize these opportunities was a key goal of this second conference. Two particularly important recurrent themes were the opportunities offered by the use of ICTs and the need for strong networks and public/private sector partnerships. As many women entrepreneurs have already begun using these new tools for business, many participants felt that significant progress had been made in improving framework conditions for starting a business and eliminating some of the barriers for women entrepreneurs, both those related to gender and those linked with the size and sectors of business activity.

On the other hand, despite the evolution in ways of doing business in the "new economy" context, many recommendations from the 1997 conference were reiterated in 2000. This points to the need for continued efforts in certain areas, particularly in terms of research, improving data on women's entrepreneurship and encouraging an entrepreneurial spirit among women.

This chapter is organised under the following headings:

- Fostering an entrepreneurial culture for women.
- Improving knowledge about women's entrepreneurship.
- Financing for women-owned businesses.
- Increasing women entrepreneurs' participation in international trade and the global economy.

---

1. For the complete set of 1997 recommendations, see OECD, 1998a.

**Table 1. Initiatives undertaken to foster women's entrepreneurship since the 1997 Conference: some examples**

1997 Conference recommendation	Initiative
Improve understanding of the contributions of women entrepreneurs in OECD, transition and developing countries to economic growth, international trade and job creation through strengthened data and statistics.	Government research/statistical initiatives in Denmark, Finland, France, Iceland, Sweden, OECD, UNCTAD, and by women's business associations and NGOs in Canada, Italy Slovenia, United States; publication of Global Entrepreneurship Monitor Reports
Promote government policies to provide a level playing field and improve competitiveness for women-owned businesses.	New national and regional policies to support women's entrepreneurship in Canada, Finland, Germany, Italy, Japan, Korea, Norway, Spain, the United States, European Commission; gender mainstreaming initiatives by the Nordic Council of Ministers; OECD Ministerial Conference on Gender Mainstreaming, Competitiveness and Growth, November 2000
Welcome private initiatives for an international consortium of banks, aiming at raising financial sector competence and awareness regarding financing of women entrepreneurs.	Women Entrepreneurs PROject (W.E.PRO.), involving private banks in Germany, Italy, the Netherlands, Portugal, the United Kingdom; Global Network for Banking Innovation in Microfinance (GNBI), involving private banks, co-operatives, finance companies and development banks, 1999; Global Alliance of Banks, involving private banks in Australia, Canada, Ireland, the United States, 2000
Identify global "best practices" concerning women entrepreneurs, and syndicate these practices broadly via associations and NGOs, the Internet, governmental and multilateral stakeholders. The OECD should assist in the gathering and dissemination of information on global best practices.	Publication of <i>Best Practices for Women Entrepreneurs in Canada and United States Case Study: Successful Public and Private Sector Initiatives Fostering the Growth of Women's Business Ownership</i> , 2000; creation of a standardised template for sharing best practices in view of development of an international database; specific focus on exchange of best practices at 2 <sup>nd</sup> OECD Conference on Women Entrepreneurs in SMEs, November 2000
Encourage the formation and development of associations and networks of women entrepreneurs for purposes of training and know-how, technology diffusion, development of contacts that can facilitate access to markets, etc. National associations should be encouraged to promote increased visibility for women entrepreneurs.	Creation of first women's business association in Bosnia and Herzegovina; organisation by women's business associations of three regional conferences to encourage international networking in the Balkans, 1999 and 2000; development of projects for training and technology transfer in Canada, Slovenia, Singapore, the United States, UNIDO
Develop initiatives to facilitate access to international markets, including trade missions, international linkages between associations of women entrepreneurs, electronic commerce, etc.	Historic Canada/United States Businesswomen's Trade Summit, 1998; first women entrepreneurs' Virtual Trade Mission organised by TradeBuilders, 2000; Networking 2000 business matching event organised back-to-back with the 2 <sup>nd</sup> OECD Conference by women's business associations in France and other countries
Reconvene a follow-up Conference on Women Entrepreneurs in SMEs at the OECD in the year 2000 to assess the progress of conference recommendations from 1997, to analyse the new global business environment, and to make recommendations for the next five years.	2 <sup>nd</sup> OECD Conference on Women Entrepreneurs in SMEs held in November 2000, attended by 300 participants from 50 OECD Member and non-member countries

*Note:* This list is not comprehensive; it provides a snapshot of some of the recent efforts to improve conditions for women's entrepreneurship.



## **FOSTERING AN ENTREPRENEURIAL CULTURE FOR WOMEN: EDUCATION, MANAGEMENT TRAINING AND SOCIETAL VALUES**

Entrepreneurship refers to enterprising individuals who show a readiness to take risks and to start up new businesses. It has been receiving increasing attention from policy makers as a central source of economic growth and employment in the “new economy” of the 1990s, and is a focus of efforts to understand overall economic performance. Entrepreneurship levels differ across countries owing to differences in culture and education and also in government policies.

Individuals are the driving force behind entrepreneurship. There is a strong link between the performance of a new enterprise and its owner (the entrepreneur), as the vast majority of new enterprises begin life without any employees. Factors such as the age and educational and professional background of entrepreneurs are thus of interest.

In particular, the dimension of gender merits closer attention, as there is increasing evidence that women are starting up new businesses at a faster rate than men and expanding their share of business ownership in a number of OECD countries. Gaining a better understanding of how to promote women’s entrepreneurship and eliminate specific obstacles women may face during the process of business creation can help countries achieve a thriving entrepreneurial sector with participation by both women and men.

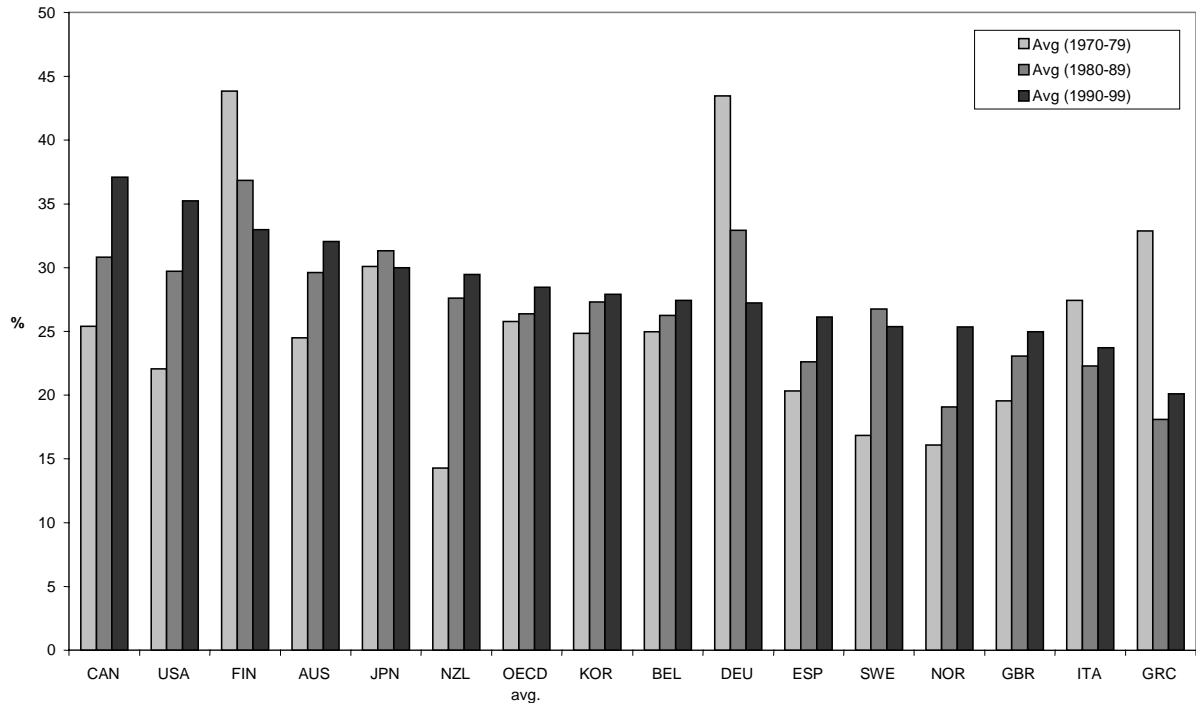
Promoting entrepreneurship and enhancing the entrepreneurial dynamic of our countries needs to be an integral element of our agenda to improve economic well-being. *[Susan Atkins, United Kingdom, Workshop 1]*

### **Recent developments**

In recent years, women’s entrepreneurship has been burgeoning; women-owned businesses, as well as female self-employment, currently constitute an important and growing share of the business population in a significant number of OECD Member countries, as well as in many developing countries and economies in transition. Governments increasingly see women entrepreneurs as an untapped source of business and job creation. However, great disparities continue to exist between countries, and in many countries start-ups continue to be dominated by men (Figure 1).

What are the roots of these inter-country disparities? How have women in some countries managed to close the gap in entrepreneurial participation, while others continue to lag behind? Are women benefiting to a greater extent from the factors that make a country entrepreneurial, and are they themselves contributing to promoting these factors? Discussions at the 2000 Conference centred around identifying these factors and finding ways to increase women’s participation in entrepreneurship.

**Figure 1. Share of women entrepreneurs**



Note: Share of female employers and own account workers in total employers/own account workers.  
Source: OECD Labour Force Statistics (2000).

### ***Factors influencing women's entrepreneurship***

Many factors influence the extent to which an entrepreneurial spirit develops in a country or region; many more affect women's entrepreneurship. According to the OECD, the degree of entrepreneurship reflects a country's framework conditions, cultural attitudes and government programmes (OECD, 1998b). Discussions at the Conference revealed a broad consensus on the key role played by cultural attitudes in fostering or inhibiting entrepreneurship, particularly among women.

#### ***Framework conditions***

Appropriate framework conditions are the foundation of an entrepreneurial culture for both men and women, and these institutional arrangements reflect historical, political and economic conditions. In terms of facilitating the entry of new firms, governments can remove regulatory barriers, foster venture capital supply, modify fiscal biases against small firms and provide for use of stock options. In terms of facilitating the exit of firms, governments can reform bankruptcy provisions and strengthen secondary stock markets. Governments need to identify the bottlenecks to entrepreneurship in their countries and formulate policy packages to address the most critical barriers, whether these are regulations, financing or other factors.

Addressing these issues is particularly important for fostering entrepreneurship among women, as the small firm sector, where many women entrepreneurs are found, often bears the brunt of

administrative and regulatory barriers. For example, according to **Anikó Soltész [Hungary, Workshop 4]**, administrative “red tape” and tax burdens can hamper women entrepreneurs’ efforts to start a business to such an extent that they must limit their business activities to the informal sector. Furthermore, women entrepreneurs often have less time than men to devote to their business, and this compounds the effects of burdensome institutional arrangements.

Many OECD countries have recently taken steps to improve framework conditions for small businesses. For example, France has sought to simplify administrative procedures and reduce constraints for SMEs in order to stimulate economic growth and employment. Launched in April 2000 during the *États généraux de la création d’entreprise* (general assembly for enterprise creation), the new measures include streamlining and lowering the cost of registration of new enterprises, simplifying administrative, accounting and tax procedures, facilitating access to debt and equity finance and enhancing the use of the Internet to transmit administrative documents. Women entrepreneurs are likely to benefit greatly from these policy improvements.

In the United Kingdom, the Small Business Service launched the Business Link National Information and Advice Service in April 2001. It provides a single point of access to advice and guidance on a wide range of regulatory and business issues and is supported by a call centre that gives direct access to a network of locally delivered business advice services. It also provides tailored advice to women starting a business for the first time as well as established women entrepreneurs (UK DTI and DfEE, 2001).

### *Cultural attitudes*

Supportive cultural attitudes complement framework conditions and are a key factor in promoting entrepreneurship. Other things being equal, an environment in which entrepreneurship is esteemed, and in which business failure is considered a learning experience and is not automatically stigmatised, will generally be more conducive to entrepreneurship. For example, in the United States, an entrepreneurial and risk-taking spirit is valued, whether or not the undertaking is successful. Many successful businesses are created by entrepreneurs whose previous business(es) failed. A society in which failure is castigated can cause risk-averse behaviour and inhibit entrepreneurship. Women suffer more in this regard in societies in which their capabilities are insufficiently valued or respected.

A positive image of entrepreneurship is therefore critical. In some countries, however, entrepreneurial activity may have negative connotations, and in many countries important cultural and religious barriers to activities in the economic sphere exacerbate the negative image of entrepreneurship for women. Having strong, positive, visible role models is therefore important for encouraging women to consider becoming entrepreneurs.

**Blossom O’Meally-Nelson [Jamaica, Workshop 1]** underlined that fact that most gender differences are driven by the process of socialisation and the roles and attitudes that women have come to accept, in some cases after centuries of disempowerment. Thus, education and training must first deal with the idea of the self, *i.e.* woman’s self-concept.

**Raymond Bethoux [France, Workshop 1]** emphasised the importance of role models for all types of entrepreneurship, particularly micro-enterprises, which constitute the majority of small businesses in many countries and are often managed or co-managed by women. We must learn to “think small”, that is, to see successful micro-enterprises as well as larger firms as positive examples of entrepreneurship.

## *Government programmes*

In recent years, there have been increasing efforts on the part of governments to foster entrepreneurship, encourage the creation and growth of SMEs and facilitate their access to finance. In some cases, women-owned SMEs have received particular attention from policy makers, in an effort to correct market failures and inequities between men and women in the provision of public goods such as education. Many governments now offer general programmes to promote women's entrepreneurship (OECD, 2000a).

While governments have traditionally tended to play a key role in shaping formal education systems, with private business more involved in adult training and informal education, these lines are beginning to blur as more and more public/private partnerships are formed in education, with the participation of both small and large businesses.

For instance, in Australia, the Federal Office for the Status of Women co-sponsors with private corporations educational programmes designed to help young women become aware of entrepreneurial opportunities, and various state governments have educational initiatives to assist women entrepreneurs or potential entrepreneurs. Ireland also has entrepreneurial programmes for women, including seminars and courses to encourage them to mount their own business.

The government of Finland promotes women's entrepreneurship as part of its general SME policies. For example, several projects have provided women with training for business start-up and development. Women make up almost half of the active labour force; and most are employed on a full-time basis and depend on government-provided family services such as day care.

The Korean government sees women entrepreneurs in SMEs as a potential source of increased competitiveness, job creation and economic growth in a rapidly changing economic environment. However, tradition and social values have been an important impediment to women's entrepreneurship. As an attempt to remedy this problem, the Presidential Commission on Women Entrepreneurs was established in 1998 and is working both to enhance the conditions for women entrepreneurs and to change social values so that there is a heightened awareness and appreciation of women in business. Since 1996, the government has sponsored the Day of Women Entrepreneurs, on which achievements by women entrepreneurs are recognised through the distribution of awards. In February 1999, the Parliament enacted the Act on Assisting Women Entrepreneurs, the aim of which is to improve gender equity in the area of business management and operation; the Act took effect in June 1999. The goal is to assist the start-up and growth of women-owned firms, thus contributing to national economic development and job creation.

Since 1988, the Spanish government has actively worked on equal opportunities and access to the labour market for women. It has implemented a series of programmes to support women's initiatives, and actions have been undertaken at both national and regional levels. In 1997, the Third Gender Equality Plan was approved for 1997-2000. The plan aims to: *i*) support technical assistance for women entrepreneurs at the start-up and development phases, including foreign trade; *ii*) encourage network-building and information exchange among women entrepreneurs; *iii*) encourage financial institutions to establish credit lines with favourable terms for women; and *iv*) enhance public awareness of women's participation in the business world.

Within European Commission programmes, issues pertaining to women's entrepreneurship have been addressed for the last ten years, through initiatives under the Programmes of Action for Equal Opportunities and the Structural Funds and within the framework of Commission policies for SMEs. In particular, the Women Entrepreneurs PROject (W.E.PRO.), launched several years ago in

partnership with an Italian bank and a professional association for women entrepreneurs, aims to improve awareness of women entrepreneurs' financing needs and bring together financial institutions and women entrepreneurs. Strengthening equal opportunities for women and men is also an integral part of the European Employment Strategy, which was agreed at the special Job Summit in Luxembourg in 1997. The NOW (New Opportunities for Women) employment initiative provides a means for testing and implementing new ideas for women's training and employment. Through NOW, EU member states and the Commission jointly support projects aimed at opening up women's access to traditionally male occupations, improving career opportunities for women at senior level, or improving the status and recognition of sectors traditionally dominated by women, such as the health and care-providing sectors.

The degree of involvement of governments, however, depends significantly on a country's socio-political context and history. For example, *Henryka Bochniarz [Poland, Workshop 1]*, shared the perspective of the former communist countries, whose entrepreneurial sector has only recently developed as a result of the transition from a state-run to a market-based economy. In these countries, after years of government over-involvement in business, entrepreneurs wish to be independent and do not want to rely on governments, which they consider to be largely inefficient, for support. This perspective broadened the debate, as most participants from OECD Member countries called for government support for education and training programmes to correct market failures and level the playing field between men and women.

The OECD has been actively involved in SME issues for many years. In this context, women's entrepreneurship has been an important element of activities to promote SME growth and competitiveness. In June 2000, the OECD organised, jointly with the Italian Ministry of Industry, the first Ministerial conference on SMEs, entitled "Enhancing the Competitiveness of SMEs in the Global Economy: Strategies and Policies". The resulting policy document, the *Bologna Charter on SME Policies*<sup>2</sup> was adopted by 48 countries on 15 June 2000 at the close of the Conference, and recognises the role played by women entrepreneurs in economic growth, job creation, regional and local development and social cohesion. The *Bologna Charter* provides a sound framework for action-oriented international co-operation in these areas, and its implementation provides a way forward for improving the conditions for women's entrepreneurship.

## Education

Participants at the conference underscored the vital role education and training play in fostering an entrepreneurial spirit. Indeed, professional and lifestyle choices are strongly influenced by socialisation processes and schooling plays an important role. Although universal schooling is a powerful tool for promoting equal opportunity, schools have a natural tendency to replicate existing social structures, including gender stereotypes. Thus, while girls are increasingly attaining a level of education equivalent or superior to that of boys, the teaching they receive, or choose to receive, may still differ from that of boys in significant ways.

The education system should introduce girls and boys to aspects of entrepreneurship, such as business strategy and practice, management, finance and marketing, early in their education, since entrepreneurial skills are more effective when they are learned early. Indeed, children begin to develop ideas about occupations and careers as early as pre-school, and those whose parents run their own business or are "entrepreneurial" are most likely to develop entrepreneurial attitudes.

---

2. For more information on the Bologna Conference and the full text of the Bologna Charter, see <http://www.oecd.org/dsti/sti/industry/smes/news/bologna.htm>.

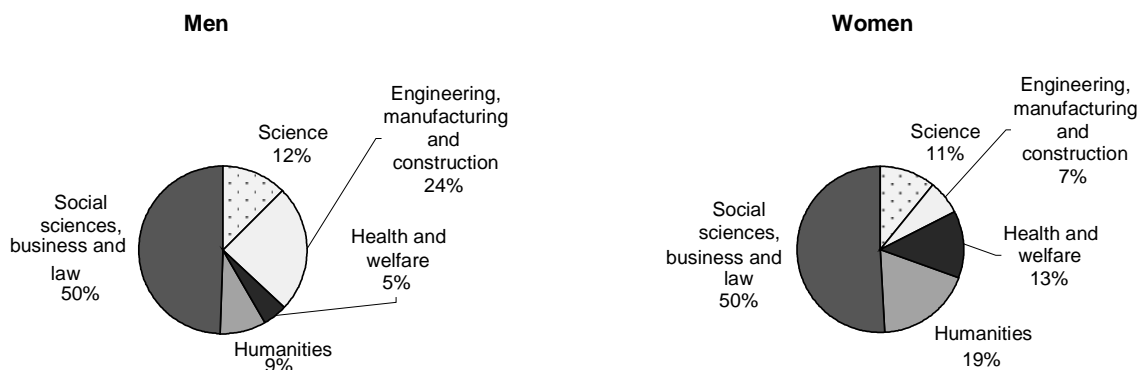
As *Anne Fritz [Australia, Workshop 1]* pointed out, entrepreneurial skills should be part of the entire education system, from a very young age (given the opportunity, children in kindergartens are able to carry out entrepreneurial activities successfully). Providing children with practical experience of entrepreneurial projects throughout the education system can allow them to gain the self-confidence necessary to undertake business endeavours later in life.

At the same time, changes in pedagogy are also often required in order to focus more on personal development and on qualities and competencies that enable girls and boys to be flexible and creative. Certain teaching methods that encourage taking responsibility, learning-by-doing, group work, problem solving and error acceptance, among others, help to develop an entrepreneurial spirit.

This goes hand in hand with ensuring that teachers do not have preconceived ideas about the role of women in society and training them to promote the qualities of entrepreneurship among girls. Such measures can contribute to changing mentalities and fostering an entrepreneurial culture for women. At the conference, the need to coach and/or retrain teachers, many of whom may have never had first-hand experience of entrepreneurship in any form, was underlined.

Educational curricula that include entrepreneurship and management skills and offer the same learning opportunities for boys and girls can help to promote entrepreneurship. This includes equal opportunities for girls when selecting fields of study, in particular in scientific fields, as well as ways to facilitate the transition from study to professional activity. In terms of fields of study, current data continue to show significant differences between young women and young men in OECD Member countries (Figure 2).

**Figure 2. University graduates by field of study in OECD Member countries, 1998**



*Note:* Data unavailable for Denmark, Greece, Luxembourg, Poland, Portugal, Slovak Republic, United Kingdom.  
*Source:* OECD Education Database.

*Argyro Louludi [Greece, Workshop 1]* shared the experience of women students in Greece. While female students outnumber male students overall, they often study the humanities rather than scientific subjects. Those who undertake studies in scientific fields, such as engineering, often experience difficulties in finding employment, and they therefore often choose to extend their studies and attain a higher level of specialisation. However, in a country with many small, family-run businesses, there is little demand and few suitable employment opportunities for highly specialised engineers. Furthermore, because of cultural attitudes and the limited number of women working in scientific fields, women lack credibility and are often given positions with less responsibility than their male counterparts. As a result, few women are involved in knowledge-creating and innovative tasks. Women experience further difficulties when trying to start their own businesses, as the obstacles

mentioned above are compounded by the fact that entrepreneurial training is rarely part of the scientific curriculum. The Greek government has recently begun to address these shortcomings, but much remains to be done in terms of both education and societal attitudes.

Encouraging entrepreneurial competence in children and adults, and in formal and informal education, requires ensuring familiarity with basic economic, business and financial concepts, management skills and information technologies. In addition, education and training systems and technology must be flexible enough to adapt to shifting demand. They should include a comprehensive approach to lifelong learning. The recent surge in the use of ICTs can be harnessed as a new tool to prepare young women for professional life and entrepreneurship and to help them overcome gender-related obstacles to starting and running a business. With the increasing use of the Internet and e-commerce, knowledge of and ability to use ICTs are also becoming a prerequisite for success in many businesses fields.

The 21st century is undoubtedly the century of women, and the advent of information technology has done much to help in that arena. It's no longer brawn, it's brain that counts, and you know we'll be ahead once that is the case. [*Blossom O'Meally-Nelson, Jamaica, Workshop 1*]

### **Management/technical training**

Adequate professional training in management and other areas of entrepreneurial activity at various stages of development of a business provides the skills needed to start, run and expand a business successfully. While many women entrepreneurs are more highly educated than their male counterparts, they often have less experience in managing a business. Management training may therefore be particularly important for encouraging entrepreneurship among women. Mentoring has been shown to be an effective means of providing women entrepreneurs, often under informal and flexible conditions, with the one-on-one training, skills and guidance they need to succeed.

Different types of knowledge are needed to start and run a business. According to *Danièle Rousseau [France, Workshop 1]*, it is important to distinguish between the formal knowledge acquired through the education system and the practical know-how and personal qualities it takes to deal with the realities of running a business (e.g. self-confidence, autonomy, responsibility, ability to estimate and take risks, determination, ability to deal with stress and the ability to get things done, often through the delegation of tasks to others). This second type of knowledge is much more difficult to teach and is often gained through practical experiences that develop initiative, teamwork and the ability to conceive, develop and carry out projects.

At the conference, the question of the need for gender-specific management training for men and women was addressed. As *Elisabeth Sundin [Sweden, Workshop 1]* pointed out, the only two things that women entrepreneurs have in common is that they are women and they are entrepreneurs. Rather than design certain types of training for women and other types for men, it is necessary to look at their needs as entrepreneurs, their incentives for starting a business and the cultural and economic context in which they are operating. While women entrepreneurs may sometimes have similar needs in terms of training, they are a heterogeneous group; therefore, a single training model may not always be effective.

*Anne Fritz* emphasised that, as children, girls and boys have different ways of learning. As adults, these differences translate into different management styles and can be optimised to the benefit of businesses run by both women and men and the overall good of society. There was a strong

consensus among participants that distinctly female models of management exist and should be recognised, studied and made known.

To encourage women to seek training, it must be easily accessible, inexpensive and not overly time-consuming. Ideally, it should be available on flexible terms, for example in evening classes, during lunch hours or over the Internet, to allow women to balance training with other responsibilities. E-learning and new technologies provide new opportunities for skill-building under flexible conditions. Lifelong adult learning is crucial in order to be able to keep up with evolving trends and learn the new skills imposed by the continuing information revolution; however, adult enrolment in formal education among both men and women remains low in many countries. On-the-job training of employees provides skills that can be carried over to entrepreneurial undertakings later. Training that emerges out of successful mentoring or business partnerships may be particularly responsive to real needs.

Women entrepreneurs may face obstacles when taking up and using the new ICTs, which are becoming more and more instrumental to international business activity. While in countries such as Iceland and the United States, individual Internet use rates among men and women are almost identical, in countries such as Japan and the United Kingdom, significant gaps remain and may even be widening.

Despite the progress made in recent years, scientific and technological professions continue to be dominated by men. The fact that women may be generally less familiar with science and technology affects not only the sectors in which they start their businesses, but also their use of technologies in running the business. In addition to a lack of information or limited awareness of their potential benefits, other challenges to the uptake and use of ICTs include the costs and quality of network infrastructure, the demands of assimilating continuous technological advances and a shortage of technical skills and management knowledge. Women may therefore have special needs in terms of ICT and technical training.

### **Best practices for fostering women's entrepreneurship**

At the 2000 Conference, much discussion was devoted to sharing experiences and best practices. All participants agreed on the importance of different types of associations and NGOs in facilitating women's entrepreneurship and contributing to promoting a pro-active entrepreneurial culture for women.

*Margo Jackson Spencer [CIPE, Workshop 1]* spoke about the activities of the Center for International Private Enterprise (CIPE), an affiliate of the United States Chamber of Commerce. Established in 1983 to promote private enterprise and market-oriented reform worldwide, CIPE supports strategies and techniques that address market-based democratic development. CIPE has established working partnerships with grassroots constituencies in nearly 90 countries; it assists over 500 advocacy, legislative and business association management training activities in Asia, Africa, Central and Eastern Europe, Latin America and the Middle East. Among its projects, CIPE has conducted training programmes which have fostered the growth of women's business associations worldwide. CIPE's focus on women in business has increased in recent years. For example, in 2000, it hosted an international forum on women, with a two-day international trade training programme designed to increase skills and knowledge in areas such as export promotion, foreign direct investment and e-commerce.



Women entrepreneurs' associations have been found to provide an important source of information and support to nascent, new and established women business owners. In particular, women are forming associations to increase their access to technology, increase familiarity with business cultures in foreign markets and enter these markets more effectively. These associations also provide mentoring and training and catalyse the building of networks with government and corporate procurement officials.

Non-profit associations of women business owners have been central to the emergence of women entrepreneurs. They play a supportive role in leadership, technology, professional training, information, research for financing and credit, mentoring and advice. They are agents for change and represent the interests of women entrepreneurs before their government and national and international policy-making bodies. Through their regional and international networks, they open up access to new ideas, cross-cultural experiences and opportunities for international partnerships and trade. [*Leyla Khaiat, World President, Les Femmes Chefs d'Entreprises Mondiales (FCEM), Opening Plenary Session*]

*Martine Joly [France, Opening Plenary Session]* and *Eugenie Burgholte-Kellermann [Germany, Workshop 1]* spoke about the role of networks of national and international women entrepreneurs' associations, such as Femmes Chefs d'Entreprises Mondiales (FCEM), as important sources of information and analysis of the evolution of women's entrepreneurship, but also as a forum for women business owners to exchange experiences, learn about management and markets and encourage each other. Organisations like FCEM make it possible for experienced women entrepreneurs to transfer their knowledge to women who are starting up businesses. They also encourage dialogue between women entrepreneurs from industrialised countries and their counterparts in developing countries. Moreover, such associations can serve as a catalyst for policy action.

*Simone Susskind [Belgium, Workshop 1]* shared her experience as Chairwoman of Actions in the Mediterranean (AIM), an association created in 1995 in the context of the Euro-Mediterranean partnership and the call for Euro-Mediterranean regional co-operation between women on political, economic and social issues. AIM organised a Euro-Mediterranean Conference on the Promotion of Women in Economic Development in March 2000, with the support of the Belgian government and the European Commission. The conference, attended by 150 delegates, addressed four areas of concern: legislation and women's rights at work, participation of women in the labour market, the creation of enterprises and micro-enterprises by women and vocational training for women. Participants at the conference decided to establish a Euro-Mediterranean network for developing the role of women in economic and social life. In addition, a number of pilot projects proposed at the end of that conference are now in the development phase: the establishment of information and training centres for women in Mediterranean countries, a project to raise awareness of women's rights in economic development, a database on women's access to the labour market and the establishment of an electronic commerce gateway to market women's products on the Internet (E-Kiosk).

Several best practices shared at the 2000 Conference concerned women entrepreneurs in the context of reconstruction in the former Yugoslavia. *Bruna Masella Alexander [Italy, Workshop 1]* described the experience of the Development of Women's Entrepreneurship project initiated in 1998 by the Italian Business Owners and Managers Association (AIDDA). Its aim is to support the participation of women in their country's economic reconstruction and promote the integration of Bosnia and Herzegovina into the European market. So far, a number of initiatives have been launched to help women entrepreneurs, including training programmes, development of a database that includes information on credit obtained by women entrepreneurs and the establishment of the first Association of Women Entrepreneurs and Managers (UNA) in Bosnia and Herzegovina.

In the same region, the Southeast Europe Enterprise Development (SEED) is a new five-year, USD 33 million multi-donor initiative managed by the International Finance Corporation (IFC) to strengthen SMEs in Bosnia and Herzegovina, Albania, the Former Yugoslav Republic of Macedonia and Kosovo. SEED will support the development of SMEs as well as individuals and institutions that serve the needs of SMEs and will work to improve the environment in which these stakeholders operate. It will implement its mandate through tailored technical assistance, capacity-building programmes, training courses and research/policy interventions. It will focus on three strategic targets of assistance: enterprise-level investment services, capacity-building of enterprises and institutions serving SMEs' needs and improvement of the business environment. While SEED does not specifically target women entrepreneurs, it hopes to provide support to women entrepreneurs and women's business associations [*Lejla Dragnic, Bosnia and Herzegovina, Workshop 1*].

In Slovenia, the Spirit of Enterprise, an association of small businesses, has taken steps to foster entrepreneurship among women, who have experienced increasing unemployment rates since Slovenia's independence in 1990. It has carried out surveys to improve the knowledge base and learn more about the characteristics of women entrepreneurs and worked with the government to direct the unemployed to small businesses. It has also taken steps to enhance co-operation with associations in other Central and Eastern European countries. With the support of the Slovenian government, a network of new technology and knowledge (META) will reach out to over 7 000 women through seminars, networking, a Web site and newsletter, radio and telephone, with the goal of contributing to self-employment and job creation [*Marta Turk, Slovenia, Workshop 1*].

In the United States, the government, associations and the private sector are working together and devoting significant resources to education and training for potential women entrepreneurs. Through the Women's Business Centers, small and pre-qualified loans, partnerships with women's trade organisations, advocacy (to government, the press and among women) and outreach (through a multilingual informational Web site), public/private partnerships are stimulating women's entrepreneurship at home and abroad<sup>3</sup> [*Sherry Henry, United States, Workshop 1*].

According to *Barbara Mowat [Canada, Workshop 1]*, the biggest challenge to women entrepreneurs has not been access to finance but access to markets. In another example of public/private partnerships to foster women's entrepreneurship and micro-enterprises, Uniquely Canada is an initiative that seeks to assist micro-enterprise producers in the arts, crafts, gift-producing or speciality food manufacturing areas to develop their businesses, market their products, and compete in the global marketplace (see Chapter 2 of this volume).

## **Policy implications**

All of the best practices presented at the 2000 Conference underline the importance of enhancing the flow of information among relevant actors and bringing together government, the private sector, NGOs and associations to improve support, education and training opportunities, including lifelong learning, for both established and potential women entrepreneurs. They also signalled the important role of networks that offer information sharing, exchange of experiences and mentoring opportunities.

---

3. For more information on initiatives in the United States, see "United States Case Study: Successful Public and Private Sector Initiatives Fostering the Growth of Women's Business Ownership", which was presented at the 2000 Conference, [www.nwbc.gov](http://www.nwbc.gov).

Governments can play a role in a number of areas<sup>4</sup>. When creating conducive framework conditions for all small businesses, they can help to improve some basic conditions that make women's entrepreneurship possible by providing support services that make the gender distribution of tasks more equitable (*e.g.* childcare), so that more women can consider the possibility of starting and running a business while balancing family responsibilities.

They can increase the availability and diffusion of information about entrepreneurship opportunities through official channels and encourage the use of this information as a tool for advocacy and outreach. They can also promote female management models in micro-enterprises and SMEs (including co-management) and work to develop a set of best practices based on case studies.

Governments can work to ensure that the education system is mobilised to change attitudes and stereotyped gender roles and to develop curricula that emphasise entrepreneurial skills, not only through the transmission of formal knowledge but also by simulating practical experiences through mechanisms such as role playing, project development, risk evaluation, task delegation, etc. In this way, they can contribute to creating a new generation of men and women entrepreneurs who are well-prepared and able to face the challenges of starting and running a business.

---

4. See also the "Statement by the OECD Secretariat" at the conclusion of the Conference, Andersson (2000), <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.

## IMPROVING KNOWLEDGE ABOUT WOMEN'S ENTREPRENEURSHIP

A key finding of the 1997 conference was that a major impediment to research and policy making on women's entrepreneurship is the lack of comparable data and statistics at national and international levels, and that it is essential to improve knowledge about women entrepreneurs in order to better understand and address their business needs. Too little is known about women entrepreneurs: their motivations for starting a business, their professional and educational background, the characteristics of their businesses (size, sector), their performance and growth over time, etc. It is crucial to improve data collection in these areas and to make better use of existing data in order to gain a deeper understanding of women entrepreneurs' strengths and the challenges they face in starting and running a business, and to identify areas for policy action.

In response to these recommendations, the OECD Working Party on SMEs undertook a two-stage project to examine the availability and facilitate the development of statistics on women entrepreneurs in SMEs in OECD countries. The results to date were presented in "Improving Knowledge about Women's Entrepreneurship" (OECD, 2000b).

At the 2000 Conference, gaining a better understanding of women's entrepreneurship was a recurrent theme and one that was strongly endorsed by conference participants in the various workshops and plenary sessions as being of critical concern. Discussions centred around two aspects of this issue: taking stock of what is known today based on available information and addressing the challenges of statistics and data-gathering on women-owned businesses.

### Recent developments

At present, women entrepreneurs are estimated to represent only 28% of the total number of entrepreneurs across the OECD area. However, this figure masks important differences among countries and across time periods. Many countries registered a significant increase in the share of women entrepreneurs relative to the total number of entrepreneurs over the period 1970-99. Furthermore, growth in the number of women-owned businesses has exhibited cyclical patterns, with periods of decline in the early 1970s and 1990s followed by periods of acceleration in the 1980s and late 1990s. Moreover, new enterprise creation has been fuelled overall by ICTs and growth in technology-based and service sectors after 1995, and women entrepreneurs have also taken advantage of these "new economy" phenomena to start up firms. The increase in the share of women entrepreneurs is especially noteworthy in the second half of the 1990s for Canada, the United States and Iceland.

Gender-disaggregated statistics and gender-based policy analysis have become more widespread in recent years. The 2000 edition of the *Global Entrepreneurship Monitor* (GEM) was released shortly before the 2000 Conference [*Trish Costello, United States, Workshop 4*]. A joint research initiative created in 1997 and carried out by Babson College and the London Business School, with support from the Kauffman Center for Entrepreneurial Leadership, it is one of the first international

publications to examine entrepreneurship trends and their links to national growth from a gender perspective.

According to the recent GEM survey of 21 countries, the female to male start-up ratio is much higher in countries that have the highest prevalence of nascent entrepreneurs. In addition, it appears that a number of OECD Member countries that have experienced higher levels of economic growth, such as the United States, Australia, Canada, Korea, Spain and Norway, also have the highest levels of women's entrepreneurship. However, no direct link has been established between these two phenomena, and more research is needed to determine whether there is a causal relationship, and if so, its direction. Despite higher female start-up rates in some countries, the broad pattern of women's under-representation in the overall number of entrepreneurs holds across the 21 countries surveyed (OECD Member and non-member countries) (Reynolds *et al.*, 2000). Other work by the Kauffman Center found that while women-owned businesses grow more slowly than those owned by men, they tend to stay in business longer and have better debt repayment rates.

These findings concur with research carried out by the National Foundation for Women Business Owners (NFWBO), which found that most women-owned businesses are small and relatively young service-providing firms. In terms of international comparisons, while the demographic profiles of many women-owned businesses are similar, particularly in terms of age and educational attainment, the major economic and political differences among countries (*e.g.* macroeconomic conditions, structural differences) may raise the perceived importance of certain issues for women entrepreneurs [*Julie Weeks, United States, Workshop 4*] (see Chapter 3 of this volume).

In terms of data collection, the growing importance of small businesses and of the role of women in the economy has resulted in an increase in the demand for relevant statistical information in recent years. At the 2000 Conference, the need for standardised, consistent collection of enterprise statistics broken down by gender was reiterated in view of their value in designing appropriate policies and improving the general conditions under which women entrepreneurs operate their businesses.

At the 1997 conference, important background information was shared on improving knowledge about female entrepreneurship. In many ways, today's panels and discussions bring that agenda forward, going further and deeper into very important issues, in particular trying to describe the face of women entrepreneurs as we know them at the end of the year 2000. It's important to go beyond the simple head count of women entrepreneurs, and beyond the rhetoric and anecdotal evidence that still dominate the debate in many countries.... We need to know much more about who women entrepreneurs are, their background, their characteristics and their motivations, where they are, what they are doing and the sort of business issues that they're facing. We need to know much more about their businesses, especially the growth and the number of women-owned enterprises, the employment that they create and the revenues that they generate for their national economies, but also for their households.... [*Gerry Finnegan, ILO, Workshop 4*]

Many questions have been raised, about women, about statistics, about analyses concerning women entrepreneurs. We know that there is strong demand, in order to provide support, implement public programmes and design public financing schemes; we also know that such information is essential for facilitating women's access to entrepreneurship and for the survival and growth of their enterprises. [*André Letowski, France, Workshop 4*]

It was also emphasised that merely obtaining data was not sufficient; it should be diffused and marketed so as to draw the attention of relevant actors to the valuable role of women-owned businesses in the economy and society, and thus contribute to eliminating some of the obstacles still facing women entrepreneurs. As *Kay Koplovitz [United States, Workshop 4]* pointed out, research and information can be an important tool for "moving markets" for women entrepreneurs, and this has been demonstrated particularly in the area of finance, where research carried out by governments,

associations and banks have shown women to be more reliable borrowers than men (see below). Statistics have also shown that women entrepreneurs/business owners constitute an important and growing part of the Internet consumer population, and this information has raised awareness among businesses of the strength of women's market power. Such examples underline the importance of diffusing research results in a strategic way among the relevant parties.

First and foremost, there is the importance of data and statistics. As we've learned in many countries, if you don't have the data and statistics, women entrepreneurs are invisible. In the United States, statistics from the National Foundation for Women Business Owners ... opened many doors: relationships with governments who took us seriously because we could create jobs; relationships with corporations that suddenly realised we were really an important market; and relationships with banks that realised we were a hugely important and growing loyal market for them. **[Virginia Littlejohn, United States, Closing Plenary Session]**

## Women entrepreneurs in the 21st century

Women-owned businesses are becoming more diversified and can increasingly be found in every industry sector, including technology, telecommunications, healthcare, education, retailing, etc. Some of women's biggest gains are in non-traditional sectors, such as construction and real estate. Conference participants shared the results of many national studies carried out in different regions of the world; these studies revealed the richness and diversity of women entrepreneurs both within and across countries.

In Mexico, for example, women are playing an important role in the creation of new businesses and currently represent more than 30% of business owners in the country. While they are very active in the service and retail sectors, their presence is no longer limited to these traditional sectors of activity (Table 2) **[Gina Zabludovsky, Mexico, Workshop 4]**.

**Table 2. Male and female employers by industry categories, Mexico**

Percentage

Industry	1995		1998	
	Men	Women	Men	Women
Agriculture and livestock activities	99.0	1.0	97.0	3.0
Mining and oil production	100.0	0.0	100.0	0.0
Manufacturing	92.4	7.6	87.5	12.5
Construction	99.8	0.2	93.8	6.2
Commerce	79.7	20.3	79.4	20.6
Services	88.6	11.4	84.9	15.1

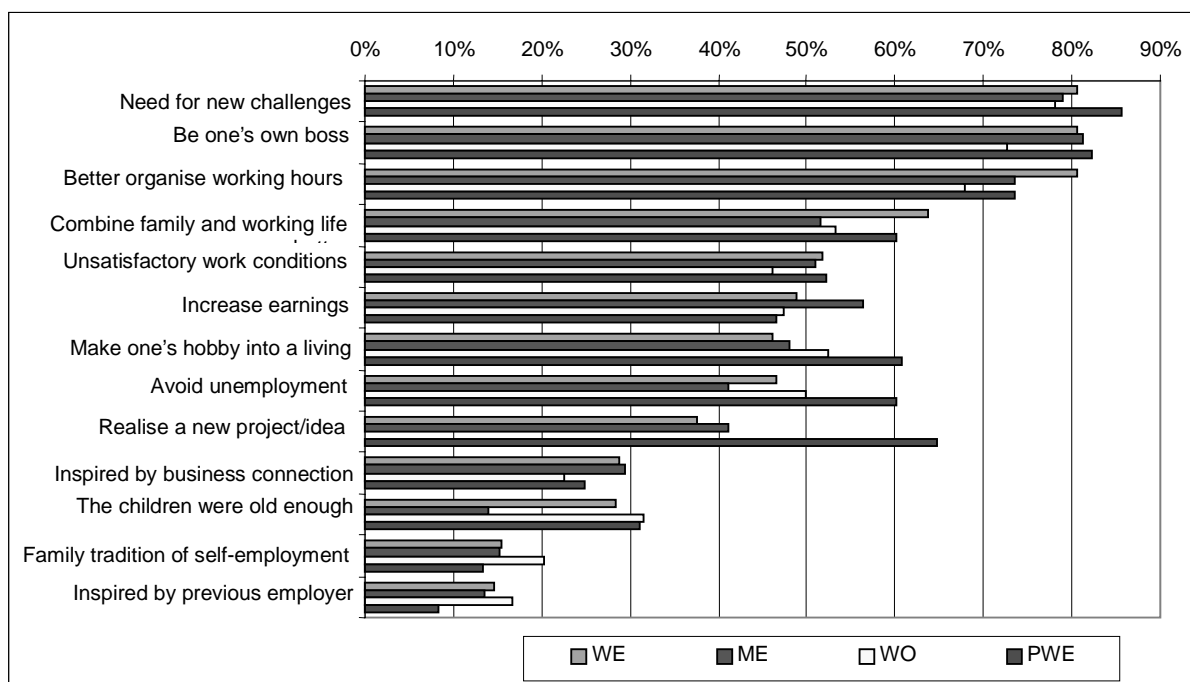
Source: Adapted from Zabludovsky, 2000.

In Denmark, women-owned businesses account for 25% of the total business population, but women own fewer than 10% of new high-technology start-ups. A Danish study carried out following the 1997 conference sought to examine the motivations of women entrepreneurs and the barriers they encountered before, during and after the start-up of a business. It revealed that while there are many similarities between women and men entrepreneurs, there are also differences, particularly in terms of motivations (Figure 3).<sup>5</sup> As women entrepreneurs are often motivated by a desire for flexibility and

5. The full report, entitled "Woman Entrepreneurs Now and in the Future" can be downloaded from the Danish Agency for Trade and Industry Web site, [www.efs.dk/publikationer/d.html](http://www.efs.dk/publikationer/d.html).

better balance between professional and family responsibilities, slower growth may be the result of a deliberate choice, rather than an “inability” to grow. If so, the usual measures of success (e.g. in terms of growth) may be inappropriate benchmarks for some women-owned businesses [Kent Nielsen, Denmark, Workshop 4].

Figure 3. Motives for starting or taking over an enterprise, Denmark



Note: WE = women entrepreneurs; ME = male entrepreneurs; WOE = women who have taken over an enterprise; PWE = potential women entrepreneurs.  
 Source: Kjeldsen and Nielsen, 2000.

In France, on the other hand, a study carried out for the *Service des droits des femmes* (Department for Women’s Rights) found that the principal motivation of many women starting up businesses was not a desire to balance work and family; rather, they sought personal and professional independence and often came from a family with an entrepreneurial tradition (parent or sibling entrepreneurs). This study, carried out to gain a better understanding of access to economic decision-making among women managers and entrepreneurs, found that there are four major categories of women-run businesses in France: start-ups, take-overs, businesses acquired through inheritance and large companies in which women were promoted internally. *Annie Fouquet [France, Workshop 4]* stressed the need to take into account the diversity of women heads of business when carrying out research and designing targeted policies.

Madagascar, with almost 40% of businesses created and run by women, has one of the highest proportions of women-owned businesses in the world. According to *Elyett Rasendratsirofo [Madagascar, Workshop 4]*, there are two generations of women entrepreneurs. The first started a business approximately ten years ago in the context of economic liberalisation. These women were well-educated and often started a business after hitting the “glass ceiling”. The second generation started their businesses in the past five years, as a means of survival in a context of economic downturn, increasing poverty and disintegration of the traditional family unit.

In Hungary, many women appear to start their business as a response to the high rates of female unemployment, despite higher levels of education than their male counterparts. According to *Anikó Soltész [Hungary, Workshop 4]*, the general business environment, with its high administrative and fiscal burdens, pushes many women entrepreneurs, and particularly those who have experienced long-term unemployment, to operate in the informal sector. In Hungary, as in other former communist countries, traditional indicators of entrepreneurial success, such as growth in revenue or the number of employees, must be adjusted, owing to the difficult macroeconomic conditions and the fine line between professional and family life. For example, women entrepreneurs often use their professional “success” to benefit their families, *e.g.* to finance home improvements, acquire a vehicle, etc.

Thus, the 2000 Conference revealed not one, but many, “faces” of women’s entrepreneurship. The characteristics and demographic profile of women entrepreneurs and their businesses, the motivations for start-up, and the measures of success, appear to vary widely within and across countries. Participants felt that it was crucial to gain a better understanding of these issues through the collection of data and statistics on women-owned businesses.

### **Data collection issues**

Most studies to date have shown that the population of women entrepreneurs is extremely heterogeneous. While certain portions of the female entrepreneurial population are quite well known, knowledge of others is much less developed; for this reason, care must be taken to avoid generalisations based on attributes of specific groups.

### ***Concepts and measurement***

Participants agreed that the clarification and harmonisation of several important conceptual and measurement issues are a prerequisite for accurate and internationally comparable statistics. For example, it is essential to agree on key definitions, for example the definition of micro-enterprises and SMEs, as well as what constitutes entrepreneurship and ownership. It is also important to follow the start-up and development of women-owned businesses over time, through longitudinal studies, and to carry out analyses in regard to a reference group rather than in isolation. (see OECD, 2000*b*; and Chapter 4 in this volume).

*Mary Barrett [Australia, Workshop 4]* pointed to a number of obstacles to obtaining reliable and operational data. In addition to the dearth of data sources, particularly for less accessible groups (*e.g.* women in home-based businesses or remote areas), existing data are often descriptive rather than analytical. They are also often subject to an industry bias, with most available data on manufacturing rather than services. There are problems of regional and international comparability due to the varying scope, frequency and methodology of collection. It is also very costly and time-consuming to obtain comprehensive data, and the necessary resources are often lacking. Participants agreed that current sources provide only a limited view of women entrepreneurs’ contribution to the economy and society, both quantitatively (in monetary terms) and qualitatively (in terms of human capital, customer service and broader contributions to the community).

### ***Data collection efforts under way***

While gender-sensitive indicators remain at a preliminary stage of development, and while many existing studies have been undertaken largely in an *ad hoc* fashion, efforts to change international



standards, concepts and methods to better reflect gender differences are under way. In recent years, there have been several national initiatives to improve the coverage of statistical information regarding women entrepreneurs in SMEs, some of the results of which are touched upon above.

In 1998, four Nordic countries (Denmark, Finland, Iceland, Sweden) undertook a joint project in order to chart available gender-disaggregated data on micro-enterprises and SMEs – how they are collected, to what extent they are comparable – and to clarify and harmonise relevant definitions. The project also seeks to identify gaps in data gathering, determine best practices and provide an overview of the present situation of women's entrepreneurship in these countries [*Paula Kyrö, Finland, Workshop 4*].

In Denmark, efforts to improve the availability of longitudinal statistics on enterprises and to use them to inform policy making have been under way since the early 1990s. The Danish approach is built around three types of indicators: enterprise-related indicators (*e.g.* sector, size), entrepreneur-related indicators (*e.g.* age, family status) and survival-related indicators (based on a model to determine the characteristics most important for survival). All of these indicators can be examined by gender to determine which indicators are gender-sensitive [*Peter Bøegh Nielsen, Denmark, Workshop 4*] (see Chapter 5 of this volume).

In the United States, a public/private sector partnership has been undertaken in order to better understand the start-up process. The Entrepreneurship Research Consortium (ERC) is a strategic alliance of 30 organisations across the country, which includes universities, the Small Business Administration, associations and corporations. The project is being carried out by a market survey team hired to carry out national screening, random telephone interviews and mail questionnaires, as well as follow-up contacts. According to *Patricia Greene [United States, Workshop 4]*, establishing consensus on the focus of the topics to be studied among all the stakeholders has been a challenging but rewarding process. The ERC currently has 11 foreign affiliates who have undertaken similar studies.

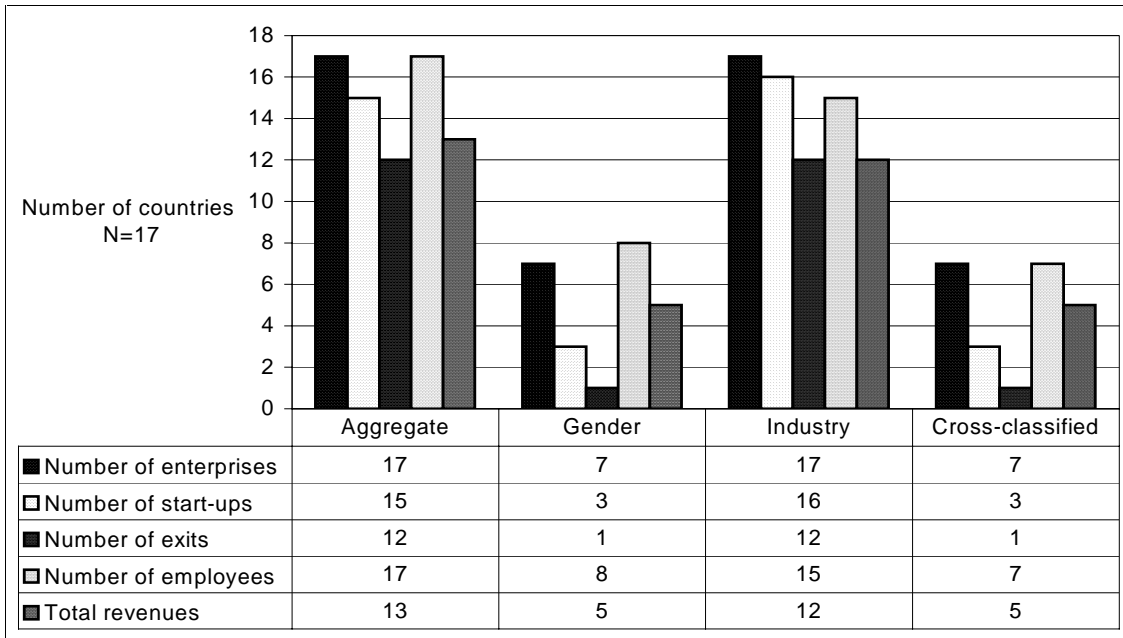
As mentioned earlier, the OECD is working to improve the knowledge base on women entrepreneurs. Following the 1997 Conference, the OECD launched a two-stage project on statistics on women's entrepreneurship. In the first stage, a short questionnaire was sent to OECD Member countries to gather preliminary information on data availability. The survey was designed to determine whether or not countries collected data on a set of enterprise variables (*i.e.* total number of enterprises, entry and exit, total number of employees and total revenue or sales), with a breakdown by gender of owners and/or by industry. In addition, respondents were asked to report on any other relevant information gathered from one-time surveys or from regular data collection work [*Günseli Baygan, OECD, Workshop 4*].

All of the 17 countries that responded to the survey have complete enterprise variables at the aggregate level, and eight have at least one enterprise variable classified by gender of ownership (Figure 4). However, the sources of data – household labour force surveys, business censuses, value added tax (VAT) statistics, business registers – vary significantly, as do collection methods, frequency, scope, consistency and function.

In the second phase of the OECD project, a workshop on enterprise demography will be held in November 2001. It is expected to provide information and facilitate discussion of current practices and outstanding statistical problems on firm-level statistics, by bringing together data providers and end-users. The focus of the workshop will be on firm entry and exit rates; however, discussion of women entrepreneurs is foreseen in order to look at the gender dimension of entry.

**Figure 4. Availability of enterprise data<sup>1</sup>**

Summary chart



1. The time coverage of the series varies from country to country. For data availability by year for each country, see OECD, 2000b.

*Note:* This figure summarises the survey results. For example, at the aggregate level, all countries reported the availability of data on number of enterprises, but only two out of 17 could provide data on number of exits classified by gender of ownership.

Countries covered: Australia, Austria, Czech Republic, Denmark, France, Germany, Italy, Korea, Mexico, Netherlands, Norway, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States.

*Source:* OECD.

## Policy implications

As in 1997, participants at the 2000 Conference highlighted the importance of gaining better knowledge of women-owned businesses and issued a renewed call for governments and statistical agencies in Member and non-member countries to step up efforts for systematic and standardised collection of internationally comparable firm-level data broken down by gender.

In this respect, measures to harmonise relevant definitions were deemed critical. It was also considered important to improve the scope and coverage of information on SMEs in a number of areas: the demographic profile of owners (*e.g.* age, educational and professional background, family status, gender); business performance over time; the reporting and measurement of intangible assets; participation of women-owned businesses in international trade, including trade in services; qualitative surveys focused on the specificities of women entrepreneurs. The OECD was encouraged to take an active leadership and co-ordinating role in these data collection efforts.

Governments have an important role to play in the analysis and use of available information as a tool for effective design of policies to promote women's entrepreneurship, taking into account the diversity of women entrepreneurs and the different challenges they face. Governments can also use existing knowledge to raise awareness (for example among financial institutions) and for outreach to potential women entrepreneurs.

## **FINANCING FOR WOMEN-OWNED BUSINESSES**

Finance is one of several important elements for successfully starting and running a business. Sufficient capital for start-up, from external sources when necessary, has been widely identified as an area of concern for women entrepreneurs. A key recommendation of the 1997 Conference was for further work in this area in order to improve awareness and help to remove the obstacles facing women entrepreneurs. Thus, in 1998, under the auspices of the Working Party on SMEs, the OECD launched a study on financial instruments for women entrepreneurs. The results were presented in “Financing for Women-owned Businesses” (OECD, 2000*a*). The subject of financing remained an important theme at the 2000 Conference.

Discussions at the conference centred around the various types of financing currently available to women entrepreneurs: debt instruments, such as traditional bank loans and microcredit; and equity financing, in the form of venture capital and business angel investment. Ways to improve access to these types of finance were also addressed. Education and awareness-raising among financial institutions and women entrepreneurs were emphasised, as was sharing of best practices between developed and developing countries. A number of case studies were presented.

### **Recent developments**

Since the 1997 Conference, significant progress appears to have been made in removing the barriers to finance for women entrepreneurs in a number of countries, often through partnerships between the public and private sectors and NGOs and associations. However, many women entrepreneurs continue to find it difficult to raise capital, particularly at the start-up phase, as the different motivations that lead women entrepreneurs to start a business (for example, economic survival, personal and professional ambitions, etc.) can affect their access to finance.

The increasing use of the Internet for business-to-business (B2B) and business-to-consumer (B2C) transactions offers women entrepreneurs opportunities for financing their businesses. As most banks now offer online loan applications, the likelihood of discrimination along gender lines during the application review process may be reduced. There is some evidence that women entrepreneurs have a higher propensity than men to use online banking. In several countries, online banking transactions carried out by women for business purposes have been increasingly steadily.

The general business environment has a significant effect on the level of entrepreneurship and availability of finance for SMEs. A favourable policy framework can facilitate matching capital supply with unmet demand, while burdensome administrative and regulatory regimes can be a major impediment to obtaining funding for entrepreneurs in general, and for women entrepreneurs in particular. Streamlined processes for starting a business, straightforward regulations, simplified compliance procedures and advantageous capital gains tax rates are essential to a supportive framework for entrepreneurs and their financiers. In this context, many governments have been working to lighten the administrative and fiscal burden on small businesses.

Despite governments' efforts, however, women's access to finance continues to be hampered by the fact that many women-owned firms are micro-enterprises and small businesses in the service and retail sectors and also that financial intermediaries and women entrepreneurs are insufficiently informed. Furthermore, gender-based obstacles – unconventional thinking, cultural and social values, family responsibilities, lack of management skills and small amounts of personal capital to be used for start-ups or collateral – may aggravate the difficulties women face. According to *Rona Feit [United States, Workshop 3]*, many women continue to suffer from poor overall assets, so that better enforcement of financial rights, as well as improved access to community and social resources, are necessary if entrepreneurship is to be an option for more women.

### ***Bank financing***

Traditional bank financing remains the most commonly sought source of finance for women entrepreneurs. While new sources of finance are beginning to be developed, bank-based systems still dominate the market for finance, particularly in continental Europe and Japan. Bank loans and lines of credit relieve capital constraints and help women entrepreneurs in several ways, for example by allowing them to achieve economies of scale through bulk purchases or to avoid cash flow constraints. Furthermore, credit can make investments possible that might not otherwise be undertaken and thus help businesses to expand and achieve higher levels of growth.

In several countries, banks are increasingly concerned with providing women entrepreneurs with financial (and related) services to meet their funding needs, either because they are under pressure to treat women clients' applications more favourably or because they are eager to tap into new and promising markets. In fact, there is evidence that financial institutions are increasingly targeting women entrepreneurs as a client base of significant size and considerable growth potential. In almost all such cases, these banks have carried out research to learn more about women-owned firms, their performance as borrowers, and their needs in terms of financial services. These initiatives indicate that the market is spontaneously improving many financial opportunities available to women entrepreneurs.

Overcoming stereotypes and misconceptions about the characteristics and capabilities of women in business is an important issue for women's access to finance. To achieve positive changes in attitudes towards women entrepreneurs, it is essential to promote education and awareness-raising in financial institutions, among women entrepreneurs and in society as a whole [*Amanda Ellis, Australia, Workshop 3*]. Gender awareness education and training for bank staff at all levels is crucial for ensuring equitable treatment of women clients, since women business owners currently appear to spend significant amounts of time educating bankers about their businesses and their needs in terms of funding. On the other hand, there is much governments, banks and associations can do to educate women entrepreneurs about the financing options available to them and how better to assess their needs in terms of finance. Mentoring and positive women role models can be extremely useful in this respect. A number of public and private initiatives along these lines have been undertaken in Australia and other OECD Member countries.

The tangible results of banks' efforts were confirmed at the 2000 Conference. Four international banks announced the creation of a Global Alliance of Banks to address the needs of women in business and share best practices as part of the implementation of the 1997 Conference recommendations. Bank of Ireland, FleetBoston Financial Corporation of the United States, Royal Bank of Canada and Westpac Banking Corporation of Australia launched the Alliance and will later invite other banks to join. Each of these banks has already developed best-practice parameters for providing financial services to businesswomen, and they now intend to pool this expertise to improve

further the services they offer. It is hoped that this initiative will encourage other banks around the world to raise their awareness of and attention to the women entrepreneurs' market segment.

#### **Targeting the women entrepreneurs' market: a banker's perspective**

Economic freedom is a necessary condition for social freedom.... There is no doubt that the financial services industry has a vital role to play in supporting and encouraging women entrepreneurs, support that includes and extends beyond financing. This means more problem-solving, more consultation and more collaboration, not to mention more listening.... The 1997 OECD Conference on women entrepreneurs affirmed to us that the need for proactive initiatives was and is very real. Three years later, our business results have been significant. Our market share has grown – one in three women-led businesses deals with us in Canada ... and the satisfaction level among our women entrepreneur clients is higher than among our general SME population. **[Betty Wood, Royal Bank of Canada, Workshop 3]**

It's a win-win situation. Business women will be more informed on the sources of finance, how to present their business case and the bankers' perspective – getting a better understanding of what a banker's perspective is ... The reward for us as bankers is that supporting women will be profitable business; we will gain loyal customers ... and an improved understanding of the markets in which they operate. **[Angela Leigh-Doyle, Bank of Ireland, Workshop 3]**

**Etta Carignani [Italy, Workshop 3]** provided an example of a public/private/associative partnership to increase accessibility of finance for women-owned businesses. The Women Entrepreneurs PROject (W.E.PRO.) is a European project to improve awareness of women entrepreneurs' financing needs and to bring financial institutions and women entrepreneurs together. It is the result of a joint venture between an Italian bank, UniCredito Italiano S.p.A., and a women entrepreneurs' association (AIDDA), supported by the Italian Ministry for Equal Opportunity and the European Union.

#### **Microfinance**

Conference participants expressed strong support for microfinance schemes, which target micro- and small-scale enterprises by providing them with microloans and other financial services, often on different (and more flexible) terms than traditional banks.<sup>6</sup> In recent years, these schemes have received increasing support from governments, international organisations and NGOs as a means of bridging some of the gaps in financial services for small businesses, and they have been found to be particularly effective in reaching businesses run by women.

Microfinance strategies help to remove some of the obstacles to credit through various mechanisms and may therefore be a viable solution to women's financing problems. Microfinance schemes cater to the needs of small businesses, by offering them the possibility of taking out small loans. Repayment conditions on these microloans are often more flexible than traditional bank loans, in terms of both repayment periods (frequent payments in small sums) and interest rates.

To replace the need for collateral, microfinance institutions (MFIs) commonly use a solidarity group lending strategy. This has been shown to be very effective in reducing many of the problems of information associated with lending to high-risk groups, by allowing self-selection of groups and by making each group jointly liable for all members' loans. Peer monitoring lowers screening costs for banks and has been associated with very low default rates. Lending with joint liability also reduces enforcement costs for the lending institution, since group members enforce repayment, as their own

---

6. The OECD considers a microloan to be less than USD 25 000, but this definition may vary and the size of many microloans is often substantially smaller.

future borrowing depends on it. The use of these cost- and time-saving incentives allows MFIs to reach many clients who would not have access to credit in a traditional bank.

Furthermore, many microfinance programmes (both group and individual lending) provide comprehensive business training (*e.g.* management, accounting, etc.) for loan recipients and monitor loans at regular intervals to reduce the risk of default. These additional services increase entrepreneurs' chances of running successful businesses and prepare them to deal with other types of financial institutions. Finally, by taking out repeat (and often progressively larger) microloans, clients can slowly build up a credit history which will eventually allow them to obtain loans with traditional banks.

While microfinance schemes exist in many OECD Member countries, microfinance models may be more developed and widespread in developing countries. OECD Member countries have much to learn from some of the best practice models in place in different developing regions around the world. **Kurt Koenigsfest [Bolivia, Workshop 3]** shared the experience of Banco Solidario, the first private commercial bank to specialise in microfinance based on both solidarity group lending and individual loans, a significant proportion of which go to women entrepreneurs (see Chapter 6 of this volume).

The need for international co-operation to improve the provision of microfinance, particularly for developing countries, was also emphasised [**Alejandro Ullua de Thuin, Honduras, Workshop 3**].

Participants noted the launching by Women's World Banking in late 1999 of the Global Network for Banking Innovation in Microfinance (GNBI). This network aims to bring together mainstream financial institutions (banks, co-operatives and finance companies) and development banks committed to financially sustainable and profitable microfinance with the goal of expanding financial services available to low-income entrepreneurs. It intends to :

- Promote co-operation and exchanges between bankers and MFIs to establish and share best practices for profitable financial services for low-income entrepreneurs.
- Provide a forum for research and innovative product development in microfinance.
- Encourage partnerships between commercial banks and MFIs at country, regional and international levels.
- Develop benchmarking systems for performance comparison and analysis.

### ***Equity finance: venture capital and angel investment***

The late 1990s also saw the rapid expansion of equity markets, and in particular venture capital, in a number of countries. Given the nature of many women-owned businesses, *i.e.* firms in high-risk sectors and based on intangible assets, equity capital may be an appropriate way to finance women-owned firms at various stages of the business cycle. Furthermore, the additional services, including guidance, mentoring, management advice and monitoring, that accompany equity investments can prove extremely valuable for women entrepreneurs who often lack previous entrepreneurial and management experience.

Despite the rapid growth of venture capital markets in North America and Europe, women entrepreneurs appear to garner less than 5% of the funds currently invested annually by institutional venture capitalists. This figure is extremely disproportionate given the rapid pace at which the number of women-owned firms is growing. One explanation for women's limited involvement in equity finance is that women entrepreneurs have historically lacked access to the relatively closed world of

venture capital fund managers and angel investors, and there have been very few women in senior positions in the field of finance [*Teri Cavanagh, United States, Workshop 3*].

As *Patty Abramson [United States, Workshop 3]* mentioned, the venture capital world functions very much as an “old boys” network, with most companies receiving venture capital on the basis of a referral. It was because dynamic women-owned firms faced difficulties in “getting through the door” of traditional funds that the Women’s Growth Capital Fund, one of the first small business investment companies (SBICs) run by and for women, was founded in 1997 (see Chapter 7 of this volume).

According to *Amy Millman [United States, Workshop 3]*, integrating women entrepreneurs and investors into existing networks and encouraging them to form their own networks is an important part of supporting women’s involvement in the economy. Springboard 2000, led by the National Women’s Business Council in the United States, is a community-building experience designed to bring educators, networks, financial institutions, venture capitalists and individual investors together and to foster an environment that supports high-growth women-owned businesses.

#### **Springboard 2000, United States**

Spearheaded by the National Women’s Business Council, and in collaboration with women’s business organisations and corporate technology partners, Springboard 2000 is part of an initiative to accelerate women’s access to equity markets as both entrepreneurs and investors. It is designed to increase investment channels for women entrepreneurs and facilitate investment in women-led firms by corporate, angel and venture investors across the United States.

In 2000, Springboard held a series of venture capital forums showcasing women entrepreneurs. The first of these forums took place on 27 January 2000 in Silicon Valley. It was the first venture capital forum for women entrepreneurs. It brought together 26 life science and information technology businesses owned by women and over 300 corporate, angel and venture investors. Two other forums to provide investors with access to new investment opportunities in women-owned businesses were held in the Mid-Atlantic and New England regions, and a number of forums are planned around the United States for 2001.

*Source:* Springboard 2000, [www.springboard2000.org](http://www.springboard2000.org).

These and other initiatives to increase women entrepreneurs’ involvement in venture capital and angel finance are beginning to bear fruit. A new American study revealed that equity investors are increasingly receiving proposals from women-owned enterprises, and a sizeable number are investing in women-owned businesses (NFWBO, 2000). And there are now five SBICs run by women and dedicated to investing in women-owned firms.

#### ***Government financing schemes***

As a follow-up to the 1997 Conference, the OECD Working Party on SMEs launched a survey on financial instruments for women entrepreneurs in 1998. The survey consisted of three questionnaires. The first was intended for policy makers or national administrations and aimed at identifying government funding programmes targeted at women-owned SMEs in Member countries. The second questionnaire was directed towards public financial institutions that administer programmes for women entrepreneurs along with private institutions working in co-operation with governments. These components of the survey addressed the supply side of finance for women entrepreneurs. The third part of the survey went to national and international women’s business associations in order to obtain their feedback on existing financial instruments and programmes for women-owned SMEs. It sought to capture the demand side of financing, with women’s business associations acting as a proxy for individual entrepreneurs.

The results of the OECD survey showed that, in recent years, there have been increasing efforts on the part of governments to foster entrepreneurship, encourage the creation and growth of SMEs and facilitate their access to finance. In some cases, women-owned SMEs have received particular attention. The relevant programmes fall into three basic categories: *i)* general programmes to promote women's entrepreneurship; *ii)* business angel networks to bring private investors and entrepreneurs together; and *iii)* targeted programmes with direct provision of finance to women entrepreneurs (OECD, 2000a).

Some governments have introduced targeted funding instruments that provide finance to women-owned SMEs as an integral part of their programmes to encourage women's entrepreneurship and as part of their national employment strategy. These funding programmes often evolved as a response to increased unemployment in the early 1990s, particularly in Europe and Asia. The United States and Canada have tended to focus on women entrepreneurs as a potential source of national economic growth, and their policies reflect this motivation.

Government funding for women entrepreneurs is in place in Canada, Finland, France, Germany, Greece, Italy, Japan, Korea, Netherlands, Norway, Poland, Spain, Sweden, Turkey and the United States. There are also non-governmental programmes in the United States, the Netherlands, Mexico and Spain. Several of these programmes were implemented very recently. In fact, since 1997, financing schemes for women have been implemented in Canada, Finland, Germany, Italy, Japan, Norway, Spain and the United States. The recent wave of targeted public financial instruments for women entrepreneurs, sometimes carried out in co-operation with private financial institutions, indicates heightened concern for women entrepreneurs' ability to raise capital for their business ventures, on the part of both policy makers and financial intermediaries [*Miriam Koreen, OECD, Workshop 3*].

Conference participants heard from *Aud Rolseth Sanner [Norway, Workshop 3]*, of the Norwegian Industrial and Regional Fund (SND), the Norwegian government's most important financial tool for business development. Since 1997, the SND has begun to focus on women in business as a priority area, and in 1998 it introduced a number of women-specific measures in the context of the "Focus on Women" programme. This programme has initiated a microfinance scheme which provides credit and establishes microfinance networks among women entrepreneurs. In addition, its Lighthouse Project focuses on highlighting role models, with successful women business owners serving as mentors for newly established micro-enterprises and small businesses.

A number of governments support entrepreneurship by promoting venture capital through financial incentive schemes; some provide venture capital directly to small firms. In the United States, the SBIC scheme, in place since 1958, is perhaps the best-known example of a hybrid scheme of private and government equity investment. However, few of these schemes target women-owned businesses.

## **Policy implications**

The economic and policy environment, the characteristics of capital markets and the profile of women entrepreneurs vary widely across countries; these differences must be taken into consideration when developing best-practice policies and designing funding programmes for women-owned businesses. Despite these differences, however, conference participants found that countries at varying stages of economic development had much to learn from each other and endorsed the development and exchange of best practices.



Governments can contribute in a number of ways to improving the provision of finance to women entrepreneurs. They can take action to improve the basic framework conditions for finance, as well as to enforce or amend laws to guarantee women's financial rights. They can work to increase the flow of information on opportunities for finance to women entrepreneurs. They can also encourage awareness-raising among financial institutions on the characteristics and funding needs of women entrepreneurs.

In particular, they can help to increase opportunities for microfinance, which has often proved effective in meeting women entrepreneurs' needs, by introducing legislation covering the creation and regulation of microfinance institutions. At the conference, discussions pointed to the importance of strong networks, the role of women's business associations and public/private sector partnerships in financing women-owned businesses, and governments can work to facilitate the development of such partnerships.

Finally, when designing targeted finance schemes, policy makers can give particular attention to a number of features that have been found to be the most significant factors contributing to successful programmes (OECD, 2000a):

- Few or no collateral or guarantee requirements for loans.
- Mentoring/advisory services in conjunction with loans and monitoring of firm performance afterwards.
- Provision of finance on more flexible terms, including lower application costs, lower interest rates and flexible repayment terms.
- Assisting entrepreneurs to establish contacts with the business community and public authorities.

## INCREASING WOMEN ENTREPRENEURS' PARTICIPATION IN INTERNATIONAL TRADE AND THE GLOBAL ECONOMY

Enhancing a business's export potential is an important step in internationalising operations and becoming an active player in the global economy. There are indications, however, that women-owned businesses are only beginning to become involved in international trade and other forms of globalisation, and this may prevent them from reaching their full potential in trade, investment and market opening networks.

On the other hand, the advance of new technologies, particularly ICTs, are creating new opportunities which have the potential to alter fundamentally the role of women-owned business in the globalisation process. It is important to gain a better understanding of strengths and weaknesses and opportunities and risks in these areas, and of the implications for policy makers, business organisations and other relevant actors.

### Recent developments

It is difficult to determine the extent to which women entrepreneurs are currently involved in international trade (as exporters and importers) in different countries around the world, the specific obstacles they encounter and the recent trends in this area. *Ad hoc* studies carried out in different countries point to varying levels of international involvement by women-owned businesses (see Chapter 3 of this volume).

However, comprehensive studies are lacking and there exist important gaps in statistics on SMEs in international trade broken down by gender. The services sector, now the biggest in the global economy and the source of an increasing share of world trade, in which many women-owned businesses are found, suffers particularly from statistical problems and underreporting. However, a recent Canadian study on service exporters revealed that Canadian women are exporting services successfully to multiple markets in every geographic region, with an average of seven markets each. Of these exporters, 71% have fewer than ten employees, and 42% began exporting at the time of start-up [*Dorothy Riddle, Canada, Workshop 2*].

To capture the benefits of globalisation, trade, foreign direct investment (FDI), strategic alliances and other forms of internationalisation play a crucial role, and ICTs offer many opportunities in this regard. Technology and information systems are bringing about deep-seated changes in the ways that small firms conduct business. Effective application of new technologies is helping to level the playing field between big and small firms and is enabling more companies to grow and internationalise. Electronic and mobile commerce and the Internet are increasingly important to new and established firms that seek to innovate, improve their products, production and services, expand their markets and become more dynamic.

Integrating ICTs into daily business operations may help women-owned businesses to overcome barriers related to firm characteristics and gender. These include size and sectors in which women-

owned businesses are found but also their geographic location. International trade in services, where most women-owned businesses are found, is growing as a proportion of world GDP, in large part as a result of the advances in technologies for delivering these services to foreign markets. Electronic and mobile commerce can reduce the importance of geography and distance for marketing and sales, as well as product and service delivery, along with the high costs associated with a strategic location. ICTs can also increase the opportunities for efficiency gains through outsourcing and other forms of supply chain reorganisation; this can be of particular value to women entrepreneurs seeking to establish international co-operation, for example through FDI and strategic alliances.

Furthermore, new, more user-friendly technologies are contributing to improving access to ICTs, thereby helping to reduce some of the fixed costs associated with “going international”. For example, Internet-based applications services providers (ASPs) can improve access to foreign markets at reduced cost for investment in software. ICTs can also be instrumental in reducing certain obstacles to internationalisation, by facilitating the development of information networks for trade, foreign investment, etc. They can also be harnessed to deliver training, for example, e-learning about international trade, including skill building, cross-cultural training, etc.

Thus, in many respects, women-owned businesses may be in the process of overcoming obstacles in many areas crucial for internationalisation. The extent to which women entrepreneurs seize the opportunities offered by networking and new technologies will affect their ability to grow, internationalise and fulfil their potential as major players in the global economy.

It is clear that the increasing pace of globalisation, the expanding share of services, and particularly trade in services, and the growing importance of ICTs have radically changed the way SMEs do business and expanded the set of issues relevant to the internationalisation of women-owned businesses. Discussions at the 2000 Conference focused largely on these new topics, and several clear themes emerged.

## **Understanding international trade opportunities and the trade process**

A key message that emerged from discussions was the importance for women entrepreneurs to gain a better understanding of the international trade process and to become more involved in shaping it. The need for improved access to information on trade opportunities for SMEs, and women entrepreneurs in particular, was also highlighted.

There is an increasing desire on the part of women to engage in international trade activity, to expand their businesses, but are they able?... Being a participant in international trade, whether it is importing or exporting, adds an additional layer of complexity to business processes and requires knowledge-building.... Being able to access relevant trade information and understanding the regulatory environment is critical. **[Gail Bamford, United States, Workshop 2]**

Do you speak globalisation? The language of the global market, cyberspace, potential business partners (global tastes, tastes of niche markets)? Do you speak the language of your networks? ... To go international, you have to speak the language ... or learn it ... whether it's learning English, learning cybertools, learning to dialogue with governments. **[Chitra Radhakishun, UNCTAD, Workshop 2]**

**Clara Gaymard [France, Workshop 2]** described a French “e-government” initiative in the area of information services. The *Direction des relations économiques extérieures* (DREE) provides free access to online information for SMEs on international development opportunities in 120 countries. Its state-of-the-art Web site provides information on international markets, with links government to Web

sites as well as online business opportunities. The DREE is committed to the feminisation of international trade and has recently begun sponsoring young women for business internships abroad.

Experiences described at the 2000 Conference indicate that most women entrepreneurs currently involved in international trade have received little or no training in trade but have taught themselves or learned through experience (often the hard way). Furthermore, it appears that much of the training available relates to trade in manufactured goods and neglects trade in services. Participants underlined the need to fill this training gap, particularly as the overwhelming majority of women-owned businesses are currently found in the service sector.

Women entrepreneurs are also being encouraged to become more knowledgeable about the advocacy process and influencing public policy at local, state and national levels, as well as about effective advocacy at the multilateral level. Several speakers underlined the necessity of dialogue between women entrepreneurs and governments in order for their interests to be better represented, and so that they can assume their role in the global economy more fully. It was considered extremely important for women to educate themselves or receive training on the intricacies of international trade, in order to be able “take a seat at the table” and to influence their governments as they debate international trade and finance issues. Becoming more knowledgeable also prepares women business owners to take a more strategic approach to internationalising their operations and expanding their businesses [*Phyllis Bonanno, CIPE, Workshop 2*].

An important step in this process is achieving better representation in decision-making bodies and advisory groups on trade. *Andrina Lever [Canada, Workshop 2]*, who serves on the Asia-Pacific Economic Cooperation (APEC) Business Advisory Council (ABAC), the only private sector advisory group to meet with high-level representatives of all 21 APEC countries, pointed out that of the 63 representatives of ABAC, only three are women. There is clearly a long way to go before women achieve equal representation in such bodies, and it is therefore important for women to learn about the appointment processes and put themselves forward for nomination.

### **Public/private sector partnerships for trade**

Strong public/private sector partnerships in the area of international trade can play an important role in helping businesses internationalise. Partnership initiatives currently under way in different countries cover an array of activities to promote internationalisation; these include trade missions (real and virtual), virtual trade shows, export guarantees and credits, training programmes and access to new technologies.

<p>The key benefit of public/private partnerships is not just the ability to bring money to the table. It's the ability to share the private sector view with the public sector, for the private sector to work closely with our government officials to help them understand whether their programmes and trade policy are working for us or against us ... and if something is not working, let's fix it. [<i>Andrina Lever, Canada</i>]</p>
--

A number of these public/private sector initiatives were presented at the 2000 Conference. For example, in Canada, many of the programmes and initiatives to promote women entrepreneurs' involvement in trade are the result of collaborative efforts by the public and private sectors. Most of these partnerships take the form of co-funding and co-hosting events, such as the Canada/US Businesswomen's Trade Summit, along with various trade missions and training programmes.

In the United States, the Department of Commerce created the Women in Trade Initiative in 1999 to spread the word about its services to companies owned or managed by women throughout the country. An important outcome has been the development of strategic partnerships with women's business organisations and other government agencies. Furthermore, the Women's Business Enterprise National Council (WBENC) has developed a programme to promote equal access for women and men to corporate and government procurement contracts [*Susan Phillips Bari, United States, Workshop 2*]. Many of these public-/private-sector initiatives have promoted the use of ICTs for e-government, e-commerce and international trade.

## ICTs, e-commerce and international trade

A major development since the 1997 Conference has been the increasing importance of ICTs, e-commerce and the Internet for doing business both nationally and internationally. According to *Gail Bamford*, "there is clearly a connection between the use of technology and international trade, with many business owners involved in international trade already using technology to a higher degree than non-trading individuals".

To a certain extent, the ICTs and the Internet have levelled the playing field between small and large enterprises and helped women entrepreneurs to overcome some of the gender-based obstacles to doing business. For example, ICTs can help women entrepreneurs work under more flexible conditions and therefore balance the "double burden" of family and professional responsibilities more successfully. They can also help women entrepreneurs overcome discrimination; as more and more deals are made "on line", it is easier to evaluate the quality of projects, products and services without being influenced (consciously or unconsciously) by the gender of the business owner.

*Sung Joo Kim [Korea, Workshop 2]* emphasised the fact that the increasing shift to a knowledge-based economy offers women entrepreneurs the opportunity to make use of their particular strengths (e.g. creativity). While it is difficult to determine the current extent of adoption and use of ICTs by women entrepreneurs, *ad hoc* studies indicate that a significant number of women business owners, particularly those involved in trade, are increasingly taking advantage of the opportunities offered by ICTs.<sup>7</sup> On the other hand, women entrepreneurs continue to face a number of challenges with regard to accessibility, uptake and use of these new technologies.

During discussions on the opportunities and challenges offered by ICTs for international trade, particular attention was given to women who are services exporters and who increasingly rely on various forms of e-commerce, including B2B and business-to-government e-commerce, which offer significantly better growth prospects than B2C e-commerce. While estimates vary, experts predict that B2B e-commerce sales worldwide will reach several trillion USD in the coming years, with an increasing proportion of all B2B revenue being generated over the Internet.

Furthermore, as *Dorothy Riddle* pointed out, going on line is no longer simply a matter of funding a Web site. Cyberspace is a market in itself, with increasing demands in terms of customer service, marketing and advertising, information management and the need to achieve a balance between domestic and international business. The new rules of the game imposed by the Internet have fundamentally changed business relationships, and women entrepreneurs must work to meet these new challenges if they wish to compete globally.

---

7. For example, see Chapter 10 of this volume; [www.nfwb.org](http://www.nfwb.org); "Women and Business 2000 Report: Women Business Owners and the Technological Challenge", AIDDA.

On the other hand, the Internet offers significant opportunities for cost reduction, in the establishment of on-line marketplaces and Web sites (*e.g.* by outsourcing information technology (IT) via ASPs), but also by allowing business owners to carry out various business operations at a lower cost on line (*e.g.* purchasing, bids, human resources). In fact, more and more businesses are migrating their supply chain management to the Internet. While this imposes certain fixed costs, it can allow companies not only to expand their customer base but also to make their existing business more profitable. Women entrepreneurs must be sure that they are not left behind in this rapidly changing business environment [*Susan Phillips Bari*] (see Chapter 9 of this volume).

With the high growth in electronic marketplaces for goods and services, it is increasingly important for women entrepreneurs to have on-line visibility. For this reason, women business owners should ensure that they are registered and active in the e-marketplaces that attract potential customers. Likewise, as they continue to suffer from time scarcity, they must learn to filter and make effective use of vast quantities of information. The US WBENC makes this an integral part of their workshops on B2B survival training.

Another important issue in e-commerce concerns ensuring reliability, privacy and confidentiality when carrying out on-line business transactions. In Spain, for example, these concerns may inhibit many SMEs and women entrepreneurs from reaping the full benefits of e-commerce [*Blanca Hidalgo, Spain, Workshop 2*].

### **Networks and relationships for international trade**

It emerged from discussions that an integral element of developing business internationally is establishing networks and relationships with business partners (suppliers and customers) abroad. This is particularly important for women entrepreneurs just beginning to go global. As executives, men have long had access to associations, networks and clubs (business, social or sports clubs) where they discuss business and negotiate deals. Women entrepreneurs are generally excluded from these influential “old boys” and informal business networks and are increasingly setting up their own. Furthermore, women entrepreneurs, who often have relationship-oriented management styles, seem to exhibit particular strengths in this area.

In her model for building overseas business networks, *Angeline Low* [*Australia, Workshop 2*] emphasises the importance of relationship-building and social capital, both of which are based on various types of trust (see Chapter 10 of this volume). Trust and relationships are equally important in carrying out business with established partners, as flexibility is often required in terms of payment and delivery of goods and services.

Networking provides value added by increasing the flow of information. It is a way not only to exchange information and experience but also to access technology and increase familiarity with business cultures in foreign markets. Networks take different forms (*e.g.* formal, informal) and serve different objectives. For example, networks such as business associations provide information and the opportunity for groups of firms to exchange ideas or develop broad forms of co-operation locally, nationally and across national boundaries. Others address more specific objectives (such as joint export ventures). Networks of ethnic minorities that trade with their country of origin play an important role in international activity in some countries.

Networks can facilitate accelerated and peer-based learning. Furthermore, business networks can help entrepreneurs innovate, by allowing them to reconfigure relationships with suppliers. They can facilitate the sharing of overhead costs and the exploitation of specific scale economies through

collective action (such as bulk purchase of inputs). Indeed, a driving goal behind some networks has been that, through the inter-firm distribution of labour, they allow companies to attain efficient scale in particular phases of a production/marketing process and to compete effectively with larger enterprises. This kind of co-operation among firms may be particularly relevant for reducing costs and overcoming the challenges associated with internationalising operations.

Women entrepreneurs are increasingly joining forces to prepare themselves for the global, technology-based marketplace and to make valuable contacts. Singapore Women in Technology (SWIT) is one example of a network formed to address specific objectives. Under the aegis of the Singapore Business and Professional Women's Association, SWIT started as an on-line forum for women working in the IT sector to share views and information. Having grown from 100 members in 1997 to 700 today, SWIT has served as a model for other networks: Singapore Women in Mentoring (SWIM), Singapore Women in Finance (SWIF), and Young Career Women [*Vivien Chiam, Singapore, Workshop 2*].

Participants also highlighted the usefulness for women in business of virtual networks and on-line forums, as they offer access to on-line business information resources as well as an array of services, such as job recruitment, business matching and mentoring schemes, success stories of other women, new product and market information and industry news updates.

### **Women entrepreneurs, the digital divide and international trade**

Discussions at the 2000 Conference also addressed issues and challenges facing women entrepreneurs in countries at different stages of economic development. While some women business owners concentrate on refining their Web site, others in less developed countries (LDCs) are struggling with more fundamental issues, such as unreliable or insufficient basic infrastructure, e.g. electricity and telephone lines. It is doubly difficult for poor rural women entrepreneurs to internationalise their businesses and begin exporting, let alone engage in e-commerce. There is an increasing risk of a widening digital divide between the industrialised countries and LDCs, but also within countries along the lines of race, ethnicity and gender.

The United Nations Industrial Development Organisation (UNIDO) is working to help women entrepreneurs in developing countries to overcome the obstacles they face in going international and accessing foreign markets: international standards, state-of-the-art technologies, demand for big volumes of goods, among others. UNIDO has undertaken technical co-operation initiatives to foster networks and clusters to help many men- and women-owned manufacturing businesses in the Asian, African and Latin American regions to overcome problems associated with their small size. They also provide support services and training in the area of ICTs and other technologies. According to *Tezer Ulusay de Groot [UNIDO, Workshop 2]*, "collective efforts of networks and clusters improve the capacity to access and use new technologies, because such entrepreneurs would otherwise find it almost impossible to access new markets and find new niches".

Specific initiatives to foster e-commerce among women entrepreneurs in LDCs are also being undertaken. The Pan-Asia Networking (PAN) E-Mall, created by Canada's International Development Research Centre, is an experimental platform for helping developing country organisations to enter the field of e-commerce. It provides a comprehensive e-marketplace, including training and logistical support, to 18 partners in Bangladesh, China, India, Indonesia, Malaysia, Nepal, the Philippines and Singapore. It encourages research and capacity building in its partner institutions with a goal of export and e-commerce readiness [*Vivien Chiam*] (see Chapter 8 of this volume).

## **Policy implications**

Conference discussions pointed to a number of areas for policy action to improve women entrepreneurs' participation in international trade and the global economy. As a starting point, governments might undertake initiatives to improve knowledge of the participation of women-owned businesses in international trade and e-business, to determine women's needs in terms of training, finance, etc. They can also help to improve the availability of information on international trade opportunities and training and support measures for women entrepreneurs (for example via e-government), and work towards more equitable representation of women in bodies involved in shaping the trade policy making process.

In co-operation with the private sector, international organisations and associations, governments can work to ensure sufficient and equitable access to ICTs for women and men, in both developed and developing countries. They can improve the visibility of successful exporting women entrepreneurs as role models for other women, encourage mentoring and networking initiatives to help newly internationalising women entrepreneurs gain the knowledge and experience they need to succeed and promote the exchange of best practices.



## CONCLUSIONS AND PROSPECTS

There is little doubt that the process of globalisation and the evolution of business processes towards a knowledge-based economy will continue in the coming years, posing new challenges to SMEs and women entrepreneurs around the world, but also offering great opportunities. Women business owners who are content to remain passive actors in the ever-expanding marketplace risk being left behind, or worse, being caught in a widening social, economic and technological divide. Governments cannot afford the social and economic costs of neglecting the important issues surrounding women's entrepreneurship. Likewise, financial institutions and companies that ignore the growing market power of women-owned businesses are likely to lose out on important business opportunities.

There are some specific messages. For entrepreneurs and SMEs, it's about forming networks and engaging in mentoring activities. For governments, it's about the educational system, where the government has a very important role to play. It's about the government trying to catalyse networks, mentoring, helping entrepreneurs to overcome information problems so that they can make use of the new technologies and strengthening venture capital markets – the provision of innovative, novel forms of funding to women entrepreneurs ... It's about governments and the private sector working together to make markets work better and to help more women overcome the initial difficult stages of entrepreneurship... **[Thomas Andersson, OECD, Closing Plenary Session]**

The 2<sup>nd</sup> OECD Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy brought to the forefront many of the key issues women entrepreneurs are facing in an increasingly global context. While significant progress has been made in improving the conditions for women's entrepreneurship in a number of countries since the first conference in 1997, much remains to be done. Fostering an environment in which women can succeed in starting and growing a business requires concrete action and partnerships among many key actors: governments, corporations, business associations, financial institutions, universities, NGOs and international organisations and, of course, women themselves.

There is a consensus on the need to forge ahead collectively ... with local and global focus on research and action to address the needs and priorities of women entrepreneurs: from improving knowledge and collecting information about women's entrepreneurship ... to the financing of women-owned businesses and ... their access to markets. We also need to encourage ... countries to enhance their educational and societal resources and place greater emphasis on entrepreneurial skills at all levels of education and training... **[Betty Wood, Canada, Workshop 3]**

It is clear that actions to create a level playing field for women entrepreneurs must go beyond markets. A holistic approach is needed to remove cultural obstacles and strengthen institutions that support entrepreneurship by both women and men. Many efforts are already under way, and it is hoped that the implementation of the recommendations from the 2000 Conference will help pave the way for women entrepreneurs to take a great leap forward towards fulfilling their potential as major players in the global economy of the 21st century.

## CONFERENCE RECOMMENDATIONS

### **I. Fostering an entrepreneurial culture for women**

#### ***Fostering awareness and a positive image of entrepreneurship among women***

1.1. Efforts should be made to foster greater awareness of the benefits of entrepreneurship among women. Governments should promote an entrepreneurial and risk-taking spirit and lessen the stigmas attached to failure. To this end, strong, positive female role models can help to build women's self-confidence and encourage other women to consider becoming entrepreneurs.

#### ***Improving the conditions for women's entrepreneurship***

1.2. Governments and other social actors should work to improve the status of women in business and remove gender-related obstacles to entrepreneurship. They should work to improve women's access to support services and seek measures that can lighten the double burden of professional and household responsibilities for women, so that they can undertake entrepreneurial activities under conditions more similar to those confronting men. They should ensure the availability of information on entrepreneurship and encourage women and men to make use of this information.

#### ***Encouraging entrepreneurship through the educational system***

1.3. The educational system should be mobilised to introduce girls and boys to entrepreneurial challenges and offer them equal opportunities to learn and cultivate their specific skills from an early age, including in their choice of fields of study. To this end, teachers should be trained in teaching entrepreneurial skills and sensitised to the gender issues involved in education.

1.4. Opportunities to encourage entrepreneurship through co-operation between government, business/industry and NGOs in the field of education should be exploited. This should include efforts to identify the appropriate and most effective discussion, dissemination and action platforms for enterprise education programmes.

#### ***Teaching entrepreneurial skills to women***

1.5. Management and technical training for women entrepreneurs should be easily accessible, inexpensive and available on flexible terms, maximising the opportunities offered by e-learning and new technologies for skill-building. Public/private partnerships (government/universities/firms/NGOs, etc.) should be encouraged.

1.6. Mentoring can be an effective means of providing women entrepreneurs with one-on-one training, skills and guidance. Good practices, including female models of management, should be shared and lessons drawn where applicable.

### ***Fostering entrepreneurial networks***

1.7. Governments should improve the conditions and infrastructure for well-functioning business networks aimed at both men and women, including through co-operation with regional and international organisations and transition and developing economies.

1.8. Governments should help women entrepreneurs to explore and take advantage of opportunities to join and participate actively in existing networks for business people, or to create their own traditional or virtual networks, at local, national and international levels. New technologies offer opportunities for strengthening and expanding these networks.

## **II. Improving knowledge and statistics about women's entrepreneurship**

2.1. Information about women entrepreneurs should be increased by gathering more SME- and firm-level statistics with a gender component.

2.2. SME research coverage and methodologies should be internationally harmonised to increase comparability. International co-operation should strive towards consensus and continuity concerning methodological issues and timing of information-gathering efforts.

2.3. Clarity and consistency should be encouraged regarding the definition of what constitutes a woman-owned business (*e.g.* percentages of ownership, management or a combination of ownership and management).

2.4. When appropriate, official statistical systems should be amended to allow for improved measurement and analysis of information on both men and women entrepreneurs, including the demographic profile of business owners (*e.g.* age, educational and professional background, family status, gender).

2.5. Statistical agencies should work towards the reporting and measurement of intangible assets, in order to facilitate a more accurate valuation of women-owned businesses for purposes of collateral for credit.

2.6. Governments should encourage and, when appropriate, conduct research regarding participation by SMEs and women entrepreneurs in international trade. Research should preferably incorporate an analysis by industry sectors, including the service sector.

2.7. Researchers should be encouraged to conduct surveys based on representative samples, and the use of SME benchmarking (*e.g.* gender, industry sectors, countries) should be promoted.

2.8. Qualitative surveys that focus on the specificities of women entrepreneurs, including personal characteristics and management styles, perception of entrepreneurial challenges and success and the growth patterns of their businesses, should be encouraged.

2.9. Public/private partnerships in research should be explored and undertaken when appropriate.

2.10. The OECD should encourage co-operation between Member and non-member countries in efforts to improve data and statistics about women entrepreneurs in SMEs.

### **III. Financing for women-owned businesses**

#### ***Disseminating financial information to women***

3.1. Governments should encourage women entrepreneurs to learn about the full range of financial instruments, through the education system, targeted informational campaigns and well-functioning business networks.

3.2. Banks and other financial intermediaries should be encouraged to undertake research to learn more about the characteristics, financial needs and performance of women-owned businesses and to share this information with other financial institutions.

3.3. Networks for investors and entrepreneurs should be encouraged to spread information about equity finance and bring investors and business owners together. Women should be integrated in these networks, where their participation remains limited, and may also want to form their own networks to share information and experiences.

#### ***Ensuring equitable treatment in finance***

3.4. Banks and other financial institutions should work towards equitable treatment of women business clients, through comprehensive gender awareness training for staff at all levels and better representation of women in high-level and decision-making positions. Governments should take steps to address significant funding gaps.

3.5. When designing targeted programmes, governments should consider the following characteristics and carry out periodic evaluation to ensure that programmes remain pertinent:

- Provision of finance on more flexible terms.
- Mentoring/advisory services in conjunction with loans and monitoring of firm performance afterwards.
- Assistance to entrepreneurs in establishing contacts with the business community and public authorities.

3.6. Conference participants welcomed the announcement of a Global Alliance of Banks committed to sharing best practices among member banks and improving finance for women entrepreneurs.

#### ***Improving women's asset position***

3.7. Governments should enforce or amend laws to ensure women's financial rights, particularly their rights to property, wages or inheritances, and work to improve basic social services for women and their families.

### *Promoting micro- and equity finance*

3.8. Self-sustaining microfinance institutions should be promoted as an effective source of finance for women entrepreneurs with low capital requirements; best practices in this area should be shared, particularly between developing and developed countries, and replicated when appropriate. Governments should consider introducing legislation to create and regulate microfinance institutions.

## **IV. Increasing the participation of women entrepreneurs in international trade and the global economy**

### *Disseminating information on international trade opportunities*

4.1. Governments and business associations should work together to promote education and training programmes about the international trading system and the opportunities it offers; encourage participation in traditional and virtual trade missions and trade shows; and foster trade networks.

4.2. Governments should strengthen partnerships with relevant organisations to disseminate information and educate SMEs and women entrepreneurs about trade programmes, including trade finance initiatives.

### *Fostering public/private partnerships to globalise women-owned enterprises*

4.3. Government agencies should encourage efforts by the private sector to promote and develop trade capability and strengthen women entrepreneurs' trade knowledge and networks.

4.4. Governments should work with the private sector to promote equal access to procurement contracts for women-owned businesses and to encourage their expanded participation in e-commerce and the supply chain.

4.5. Governments should foster the creation and development of private markets for women entrepreneur-friendly application service providers that offer skill building and training for international trade.

## REFERENCES

- Andersson, T. (2000), "Statement by the OECD Secretariat", presentation at the 2nd OECD Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy, 29-30 November 2000, Paris, France, <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.
- Department of Trade and Industry (DTI) and Department for Education and Employment (DfEE) (2001), *A White Paper on Enterprise, Skills and Innovation: Opportunity for All in a World of Change*, HMSO, United Kingdom.
- Kjeldsen, J. and K. Nielsen (2000), "What We Know about Women Business Owners in Denmark", paper presented at the 2nd OECD Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy, 29-30 November 2000, Paris, France, <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.
- OECD (1998a), *Women Entrepreneurs in Small and Medium Enterprises*, OECD, Paris.
- OECD (1998b), *Fostering Entrepreneurship*, OECD, Paris.
- OECD (2000a), "Financing for Women-owned Businesses", OECD background report for the 2nd Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy, 29-30 November, Paris, France, [www.oecd.org/dsti/sti/industry/smes/act/women2000/background\\_docs.htm](http://www.oecd.org/dsti/sti/industry/smes/act/women2000/background_docs.htm).
- OECD (2000b), "Improving Knowledge about Women's Entrepreneurship", OECD background report for the 2nd Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy, 29-30 November, Paris, France, [www.oecd.org/dsti/sti/industry/smes/act/women2000/background\\_docs.htm](http://www.oecd.org/dsti/sti/industry/smes/act/women2000/background_docs.htm).
- National Foundation for Women Business Owners (NFWBO) (2000), "Women Entrepreneurs in the Equity Capital Markets: The New Frontier", NFWBO and Wells Fargo, United States.
- Reynolds, P., M. Hay, W. D. Bygrave, S. M. Camp and E. Autio (2000), *Global Entrepreneurship Monitor: 2000 Executive Report*, Babson College/London Business School.
- Zabludovsky, G. (2000), "The Face of Women Entrepreneurs in Mexico: What We Know Today", paper presented at the 2nd OECD Conference on Women Entrepreneurs in SMEs: Realising the Benefits of Globalisation and the Knowledge-based Economy, 29-30 November 2000, Paris, France, <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.

## *Chapitre 1*

# **LES FEMMES ENTREPRENEURS A LA TÊTE DE PME : POUR UNE PARTICIPATION DYNAMIQUE A LA MONDIALISATION ET A L'ÉCONOMIE FONDÉE SUR LE SAVOIR : SYNTHÈSE**

*par*

**Miriam Koreen, OCDE**

*Allant dans le sens des recommandations de la Conférence de 1997, l'OCDE a entrepris des travaux dans deux domaines clés : une meilleure connaissance de l'entrepreneuriat féminin et le financement des entreprises dirigées par les femmes. Deux documents de référence sur ces sujets ont été rédigés lors de la préparation de la deuxième conférence, ainsi que deux brefs documents sur des questions à examiner. Ce chapitre s'appuie sur ces quatre documents et sur la richesse des informations échangées lors de la conférence. Il examine les tendances qui se sont dessinées depuis la précédente conférence et évalue dans quelle mesure les recommandations formulées alors ont été prises en compte et mises en œuvre par les responsables des secteurs public et privé des pays Membres et non-membres. Il regarde vers l'avenir afin de déterminer quelles sont les mesures qui s'imposent pour assurer la croissance et le développement des PME dirigées par les femmes au cours du 21<sup>ème</sup> siècle.*

## **INTRODUCTION**

L'entrepreneuriat féminin est en expansion dans les pays Membres de l'OCDE et dans le reste du monde. Dans certains pays, les entreprises dirigées par les femmes se développent à un rythme très rapide pour ce qui est de leur nombre et de leur chiffre d'affaires. Les femmes entrepreneurs constituent une part croissante des propriétaires de PME, le pourcentage des nouvelles entreprises créées par les femmes dépassant la moyenne nationale dans plusieurs pays Membres et non membres de l'OCDE. Par exemple, les femmes démarrent une nouvelle entreprise à un rythme plus rapide que les hommes et la part de l'entrepreneuriat féminin est en train d'augmenter au Brésil, en Irlande, en Espagne et aux États-Unis, entre autres. Les femmes entrepreneurs créent de nouveaux créneaux pour l'activité d'entrepreneuriat et pourraient devenir des acteurs de premier plan dans la nouvelle économie fondée sur le savoir. Toutefois, si dans certains pays l'entrepreneuriat féminin est très dynamique, dans d'autres son développement est beaucoup moins important et il est entravé par des obstacles diverses.

A l'ère de l'intégration de l'économie mondiale, ce phénomène présente de plus en plus d'intérêt aux yeux des praticiens et des responsables du monde entier. Assurer un environnement propice au démarrage et à l'expansion des entreprises détenues par des femmes et leur permettre de surmonter les obstacles à la création et au développement d'entreprises afin de favoriser la croissance économique et le développement de la société en général sont des sujets qui préoccupent de plus en plus les gouvernements.

Depuis la conférence de 1997, les pouvoirs publics, le secteur privé, les organisations multilatérales et les associations de femmes entrepreneurs ont mis en œuvre des initiatives qui reflètent les recommandations de la conférence dans de nombreux domaines (tableau 1).<sup>1</sup> Il y a eu des initiatives de la part des pouvoirs publics, des ONG et des sociétés privées pour améliorer la connaissance des femmes entrepreneurs ; des programmes bancaires et d'aide publique pour faciliter l'accès des femmes entrepreneurs aux moyens de financement ; des partenariats public-privé pour accroître la participation des femmes au commerce international et faciliter leur accès à la technologie ; des programmes de formation et de tutorat novateurs mis en œuvre par les associations professionnelles féminines et les pouvoirs publics à l'intention de l'entrepreneuriat féminin. Le Sommet Canada/États-Unis sur le commerce des femmes d'affaires en 1998 et la récente initiative danoise visant à améliorer la collecte de données sur les entreprises détenues par les femmes sont deux exemples des efforts faits par les gouvernements et par le secteur privé depuis la première conférence.

De plus, depuis la conférence de 1997, un certain nombre de faits nouveaux, au niveaux national et international, ont exercé un effet profond sur la manière dont les petites entreprises conduisent leurs activités, à l'échelle locale comme à l'échelle mondiale. Ce sont entre autres : l'importance accrue des technologies de l'information et des communications (TIC) et en particulier Internet, l'accélération du processus d'innovation et de la productivité, les changements intervenus dans l'organisation des entreprises et la gestion des circuits d'approvisionnement, le développement de l'intégration internationale des marchés de capitaux (en particulier d'actions) et l'importance croissante du secteur des services et des biens incorporels. Ces tendances nouvelles posent un certain nombre de défis aux entreprises détenues par des femmes, mais elles offrent aussi d'immenses possibilités.

L'objectif principal de cette deuxième conférence était de trouver des moyens d'assurer les conditions dans lesquelles les PME dirigées par des femmes puissent saisir ces nouvelles possibilités. Deux thèmes très importants sont souvent revenus, les possibilités offertes par l'utilisation des TIC et le besoin de réseaux et de solides partenariats public-privé. Comme beaucoup de femmes entrepreneurs ont commencé à utiliser ces nouveaux outils, de nombreux participants ont jugé que de sérieux progrès avaient été réalisés pour améliorer les conditions cadres nécessaires au démarrage d'une entreprise et pour éliminer certains obstacles à l'entrepreneuriat féminin, non seulement ceux liés à leur sexe mais aussi ceux liés à la taille et à certains secteurs d'activité.

D'un autre côté, malgré l'évolution actuelle de la conduite des activités dans le contexte de la « nouvelle économie », de nombreuses recommandations formulées à la conférence de 1997 ont été réitérées en 2000, soulignant ainsi la nécessité d'efforts continus dans certains domaines, en particulier la recherche, l'amélioration des données sur l'entrepreneuriat féminin et l'encouragement de l'esprit d'entreprise chez les femmes.

Le chapitre s'articule autour de quatre thèmes :

- Développer la culture de l'entreprise chez les femmes.
- Améliorer la connaissance de l'entrepreneuriat féminin.
- Faciliter le financement des entreprises dirigées par des femmes.
- Accroître la participation des femmes entrepreneurs au commerce international et à l'économie mondiale.

---

1. Pour la liste complète des recommandations, voir OCDE, 1998*a*.



**Tableau 1. Initiatives mises en oeuvre pour promouvoir l'entrepreneuriat féminin depuis la Conférence de l'OCDE de 1997: quelques exemples**

Recommandation de la Conférence de 1997	Initiative
Mieux appréhender la contribution des femmes entrepreneurs à la croissance économique, aux échanges internationaux et à la création d'emplois dans les pays de l'OCDE, en transition et en développement en améliorant les données et les statistiques.	Initiation de recherche/collecte de statistiques par les pouvoirs publics au Danemark, en Finlande, en France, en Islande, en Suède, par l'OCDE, la CNUCED, les associations de femmes entrepreneurs et les ONG au Canada, en Italie, en Slovénie, aux États-Unis; publication des rapports du Global Entrepreneurship Monitor.
Encourager des mesures gouvernementales qui instaurent des règles de jeu équitables et améliorer la compétitivité des entreprises dirigées par les femmes.	Nouvelles mesures nationales et régionales pour soutenir l'entrepreneuriat féminin au Canada, en Finlande, en Allemagne, en Italie, au Japon, en Corée, en Norvège, en Espagne, aux États-Unis ; nouvelles mesures prises par la Commission européenne ; initiatives du Conseil des ministres des pays nordiques pour élargir la participation des femmes au monde des affaires ; Conférence de l'OCDE au niveau ministériel sur le thème « Compétitivité et croissance : intégration des questions d'égalité homme », novembre 2000
Réserver un accueil favorable aux initiatives privées en faveur de la création d'un consortium international de banques visant à renforcer la compétence du secteur financier en matière de financement des entreprises dirigées par les femmes et à le sensibiliser aux problèmes spécifiques qu'elles rencontrent.	Women Entrepreneurs PROject (W.E.PRO.), avec la participation de banques privées en Allemagne, en Italie, aux Pays-Bas, au Portugal et au Royaume-Uni ; Global Network for Banking Innovation in Microfinance (GNBI, Réseau mondial d'innovation bancaire en micro-financement), avec la participation de banques privées, de coopératives, de sociétés financières et de banques de développement (1999) ; Alliance mondiale de banques, avec la participation de banques privées en Australie, au Canada, en Irlande et aux États-Unis (2000)
Recenser partout dans le monde les « meilleures pratiques » relatives à l'entreprise « au féminin » et en faire la synthèse via les associations et les ONG, Internet, et aussi les gouvernements et les organismes multilatéraux. L'OCDE devrait apporter son concours à la centralisation et à la diffusion de l'information sur les meilleures pratiques recensées.	Publication des <i>Best Practices for Women Entrepreneurs in Canada and United States Case Study: Successful Public and Private Sector Initiatives Fostering the Growth of Women's Business Ownership</i> (2000); création d'un modèle normalisé pour échanger des pratiques exemplaires en vue de développer une base de données internationales ; intérêt spécifique porté à l'échange des pratiques exemplaires lors de la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME, novembre 2000.
Encourager la création et le développement d'associations et de réseaux de femmes entrepreneurs à des fins de formation et d'acquisition de savoir-faire, de diffusion des technologies, d'instauration de contacts qui facilitent l'accès aux marchés, etc. Les associations nationales doivent être encouragées à accroître la visibilité des femmes entrepreneurs.	Création de la première association de femmes entrepreneurs en Bosnie-Herzégovine ; organisation de trois conférences régionales, en 1999 et en 2000, par des associations de femmes entrepreneurs pour encourager l'organisation en réseaux internationaux ; élaboration de projets de formation et de transfert technologique au Canada, en Slovénie, à Singapour, aux États-Unis, à l'ONUDI.
Mettre au point des initiatives visant à faciliter l'accès aux marchés internationaux, au travers notamment de missions commerciales, de liens internationaux entre associations de femmes entrepreneurs, du commerce électronique, etc.	Sommet historique Canada/États-Unis sur le commerce des femmes d'affaires, 1998 ; première Mission commerciale virtuelle de femmes entrepreneurs organisée par TradeBuilders, 2000 ; Salon du partenariat d'entreprises, « Maillage 2000, Carrefour des dirigeantes », organisé dans le prolongement de la 2ème Conférence de l'OCDE par des associations de femmes entrepreneurs de France et d'autres pays.
Organiser, dans le prolongement de la première, une deuxième conférence des femmes entrepreneurs à la tête de PME à l'OCDE, en l'an 2000, afin d'évaluer les progrès réalisés dans la mise en oeuvre des recommandations formulées en 1997, analyser l'environnement économique dans lequel évolueront les entreprises et faire de nouvelles recommandations pour les cinq années suivantes.	2ème Conférence sur les femmes entrepreneurs chefs de PME qui a eu lieu en novembre 2000, réunissant 300 participants de 50 pays Membres et non membres de l'OCDE.

*Note.* Cette liste n'est pas exhaustive ; toutefois, elle fournit un aperçu des efforts déployés pour améliorer les conditions de l'entrepreneuriat féminin.

## DÉVELOPPER LA CULTURE DE L'ENTREPRISE CHEZ LES FEMMES : ÉDUCATION, FORMATION ET CHANGEMENT DES MENTALITÉS

Le terme *entrepreneuriat* est utilisé pour des personnes qui montrent des dispositions pour prendre des risques et lancer de nouvelles activités. Les décideurs politiques y accordent une attention accrue, car ils y voient une source déterminante de croissance économique et d'emploi dans la « nouvelle économie » des années 90 et dans le cadre des efforts faits pour comprendre l'ensemble des performances économiques. Les niveaux d'entrepreneuriat varient d'un pays à l'autre en raison des différences de culture et d'éducation, mais aussi en raison des politiques menées par les pouvoirs publics.

Les hommes et les femmes sont la force motrice de l'entrepreneuriat. Il existe un lien solide entre les performances d'une nouvelle entreprise et son propriétaire – l'entrepreneur – étant donné que la majorité des nouvelles entreprises n'ont pas de salariés. Il faut donc s'attacher tout particulièrement aux facteurs comme l'âge, l'éducation et l'expérience professionnelle des entrepreneurs.

En particulier, la place des sexes dans l'entrepreneuriat mérite une plus grande attention, car il est de plus en plus clair que les femmes créent des entreprises à un rythme plus rapide que les hommes et que la part des entreprises détenues par des femmes est en train d'augmenter dans un certain nombre de pays de l'OCDE. Une meilleure compréhension des moyens de stimuler l'entrepreneuriat féminin et d'éliminer les contre-incitations ou les obstacles qu'elles peuvent rencontrer lors de la création d'une entreprise pourra aider les pays à développer un secteur de l'entreprise prospère, avec la participation des femmes et des hommes.

La promotion de l'entrepreneuriat et la stimulation de la dynamique de l'entrepreneuriat dans nos pays doivent faire partie intégrante de notre programme pour améliorer le bien-être économique. [**Susan Atkins, Royaume-Uni, Atelier 1**]

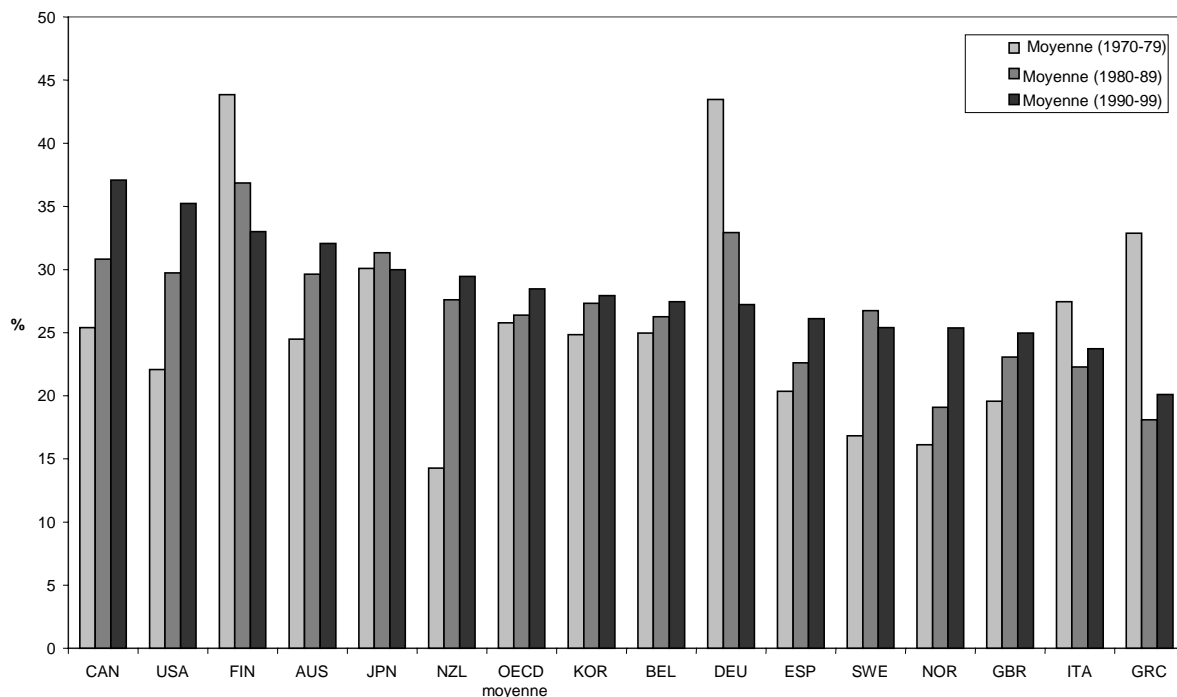
### Évolutions récentes

Au cours des dernières années, l'entrepreneuriat féminin s'est amplifié ; les entreprises dirigées par les femmes, ainsi que le travail indépendant des femmes, constituent actuellement une part importante, et croissante, du monde des affaires dans un nombre considérable de pays Membres de l'OCDE, de même que dans un certain nombre de pays en développement et d'économies en transition. Les gouvernements considèrent de plus en plus les femmes entrepreneurs comme une source de création d'activités et d'emplois inexploitées. Il existe toutefois encore de grandes disparités entre les pays et dans beaucoup de pays, les créations d'entreprise continuent d'être largement le fait des hommes (figure 1).

Quelles sont les origines de ces disparités entre les pays ? Comment les femmes ont-elles réussi, dans certains pays, à combler l'écart, alors que dans d'autres, elles restent à la traîne ? Les femmes bénéficient-elles davantage des facteurs qui favorisent l'entrepreneuriat dans un pays ou contribuent-elles elles-mêmes à favoriser ces facteurs ? Les débats qui ont eu lieu à la Conférence 2000 ont porté

sur l'identification de ces facteurs et la recherche de moyens pour accroître la participation des femmes à l'entrepreneuriat.

**Figure 1. Part des femmes entrepreneurs<sup>1</sup>**



1. Part des employeurs et travailleurs à leur compte du sexe féminin par rapport à la totalité des employeurs/travailleurs à leur compte.

Source : Statistiques de l'OCDE sur la population active (2000).

### ***Facteurs qui influent sur l'entrepreneuriat féminin***

De multiples facteurs ont une incidence sur l'ampleur du développement de l'esprit d'entreprise dans tel ou tel pays ou région ; ceux qui influent sur l'entrepreneuriat féminin sont encore plus nombreux. D'après l'OCDE, le degré d'entrepreneuriat dans un pays donné est le résultat principalement des conditions cadres, des attitudes culturelles et des programmes des pouvoirs publics (OCDE, 1998b) et il s'est dégagé des débats de la conférence un large consensus sur le rôle primordial joué par les attitudes culturelles pour stimuler ou entraver l'entrepreneuriat, particulièrement chez les femmes.

#### ***Conditions cadres***

Des conditions cadres appropriées sont la base d'une culture de l'entreprise, tant pour les hommes que pour les femmes. Ces structures sont le reflet de conditions historiques, politiques et économiques. Pour faciliter l'entrée de nouvelles entreprises, les gouvernements peuvent supprimer des obstacles réglementaires, stimuler l'offre de capital-risque, corriger les désavantages fiscaux subis par les petites entreprises et rendre possible l'utilisation des stock-options. Pour faciliter la sortie, les gouvernements peuvent modifier la législation sur les faillites et renforcer les marchés secondaires de valeurs mobilières. Ils doivent identifier les obstacles à l'entrepreneuriat dans leur pays et formuler des

programmes politiques afin de supprimer les principaux obstacles, qu'il s'agisse de la réglementation, de difficultés de financement ou d'autres facteurs.

Pour stimuler l'entrepreneuriat chez les femmes, il est particulièrement important de s'attaquer à ces problèmes, car c'est sur le secteur des petites entreprises que le fardeau administratif et réglementaire pèse le plus lourdement. Par exemple, d'après *Anikó Soltész [Hongrie, Atelier 4]*, les formalités administratives et la fiscalité sont telles que les femmes doivent souvent limiter leurs activités commerciales au secteur informel. De plus, les femmes entrepreneurs ont souvent moins de temps que les hommes à consacrer à leur activité, ce qui alourdit encore le poids des exigences administratives.

De nombreux pays de l'OCDE ont pris récemment des dispositions pour améliorer les conditions cadres de la petite entreprise. Par exemple, la France a cherché à simplifier les formalités administratives et réduire les contraintes pour les PME afin de stimuler la croissance et l'emploi. Lancées en avril 2000 au cours des États généraux de la création d'entreprise, ces nouvelles mesures englobent la rationalisation et la réduction du coût de l'immatriculation des nouvelles entreprises, la simplification des formalités administratives, comptables et fiscales, un accès plus facile au financement par l'emprunt ou sur fonds propres et une plus large utilisation d'Internet pour transmettre des documents administratifs. Les femmes entrepreneurs bénéficieront sans doute considérablement de ces améliorations.

Au Royaume-Uni, le Service des petites entreprises (*Small Business Service*) a lancé en avril 2001 le *Business Link National Information and Advice Service* qui fournit un point d'accès pour recevoir des conseils sur un large éventail de questions d'ordre réglementaire et commercial. Il est soutenu par un centre d'appel, qui fournit un accès direct à un réseau local de services de conseil et prépare des conseils adaptés aux femmes qui créent une entreprise pour la première fois de même qu'aux femmes entrepreneurs établies (Department of Trade and Industry et Department for Education and Employment, 2001).

### *Attitudes culturelles*

Des attitudes culturelles qui encouragent l'esprit d'entreprise complètent les conditions cadres et sont indispensables pour stimuler l'entrepreneuriat. Toutes choses égales par ailleurs, un environnement dans lequel l'esprit d'entreprise est apprécié et l'échec d'une entreprise considéré comme une expérience d'apprentissage qui n'est pas automatiquement stigmatisé, stimulera davantage l'entrepreneuriat. Par exemple, aux États-Unis, l'esprit d'entreprise et la prise de risque sont appréciés, que l'entreprise réussisse ou non. Un grand nombre d'entreprises prospères sont créées par des entrepreneurs qui avaient auparavant échoué. Dans une société où l'échec est stigmatisé, l'attitude à l'égard de l'entrepreneuriat peut être négative. Pour les femmes, cet effet est aggravé dans les sociétés où leurs capacités sont insuffisamment appréciées ou respectées.

Une image positive de l'entrepreneuriat est donc fondamentale. Dans certains pays, les initiatives prises pour créer des entreprises ont des connotations négatives. Une image négative de l'entrepreneuriat est un obstacle au démarrage d'une entreprise, obstacle qui est renforcé dans beaucoup de pays, et surtout à l'égard des femmes, par des barrières culturelles et religieuses. La présence visible de modèles positifs est importante pour encourager les femmes à devenir entrepreneurs.

*Blossom O'Meally-Nelson [Jamaïque, Atelier 1]* a souligné que la plupart des différences entre hommes et femmes sont renforcées par le processus de socialisation et par les rôles et attitudes acceptés par les femmes, parfois après des siècles de soumission. Pour cette raison, l'enseignement et

la formation doivent aborder directement la question de l'idée que les femmes se font d'elles-mêmes et de leur rôle.

**Raymond Bethoux [France, Atelier 1]** a fait valoir qu'il était important d'inclure des modèles de tous les types d'entrepreneuriat, et en particulier les micro-entreprises, qui constituent la majorité des petites entreprises dans bon nombre de pays et qui sont souvent dirigées ou co-dirigées par des femmes. Nous devons apprendre à « penser petit », c'est-à-dire à considérer les micro-entreprises prospères de même que les entreprises plus grandes comme des modèles positifs de l'entrepreneuriat.

### *Programmes publics*

Au cours des dernières années, les pouvoirs publics se sont efforcés de plus en plus de stimuler l'entrepreneuriat, d'encourager la création et la croissance des PME et de faciliter leur accès au financement ; dans certains cas, les pouvoirs publics se sont particulièrement préoccupés des PME dirigées par des femmes pour essayer de corriger les défaillances du marché et les inégalités entre les hommes et les femmes dans la répartition des biens collectifs comme l'éducation. De nombreux gouvernements offrent désormais des programmes d'ordre général pour promouvoir l'entrepreneuriat féminin (OCDE, 2000a).

Si les pouvoirs publics ont traditionnellement joué un rôle de premier plan dans l'enseignement scolaire, alors que le secteur privé est intervenu davantage dans les programmes de formation des adultes et l'enseignement « informel », ces distinctions commencent maintenant à s'estomper à mesure que des partenariats entre les secteurs public et privé se multiplient dans le domaine de l'enseignement, avec la participation de petites et de grandes entreprises.

Par exemple, en Australie, l'Office fédéral sur la condition de la femme co-parraine, avec des sociétés privées, des programmes d'enseignement destinés à sensibiliser les jeunes femmes aux possibilités de création d'entreprises, et les gouvernements de plusieurs états ont mis en place des initiatives de formation pour aider les femmes entrepreneurs ou celles qui pourraient le devenir. L'Irlande dispose aussi de programmes d'entrepreneuriat à l'intention des femmes, notamment des séminaires et des stages pour les encourager à créer leur propre entreprise.

Le gouvernement de la Finlande encourage l'entrepreneuriat féminin dans le cadre de ses dispositifs généraux concernant les PME. Par exemple, plusieurs projets ont été mis en œuvre pour procurer aux femmes une formation sur le démarrage et le développement des entreprises. Les femmes composent presque la moitié de la population active et la plupart d'entre elles sont employées à temps complet et bénéficient de services familiaux assurés par les collectivités publiques, tels que les garderies d'enfants.

En Corée, le gouvernement considère les femmes entrepreneurs à la tête de PME comme une source potentielle de renforcement de la compétitivité, de création d'emplois et de croissance économique dans un environnement économique en mutation rapide. Cependant, la tradition et les valeurs sociales ont constitué un obstacle important à l'entrepreneuriat féminin. Pour essayer de résoudre ce problème, la Commission présidentielle sur les femmes entrepreneurs a été créée en 1998. La Commission œuvre à la fois pour améliorer les conditions des femmes entrepreneurs et pour changer les mentalités afin que les femmes à la tête d'entreprises soient mieux considérées. Depuis 1996, le gouvernement parraine la Journée des femmes entrepreneurs et récompense les réalisations des femmes entrepreneurs en leur décernant des prix. En février 1999, le Parlement a adopté la loi sur l'aide aux femmes entrepreneurs qui vise à améliorer l'égalité des sexes dans la gestion et l'exploitation des entreprises ; la loi est entrée en vigueur en juin 1999. Elle a pour but de faciliter le

démarrage et la croissance des entreprises dirigées par les femmes et de contribuer ainsi au développement économique national et à la création d'emplois.

Depuis 1988, le gouvernement de l'Espagne travaille pour assurer aux femmes l'égalité des chances et l'égalité d'accès au marché du travail. Le gouvernement a mis en place une série de programmes visant à soutenir les initiatives féminines et des mesures ont été prises aux niveaux national et régional. En 1997, le troisième Plan d'égalité des sexes a été approuvé pour 1997-2000. Le plan a pour but de : *i*) fournir une assistance technique aux femmes entrepreneurs pendant les phases de démarrage et de développement de leur entreprise, y compris dans le domaine du commerce extérieur ; *ii*) favoriser l'organisation de réseaux et les échanges d'informations entre les femmes entrepreneurs ; *iii*) encourager les institutions financières à accorder aux femmes des crédits assortis de conditions favorables ; et *iv*) sensibiliser davantage l'opinion publique à la participation des femmes au monde des affaires.

Dans le cadre des programmes de la Commission européenne, les questions relatives à l'entreprenariat féminin sont prises en compte depuis une dizaine d'années, à travers les initiatives menées au titre des Programmes d'action pour l'égalité des chances et des Fonds structurels et au moyen des politiques de la Commission pour les PME. En particulier, le Projet de l'entreprenariat féminin (W.E.PRO.), lancé il y a plusieurs années sous la forme d'un partenariat entre une banque italienne et une association professionnelle de femmes entrepreneurs, vise à sensibiliser davantage l'opinion publique aux besoins financiers des femmes entrepreneurs et à développer les relations entre ces dernières et les institutions financières. Une plus grande égalité des chances entre les hommes et les femmes est aussi un but de la Stratégie européenne de l'emploi, qui a été adoptée au Sommet de l'emploi qui a eu lieu à Luxembourg en 1997. L'initiative pour l'emploi NOW (*New Opportunities for Women*) donne un moyen d'expérimenter et de mettre en œuvre de nouvelles idées en ce qui concerne la formation et l'emploi des femmes. Par le biais de l'initiative NOW, les États membres de l'UE et la Commission soutiennent conjointement des projets visant à faciliter l'accès des femmes aux emplois traditionnellement réservés aux hommes, à favoriser la promotion des femmes à des postes de plus grande responsabilité, ou encore à améliorer la condition et la reconnaissance des femmes dans les secteurs traditionnellement à prédominance féminine, tels que la santé et les services sociaux.

Cependant, le niveau de participation des pouvoirs publics dépend beaucoup de l'histoire et du contexte socio-politique. Par exemple, *Henryka Bochniarz [Pologne, Atelier 1]*, a parlé de la situation des anciens pays communistes, où l'entreprenariat ne s'est développé que récemment par suite de la transition de l'économie étatique à l'économie de marché. Dans ces pays, après des années d'implication excessive de l'État dans l'activité commerciale, les entrepreneurs cherchent désormais à devenir indépendants et ne veulent pas être tributaires des pouvoirs publics, les considérant comme généralement incompetents. Cette perspective a élargi le débat, étant donné que la plupart des participants des pays Membres de l'OCDE demandaient que les pouvoirs publics apportent leur soutien aux programmes d'enseignement et de formation afin de corriger les défaillances du marché et de donner des chances égales aux hommes et aux femmes.

L'OCDE a un programme d'activités sur les PME depuis de nombreuses années. Dans ce contexte, l'entreprenariat féminin a été un élément important des activités visant à promouvoir la croissance et la compétitivité des PME. En juin 2000, l'OCDE a organisé avec le ministère italien de l'Industrie la première conférence ministérielle sur les PME intitulée « Améliorer la compétitivité des PME dans l'économie mondiale : Stratégies et politiques ». Le document de conclusion, la *Charte de*

*Bologne sur les politiques à l'égard des PME*<sup>2</sup>, a été adoptée par 48 pays le 15 juin 2000 à l'issue de la conférence et reconnaît le rôle des femmes entrepreneurs dans la croissance économique, la création d'emplois, le développement régional et local et la cohérence sociale. La *Charte de Bologne* fournit un cadre solide pour des coopérations internationales orientées vers l'action dans ces domaines, et sa mise en oeuvre ouvre la voie pour améliorer les conditions dans lesquelles les femmes entrepreneurs exercent leur activité.

## Éducation

Les participants à la Conférence 2000 ont mis en valeur le rôle primordial de l'enseignement et de la formation pour encourager et diffuser l'esprit d'entreprise. En effet, les choix professionnels et les choix de vie sont largement tributaires du processus de socialisation, dans lequel le système scolaire joue un rôle essentiel. Bien que l'accès à l'instruction universelle soit un instrument efficace pour promouvoir l'égalité des chances, les établissements scolaires ont tendance à refléter les structures sociales existantes, y compris les stéréotypes de répartition des rôles entre les hommes et les femmes. Aussi constate-t-on que si les filles atteignent de plus en plus un niveau d'instruction équivalent ou supérieur à celui des garçons, le contenu de l'enseignement qu'elles reçoivent, voire qu'elles choisissent de recevoir, diffère encore sur des points importants, dans certains pays, de celui dispensé aux garçons.

Le système éducatif devrait familiariser les filles aussi bien que les garçons à certains aspects de la vie d'entreprise et à des disciplines telles que la stratégie d'entreprise et la pratique des entreprises, la gestion, la finance et le marketing. Or, partant du principe que plus les compétences sont acquises tôt, plus elles ont de chances d'être valorisées, ces choix éducatifs peuvent être mis en pratique dès les premières années du cursus scolaire. En fait, les enfants commencent à avoir une idée des professions ou des métiers avant même l'entrée à l'école. Les enfants dont les parents possèdent leur propre entreprise ou ont une vision positive de l'entreprise seront plus que les autres prédisposés à avoir un état d'esprit ouvert sur le monde de l'entreprise.

Comme *Anne Fritz [Australie, Atelier 1]* l'a fait remarquer, les compétences en matière d'entreprise devrait faire partie de l'enseignement, dès un très jeune âge. Si l'occasion leur en est offerte, les enfants au niveau du jardin d'enfants sont capables de mener à bien un certain nombre d'activités entrepreneuriales avec succès. Un système d'enseignement qui procure aux enfants une expérience pratique de projets à caractère entrepreneurial peut leur permettre d'acquérir la confiance nécessaire pour se lancer dans la création d'entreprises à l'âge adulte.

Dans le même temps, des changements d'ordre pédagogique sont souvent nécessaires afin de donner plus d'importance à la valorisation personnelle et les qualités et compétences qui permettent aux filles et aux garçons de faire preuve de flexibilité et de créativité. Un certain nombre de méthodes d'enseignement encouragent la prise de responsabilités, l'apprentissage par l'action, le travail en groupe, la résolution des problèmes et la reconnaissance des erreurs et aident ainsi à développer l'esprit d'initiative.

Ces méthodes vont de pair avec des mesures visant à s'assurer que les enseignants n'ont pas d'idées préconçues sur le rôle des femmes dans la société et à les former à promouvoir l'esprit d'entreprise chez les filles. Ces mesures peuvent contribuer au changement des mentalités et à la

---

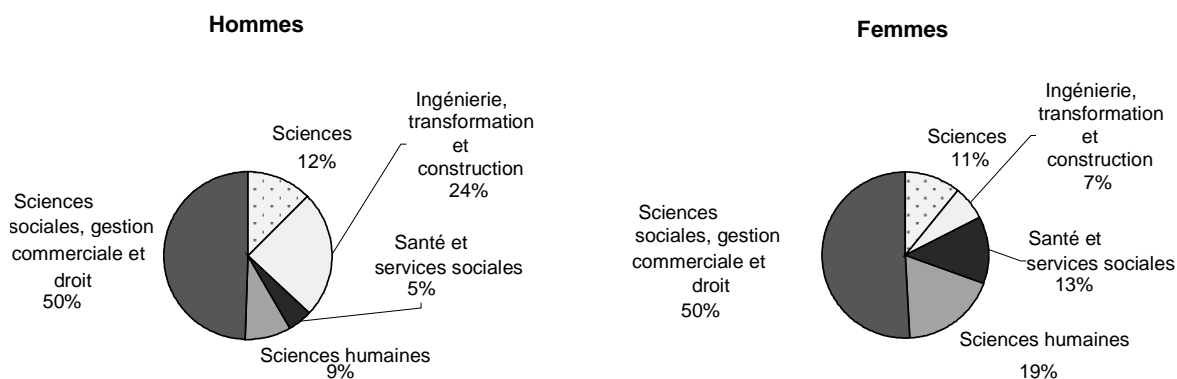
2. Pour obtenir davantage d'informations sur la Conférence de Bologne et le texte complet de la *Charte de Bologne*, voir : <http://www.oecd.org/dsti/sti/industry/smes/news/bologna.htm>.

stimulation de l'entrepreneuriat féminin. A la conférence, on a souligné le besoin de former et/ou de recycler les enseignants, dont un grand nombre n'ont peut-être jamais été en contact direct avec l'entrepreneuriat sous quelque forme que ce soit.

Les programmes d'études qui comportent l'acquisition de compétences en matière d'entreprise et de gestion et qui offrent les mêmes possibilités d'apprentissage aux filles et aux garçons peuvent contribuer à stimuler l'entrepreneuriat. Il faut que les filles et les garçons soient sur un pied d'égalité pour le choix des domaines d'études, en particulier les disciplines scientifiques, et des passerelles doivent être créées pour le passage de l'école à la vie active. Les données actuelles continuent de faire ressortir des différences marquées dans les études suivies par les jeunes du sexe masculin et du sexe féminin des pays Membres de l'OCDE (figure 2).

*Argyro Louloudi [Grèce, Atelier 1]* a fait part de l'expérience des étudiantes grecques. Si les effectifs d'étudiantes dépassent ceux des étudiants masculins, les étudiantes ont tendances à être plus nombreuses dans les disciplines littéraires que dans les disciplines scientifiques. Éprouvant des difficultés à se faire employer, les femmes ingénieurs décident souvent de poursuivre leurs études et d'atteindre un plus haut niveau de spécialisation. Cependant, dans un pays avec un grand nombre de petites entreprises familiales, la demande en personnel hautement spécialisé est limitée et rares sont les possibilités d'emploi correspondantes. En outre, en raison des attitudes culturelles et du nombre limité de femmes travaillant dans les domaines scientifiques, ces dernières n'ont pas la crédibilité qu'elles méritent et sont souvent engagées à des postes de moindre responsabilité que leurs homologues masculins. En conséquence, il y a peu de femmes qui participent à des travaux de création du savoir et à des tâches novatrices. Les femmes éprouvent d'autres difficultés lorsqu'elles essaient de démarrer leur propre entreprise, étant donné que les obstacles mentionnés ci-dessus sont renforcés par le fait que le programme d'études scientifiques comporte rarement une formation à la gestion d'entreprise. Le gouvernement grec a récemment commencé à essayer de remédier à ces déficiences, mais il reste encore beaucoup à faire sur le plan à la fois de l'enseignement et des mentalités.

**Figure 2. Diplômés d'université dan les pays Membres de l'OCDE, par discipline**



*Note* : Données non disponibles pour le Danemark, la Grèce, le Luxembourg, la Pologne, le Portugal, la République slovaque et le Royaume-Uni.

*Source* : base de données de l'OCDE sur l'éducation.

Pour encourager les qualités d'entrepreneur chez les enfants et les adultes, dans l'enseignement institutionnalisé comme dans l'enseignement non institutionnalisé, il est nécessaire de les familiariser avec les concepts économiques, commerciaux et financiers de base, les aptitudes de gestion et les



technologies de l'information. En outre, les systèmes d'enseignement et de formation et la technologie doivent être suffisamment souples pour s'adapter à l'évolution de la demande. Ils devraient comporter une approche globale de l'éducation et de la formation tout au long de la vie. La récente accélération de l'utilisation des TIC peut servir de nouvel outil pour préparer les jeunes femmes à la vie professionnelle et à l'entrepreneuriat, et aussi les aider à surmonter les préjugés liés à leur sexe qui créent des obstacles lorsqu'elles cherchent à démarrer et diriger une entreprise. Avec l'utilisation croissante de l'Internet et du commerce électronique, la connaissance des TIC et l'aptitude à les utiliser sont également, de plus en plus, une condition indispensable de réussite dans de nombreux domaines d'activité.

Le 21<sup>ème</sup> siècle est sans aucun doute le siècle de la femme et les progrès de la technologie de l'information ont fait beaucoup pour aider dans ce domaine. Ce n'est plus la force physique, mais le cerveau, qui compte et vous savez que nous serons en tête le moment venu. **[Blossom O'Meally-Nelson, Jamaïque, Atelier 1]**

### **Formation en gestion et formation technique**

Une formation professionnelle adéquate en gestion et dans d'autres domaines de l'activité d'entreprise aux diverses étapes de son développement, fournit les compétences nécessaires pour démarrer, diriger et développer avec succès l'entreprise. Si de nombreuses femmes entrepreneurs ont un niveau d'études supérieur à leurs homologues masculins, elles ont souvent moins d'expérience en matière de gestion d'entreprise. La formation à la gestion peut donc être particulièrement utile pour encourager l'entrepreneuriat féminin. Le tutorat s'est révélé un moyen efficace pour procurer aux femmes entrepreneurs, souvent dans des conditions informelles et flexibles, la formation individuelle, les compétences et les conseils dont elles ont besoin pour réussir.

Il faut avoir différents types de connaissance pour créer et développer une entreprise avec succès. Selon **Danièle Rousseau [France, Atelier 1]**, il est important de faire la distinction entre les connaissances formelles imparties tout au long de l'éducation institutionnalisée et le savoir-faire pratique et qualités personnelles nécessaires pour faire face aux réalités de la conduite d'une entreprise (à savoir la confiance en soi, l'autonomie, la responsabilité, la capacité à prendre des risques et à les évaluer, la détermination, l'aptitude à surmonter le stress, et la capacité à obtenir l'exécution des tâches, souvent par délégation). Le deuxième type est beaucoup plus difficile à enseigner et est souvent acquis par des expériences pratiques, qui stimulent le sens de l'initiative, le travail d'équipe et l'aptitude à concevoir, élaborer et exécuter des projets.

A la conférence, on s'est préoccupé de savoir s'il fallait prévoir une formation à la gestion adaptée spécifiquement aux hommes et aux femmes. Comme **Elisabeth Sundin [Suède, Atelier 1]** l'a fait remarquer, les deux seules caractéristiques que les femmes entrepreneurs ont en commun sont d'être femmes et d'être entrepreneurs. Plutôt que de concevoir certains types de formation pour les femmes et d'autres types pour les hommes, il est nécessaire d'examiner leurs besoins en tant que femmes entrepreneurs : leurs incitations à créer une entreprise et le contexte économique et culturel dans lequel elles travaillent. Si les femmes entrepreneurs peuvent parfois avoir des besoins de formation semblables, elles forment un groupe hétérogène ; en conséquence, un modèle unique de formation ne serait pas toujours efficace.

**Anne Fritz** a fait valoir que les garçons et les filles apprennent différemment et que ces différences se traduisent à l'âge adulte par des styles de gestion différents et peuvent être optimisées au profit des entreprises dirigées par les hommes et par les femmes et pour le bien de la société dans son ensemble. Il s'est dégagé un consensus, parmi les participants, sur l'existence de modèles de gestion féminins distincts qui devaient être reconnus, étudiés et diffusés.

Pour encourager les femmes à recevoir une formation, celle-ci doit être facile d'accès, peu coûteuse et ne pas réclamer trop de temps. Idéalement, elle devrait être offerte dans des conditions flexibles, par exemple le soir, ou à l'heure du déjeuner, ou sur Internet, afin de permettre aux femmes de trouver un équilibre entre leurs besoins de formation et leurs autres responsabilités. La cyberformation et les nouvelles technologies fournissent de nouvelles opportunités de formation professionnelle dans des conditions flexibles. La formation continue est indispensable pour permettre de suivre le rythme des évolutions et d'apprendre les nouvelles compétences imposées par la poursuite de la révolution de l'information ; cependant, la participation des adultes à l'enseignement institutionnel, tant pour les hommes que pour les femmes, demeure faible dans bon nombre de pays. La formation sur le tas procure aux salariés des compétences qu'ils peuvent appliquer plus tard à l'entreprenariat. La formation résultant de services de tutorat efficaces, ou de partenariats d'entreprises, peut s'avérer particulièrement utile pour répondre aux besoins concrets.

Les femmes entrepreneurs peuvent se heurter à des obstacles lorsqu'elles adoptent et utilisent les nouvelles TIC qui jouent un rôle toujours plus grand dans l'activité économique internationale. Alors que les taux d'utilisation individuelle d'Internet dans certains pays comme l'Islande et les États-Unis sont quasi identiques entre hommes et femmes, ils accusent de grands écarts dans d'autres, comme le Japon et le Royaume-Uni, et ces écarts peuvent même parfois être en train de se creuser.

Malgré les progrès réalisés au cours des dernières années, les professions scientifiques et technologiques continuent d'être à prédominance masculine. Le fait que les femmes sont en général moins familiarisées avec la science et la technologie a une incidence non seulement sur les secteurs dans lesquels elles créent leur entreprise, mais aussi sur l'utilisation des nouvelles technologies dans la conduite de leur activité. A leur manque d'information ou à leur connaissance limitée des avantages possibles de ces technologies viennent s'ajouter d'autres obstacles à l'adoption et à l'utilisation des TIC, notamment les coûts et la qualité de l'infrastructure des réseaux, les besoins continus d'assimilation des progrès technologiques et une insuffisance de compétences techniques et de connaissances en matière de gestion. Les femmes peuvent donc avoir des besoins particuliers en matière de formation aux TIC et de formation technique.

### **Pratiques exemplaires pour stimuler l'entreprenariat féminin**

Au cours de la Conférence 2000, il a été beaucoup question des échanges d'expériences et de techniques exemplaires. Tous les participants ont reconnu l'importance des différents types d'associations et d'ONG pour faciliter ce processus et contribuer ainsi à stimuler la culture de l'entreprise chez les femmes.

*Margo Jackson Spencer [CIPE, Atelier 1]* a présenté les activités du Centre pour l'entreprise privée internationale (CIPE), affilié à la Chambre de commerce des États-Unis. Créé en 1983 pour promouvoir l'entreprise privée et la réforme axée sur le marché au niveau mondial, le CIPE soutient les stratégies et les techniques qui ont trait au développement démocratique fondé sur l'économie de marché. Le CIPE a établi des partenariats avec les collectivités locales de près de 90 pays, apportant son concours sous forme de plus de 500 activités de relations publiques, législatives et de formation en gestion à des associations professionnelles en Asie, en Afrique, en Europe centrale et orientale, en Amérique latine et au Moyen-Orient. Dans le cadre de ces projets, le CIPE a mené des programmes de formation qui ont stimulé la croissance des associations de femmes entrepreneurs dans le monde entier. Au cours des dernières années, le CIPE s'est davantage concentré sur l'entreprenariat féminin. Par exemple, en 2000, le CIPE a animé un forum international consacré aux femmes, comportant un programme de formation de deux jours au commerce international afin d'améliorer les compétences et

les connaissances dans des domaines comme la promotion des exportations, l'investissement direct étranger (IDE) et le commerce électronique.

Les associations de femmes entrepreneurs sont une source particulièrement importante d'information et de soutien aux entreprises naissantes, nouvelles ou établies détenues par des femmes. En particulier, les femmes créent des associations pour faciliter leur accès à la technologie, pour se familiariser avec les cultures commerciales des marchés étrangers et pour mieux pénétrer ces marchés. Ces associations fournissent aussi des services de tutorat et de formation et encouragent l'établissement de réseaux avec les responsables de la passation de marchés publics et privés.

Les associations de femmes entrepreneurs à but non lucratif ont joué un rôle fondamental dans la création d'entreprises dirigées par des femmes. Ces associations apportent un soutien à ces entreprises dans les domaines suivants : qualités de commandement, technologie, formation professionnelle, information, recherche de financement, tutorat et conseil. Ce sont des vecteurs de changement, défendant les intérêts des femmes entrepreneurs devant leur gouvernement et les organismes de décision nationaux et internationaux. A travers ces réseaux régionaux et internationaux, elles ouvrent la voie à de nouvelles idées, des expériences interculturelles et des possibilités de partenariat et de commerce international. [**Leyla Khaïat, Présidente mondiale, Les Femmes Chefs d'Entreprises Mondiales (FCEM), Séance plénière d'ouverture**]

*Martine Joly [France, Séance plénière d'ouverture]* et *Eugénie Burgholte-Kellermann [Allemagne, Atelier 1]* se sont exprimées sur le rôle des réseaux d'associations nationales et internationales de femmes entrepreneurs, telles que les Femmes Chefs d'Entreprises Mondiales (FCEM), qui sont une source importante d'information et d'analyse de l'évolution de l'entreprenariat féminin, mais qui servent aussi de forum permettant aux femmes entrepreneurs de faire part de leurs expériences, de s'informer sur les méthodes de gestion et les marchés et de s'encourager mutuellement. Les organisations comme la FCEM permettent aux femmes entrepreneurs expérimentées de transmettre leur savoir aux femmes entrepreneurs néophytes et encouragent le dialogue entre les femmes entrepreneurs des pays industriels et leurs homologues des pays en développement. Ces associations peuvent aussi mobiliser les énergies pour faire agir les pouvoirs publics

*Simone Susskind [Belgique, Atelier 1]* a fait part de son expérience en qualité de Présidente de *Actions in the Mediterranean* (AIM), association qui a été créée en 1995 dans le contexte du partenariat euro-méditerranéen et de l'appel à la coopération régionale euro-méditerranéenne entre les femmes sur les questions d'ordre politique, économique et social. AIM a organisé en mars 2000 une Conférence euro-méditerranéenne sur la promotion des femmes dans le développement économique, avec le concours du gouvernement belge et de la Commission européenne. La conférence, à laquelle étaient présents 150 délégués, a abordé quatre domaines : la législation et les droits de la femme au travail ; la participation des femmes au marché du travail ; la création d'entreprises et de micro-entreprises par les femmes ; la formation professionnelle des femmes. Les participants à la conférence ont décidé de créer un réseau euro-méditerranéen pour développer le rôle des femmes dans la vie économique et sociale. En outre, un certain nombre de projets pilotes recommandés au terme de la conférence sont maintenant en cours de mise en place : la création de centres d'information et de formation à l'intention des femmes des pays méditerranéens ; un projet de sensibilisation aux droits de la femme dans le développement économique ; une base de données sur l'accès des femmes au marché du travail ; l'établissement d'un portail de commerce électronique pour la vente des produits d'entreprises détenues par des femmes sur Internet (E-Kiosk).

Plusieurs pratiques exemplaires qui ont été présentées à la Conférence de 2000 concernaient les femmes entrepreneurs dans le contexte de la reconstruction de l'ancienne Yougoslavie. *Bruna Masella Alexander [Italie, Atelier 1]* a fait part de l'expérience du projet de Développement de

l'entrepreneuriat féminin, lancé en 1998 par l'Association des femmes entrepreneurs et chefs d'entreprise en Italie (AIDDA). Ce projet a pour but d'encourager la participation des femmes à la reconstruction économique de leur pays afin de promouvoir l'intégration de la Bosnie-Herzégovine au marché européen. A ce jour, un certain nombre d'initiatives ont été lancées pour aider les femmes entrepreneurs, notamment des programmes de formation, la création d'une base de données qui comporte des informations sur les crédits obtenus par les femmes entrepreneurs, et la création de la première association de femmes entrepreneurs et chefs d'entreprise (UNA) en Bosnie-Herzégovine.

Dans la même région, le projet Développement de l'entreprise dans l'Europe du sud-est (SEED) est une nouvelle initiative d'une durée de cinq ans d'un montant de USD 33 millions et provenant de plusieurs donateurs et gérée par la Société financière internationale (SFI) pour renforcer les PME en Bosnie-Herzégovine, en Albanie, dans l'ex-République yougoslave de Macédoine et au Kosovo. Le SEED apportera un soutien au développement des PME ainsi qu'aux individus et institutions qui répondent aux besoins de ces entreprises et s'efforcera d'améliorer les conditions dans lesquelles ces acteurs interviennent. Il fournira une assistance technique adaptée aux besoins, des programmes de renforcement des capacités, des stages de formation et il interviendra en matière de recherche et de politiques. Le SEED concentrera son assistance technique sur trois cibles stratégiques : les services d'investissement au niveau des entreprises ; le renforcement des capacités des entreprises et des institutions répondant aux besoins des PME; et l'amélioration des conditions propices au développement des entreprises. Si le SEED ne vise pas spécifiquement les femmes entrepreneurs, il espère fournir un soutien aux femmes entrepreneurs et aux associations de femmes entrepreneurs [*Lejla Dragnic, Bosnie-Herzégovine, Atelier 1*].

En Slovénie, Esprit d'entreprise, une association de petites entreprises, a lancé des initiatives pour stimuler l'entrepreneuriat chez les femmes, qui ont vu leur taux de chômage augmenter depuis l'indépendance de la Slovénie en 1990. Elle a effectué des études pour développer la base de connaissances et approfondir les caractéristiques des femmes entrepreneurs et elle a travaillé avec le gouvernement pour diriger les chômeurs vers les petites entreprises. Elle s'est aussi efforcée d'améliorer la coopération avec les associations des autres pays d'Europe centrale et orientale. Avec le soutien du gouvernement slovène, un réseau de nouvelles technologies et de connaissances (META) atteindra plus de 7 000 femmes par le biais de séminaires, de réseaux d'organisations, d'un site Web et d'un bulletin d'information, de la radio et du téléphone, afin de favoriser le travail indépendant et la création d'emplois [*Marta Turk, Slovénie, Atelier 1*].

Aux États-Unis, le gouvernement, les associations et le secteur privé collaborent et consacrent des ressources substantielles à l'éducation et à la formation de futures femmes entrepreneurs. Par le biais des centres d'affaires féminins (*Women's Business Centers*), de l'octroi de micro-crédits et de prêts sur présélection aux entreprises détenues par des femmes, de partenariats avec des organisations professionnelles féminines, d'opérations de relations publiques dirigées vers les pouvoirs publics, les médias et les femmes et d'une très large diffusion (au moyen d'un site Web multilingue), les partenariats entre secteurs public et privé sont en train de stimuler l'entrepreneuriat féminin localement et à l'étranger<sup>3</sup> [*Sherrye Henry, États-Unis, Atelier 1*].

D'après *Barbara Mowat [Canada, Atelier 1]*, la plus grande difficulté pour les femmes entrepreneurs n'est pas l'accès au crédit, mais l'accès aux marchés. Illustrant un autre exemple de partenariat entre secteurs public et privé pour encourager l'entrepreneuriat et les micro-entreprises

---

3. Pour des informations supplémentaires sur les initiatives des États-Unis, voir "United States Case Study: Successful Public and Private Sector Initiatives Fostering the Growth of Women's Business Ownership", qui a été présenté à la Conférence 2000, [www.nwbc.gov](http://www.nwbc.gov).

détenues par des femmes, « Uniquely Canada » est une initiative qui cherche à aider les micro-entreprises engagées dans les arts, l'artisanat, la production d'articles à offrir ou la confection de spécialités alimentaires, à développer leur activité, à commercialiser leurs produits et à être compétitives sur le marché mondial (voir le chapitre 2 de ce volume).

### **Implications pour l'action des pouvoirs publics**

Toutes les pratiques exemplaires présentées à la Conférence 2000 soulignent l'importance d'améliorer la circulation de l'information parmi les acteurs concernés et de rapprocher les collectivités publiques, le secteur privé, les ONG et les associations afin de multiplier les possibilités de soutien, d'enseignement et de formation pour les femmes entrepreneurs établies et potentielles, notamment les possibilités d'éducation et de formation tout au long de la vie. Elles mettent également en lumière l'importance des réseaux qui permettent l'échange d'informations et d'expériences et ouvrent des possibilités de tutorat.

Les pouvoirs publics peuvent jouer un rôle dans un certain nombre de domaines<sup>4</sup>. Lorsqu'ils élaborent des conditions cadres à l'intention des petites entreprises, ils peuvent contribuer à l'amélioration de certaines conditions de base nécessaires à l'entrepreneuriat féminin, en fournissant des services de soutien qui permettent une distribution plus équitable des tâches entre hommes et femmes (par exemple garde d'enfants), de façon qu'un plus grand nombre de femmes puissent envisager de lancer et diriger une entreprise en harmonie avec leurs responsabilités familiales.

Ils peuvent accroître le volume et la diffusion d'informations disponibles sur les possibilités qu'offre l'entrepreneuriat par le biais des circuits officiels et encourager l'utilisation de ces informations comme outil de relations publiques et de vulgarisation. Ils peuvent aussi promouvoir des modèles féminins de gestion des micro-entreprises et des PME (y compris des modèles de cogestion) et s'employer à élaborer un ensemble de pratiques exemplaires à partir d'études de cas.

Les pouvoirs publics peuvent faire en sorte que le système d'enseignement serve d'instrument pour modifier les attitudes et les stéréotypes concernant le rôle des hommes et des femmes et aussi à élaborer des cursus qui mettent l'accent sur l'acquisition de compétences en matière d'entreprise, non seulement par le transfert des connaissances formelles, mais aussi en simulant des expériences pratiques grâce à divers mécanismes, notamment les jeux de rôles, l'élaboration de projets, l'évaluation des risques, la délégation des tâches, etc. De cette manière, les pouvoirs publics peuvent contribuer à la création d'une nouvelle génération d'hommes et femmes entrepreneurs qui seront mieux préparés et mieux en mesure de relever les défis liés au démarrage et à la conduite d'une entreprise.

---

4. Voir également l'exposé du Secrétariat de l'OCDE à la fin de la Conférence, Andersson (2000), <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.

## MIEUX CONNAÎTRE L'ENTREPRENARIAT FÉMININ

Une des principales conclusions de la Conférence de 1997 était que l'absence de données et statistiques comparables, à l'échelle nationale et internationale, constituait un obstacle majeur à la recherche et à la formulation des politiques dans le domaine de l'entrepreneuriat féminin et qu'il était donc essentiel de mieux connaître le secteur des entreprises dirigées par les femmes afin de mieux comprendre leurs besoins et d'apporter des solutions. Nos connaissances sont actuellement limitées en ce qui concerne les femmes entrepreneurs : leurs motivations à créer une entreprise, leur expérience professionnelle et leur formation, le profil de leurs entreprises (taille, secteur d'activité), leurs résultats et leur croissance sur une certaine période, etc. Il est indispensable d'améliorer la collecte des données dans ces domaines et de mieux exploiter les données existantes afin de comprendre plus en profondeur les atouts des femmes entrepreneurs, ainsi que les défis qu'elles doivent relever pour créer et développer une entreprise, et afin de bien cerner le champ d'action des pouvoirs publics.

Comme suite à ces recommandations, le Groupe de travail de l'OCDE sur les PME a entrepris un projet comportant deux étapes, pour évaluer les statistiques disponibles sur les femmes dirigeant des PME dans les pays de l'OCDE et faciliter le développement d'autres statistiques sur ce thème. Les résultats obtenus à ce jour ont été présentés dans le document « Mieux connaître l'entrepreneuriat féminin » (OCDE, 2000*b*).

A l'occasion de la conférence, le besoins de mieux comprendre l'entrepreneuriat féminin est un thème qui est revenu souvent et qui, comme l'ont abondamment reconnu tous les participants aux divers ateliers et séances plénières, c'est une question d'importance primordiale. Les débats ont été articulés autour de deux aspects de la question : dresser le bilan des connaissances actuelles à partir des informations disponibles et chercher à relever le défi de la collecte de données statistiques sur les entreprises dirigées par les femmes.

### Évolutions récentes

A l'heure actuelle, on estime à seulement 28 % la part des femmes entrepreneurs dans le nombre total d'entrepreneurs pour l'ensemble des pays de l'OCDE. Cependant, cette estimation masque des différences très marquées entre les pays et dans le temps. De nombreux pays ont enregistré un accroissement marqué de la part des femmes entrepreneurs par rapport au nombre total d'entrepreneurs au cours de la période 1970-99. En outre, l'augmentation des entreprises dirigées par des femmes se caractérise par des variations cycliques, des périodes de déclin au début des années 70 et 90 ayant été suivies de périodes d'accélération dans les années 80 et à la fin des années 90. En outre, depuis 1995, la création d'entreprises en général a été stimulée par les TIC et par la croissance du secteur des services et du secteur technologique et les femmes entrepreneurs ont tiré parti de ces phénomènes spécifiques à la « nouvelle économie » pour démarrer des entreprises. L'accroissement de la part des femmes entrepreneurs au Canada, aux États-Unis et en Islande pendant la seconde moitié des années 90 mérite en particulier d'être souligné.

Au cours de ces dernières années, les statistiques ventilées par sexe et l'analyse des questions concernant les femmes sont devenues plus fréquentes. L'édition 2000 du *Global Entrepreneurship*

*Monitor* (GEM) a été publiée peu avant la Conférence 2000 [Trish Costello, États-Unis, Atelier 4]. Une initiative de recherche conjointe, lancée en 1997 et exécutée par le Babson College et la London School of Business, avec le concours du Kauffman Center for Entrepreneurial Leadership, est l'une des premières publications internationales qui examinent les tendances de l'entrepreneuriat et leurs liens avec la croissance nationale en prenant en compte les différences entre les sexes.

D'après l'enquête effectuée récemment par GEM sur 21 pays, le rapport entre les créations d'entreprises détenues par des femmes et les créations d'entreprises détenues par les hommes est beaucoup plus élevé dans les pays qui enregistrent le taux de nouveaux entrepreneurs le plus élevé. Par ailleurs, les pays Membres de l'OCDE enregistrant les taux de croissance économique les plus élevés, notamment les États-Unis, l'Australie, le Canada, la Corée, l'Espagne et la Norvège, affichent aussi les niveaux d'entrepreneuriat féminin les plus élevés. Néanmoins, un lien direct entre ces deux phénomènes n'a pas été clairement établi et d'autres recherches sont nécessaires pour déterminer s'il existe une relation de cause à effet et, si oui, la direction de la causalité. Malgré des taux plus élevés de création d'entreprises détenues par les femmes dans certains pays, le bilan général de la sous-représentation des femmes par rapport au nombre total d'entrepreneurs se maintient pour les 21 pays (pays Membres et non membres de l'OCDE) qui faisaient l'objet de l'étude (Reynolds *et al.*, 2000). D'après les résultats d'autres travaux menés par le Kauffman Center, si les entreprises dirigées par les femmes grandissent plus lentement que les entreprises dirigées par les hommes, elles tendent à rester en activité plus longtemps et remboursent mieux leurs dettes.

Ces résultats concordent avec les recherches réalisées par la National Foundation for Women Business Owners (NFWBO), qui constatent que les entreprises dirigées par les femmes sont représentées, pour la majorité, par des sociétés de prestation de services de petite taille et relativement récentes. Dans le cadre de comparaisons internationales, si de nombreuses entreprises dirigées par les femmes se caractérisent par un profil démographique analogue, en particulier pour ce qui est de l'âge et du niveau d'études, les grandes différences économiques et politiques (à savoir les conditions macroéconomiques, les différences structurelles) entre les pays peuvent avoir une incidence sur la façon dont sont perçus certains aspects ayant trait aux femmes entrepreneurs [Julie Weeks, États-Unis, Atelier 4] (voir le chapitre 3 de ce volume).

A la conférence de 1997, des éléments d'information fort importants avaient été échangés pour mieux connaître l'entrepreneuriat féminin. A bien des égards, les discussions d'aujourd'hui font avancer ce programme, examinant plus en profondeur des questions essentielles, et essayant en particulier de décrire le profil des femmes entrepreneurs tel que nous le connaissons à la fin de 2000. Il ne faut pas se limiter au simple recensement des femmes entrepreneurs ou à la rhétorique et aux témoignages anecdotiques qui dominent encore le débat dans de nombreux pays.... Nous avons besoin de nous informer beaucoup plus sur les femmes entrepreneurs et de savoir qui elles sont, ce qu'elles font, leur formation et leur expérience, leurs caractéristiques et leurs motivations, et les types de problèmes auxquels elles se heurtent dans leur activité. Nous avons besoin de nous informer beaucoup plus sur leurs entreprises, en particulier sur la croissance et le nombre d'entreprises dirigées par les femmes, sur les emplois qu'elles créent et les recettes qu'elles réalisent pour leur économie nationale, mais aussi pour leur ménage. [Gerry Finnegan, OIT, Atelier 4]

Beaucoup de questions, à propos des femmes, à propos des statistiques, à propos des analyses autour des femmes chefs d'entreprises sont posées. On sait que c'est une demande très importante, pour conduire l'accompagnement, les programmes d'action, décider des financements publics, on sait aussi que c'est essentiel pour faciliter l'accès des femmes à l'entrepreneuriat et pour la pérennité et le développement de leur entreprise. [André Letowski, France, Atelier 4]

Sur le plan de la collecte de données, les petites entreprises et le rôle des femmes dans l'économie ont gagné en importance ces dernières années, entraînant un accroissement des besoins en informations statistiques pertinentes. Au cours des débats de la Conférence 2000, les participants ont réitéré la nécessité de recueillir régulièrement des statistiques normalisées et homogènes sur les entreprises, avec une répartition entre femmes et hommes, et ont souligné l'importance de telles

statistiques pour concevoir des politiques adaptées et pour améliorer les conditions générales dans lesquelles les femmes entrepreneurs exercent leur activité.

Comme on l'a également souligné, il ne suffit pas d'obtenir des données ; il faut les diffuser afin d'attirer l'attention des acteurs concernés sur le rôle précieux que les entreprises dirigées par les femmes jouent dans l'économie et la société, et afin de contribuer à l'élimination de certains obstacles auxquelles les femmes entrepreneurs continuent de se heurter. Comme *Kay Koplovitz [États-Unis, Atelier 4]* l'a fait remarquer, la recherche et l'information peuvent être des instruments très utiles de développement des marchés à l'intention des femmes entrepreneurs, ce qui a été démontré en particulier dans le domaine du financement, où les recherches effectuées par les pouvoirs publics, les associations et les banques ont révélé que les femmes étaient des emprunteurs plus solvables que les hommes (voir plus loin). Les statistiques montrent également que les femmes chefs d'entreprise constituent une proportion élevée et croissante de la population qui utilise l'Internet, et cette information a sensibilisé les milieux d'affaires à la puissance commerciale des femmes. Ces exemples soulignent toute l'importance d'une diffusion stratégique des résultats des recherches aux parties concernées.

Ce qui importe avant tout, ce sont les données et les statistiques. Comme nous l'avons appris dans bien des pays, sans informations ni statistiques, les femmes entrepreneurs sont invisibles. Aux États-Unis, les statistiques de la *National Foundation for Women Business Owners...* ont ouvert de nombreuses portes : des relations avec les pouvoirs publics qui nous ont pris au sérieux parce que nous pouvions créer des emplois ; des relations avec les sociétés qui ont soudainement pris conscience que nous représentions réellement un marché important, et des relations avec les banques qui ont pris conscience que nous constituions pour elles un marché énorme, porteur et fidèle. [*Virginia Littlejohn, États-Unis, Séance plénière de clôture*]

## Les femmes entrepreneurs au 21ème siècle

Les entreprises détenues par les femmes commencent à se diversifier et leur nombre augmente dans tous les secteurs d'activité, notamment la technologie, les télécommunications, la santé, l'enseignement, la vente au détail, etc. Leur croissance est particulièrement notable dans les secteurs qui n'étaient pas traditionnellement concernés, notamment la construction et l'immobilier. Les participants à la conférence ont échangé les résultats de nombreuses études réalisées dans différentes régions du monde ; ces études ont révélé la richesse et la diversité des femmes entrepreneurs, sur le plan national et international.

Au Mexique, par exemple, les femmes jouent un grand rôle dans la création d'entreprises et elles possèdent à l'heure actuelle plus de 30 % des entreprises du pays. Si elles sont fort actives dans les secteurs des services et de la vente au détail, leur présence ne se limite plus à ces secteurs d'activité traditionnelle (tableau 2) [*Gina Zabludovsky, Mexique, Atelier 4*].

**Tableau 2. Employeurs de sexe masculin et féminin par secteur d'activité, Mexique**  
En pourcentage

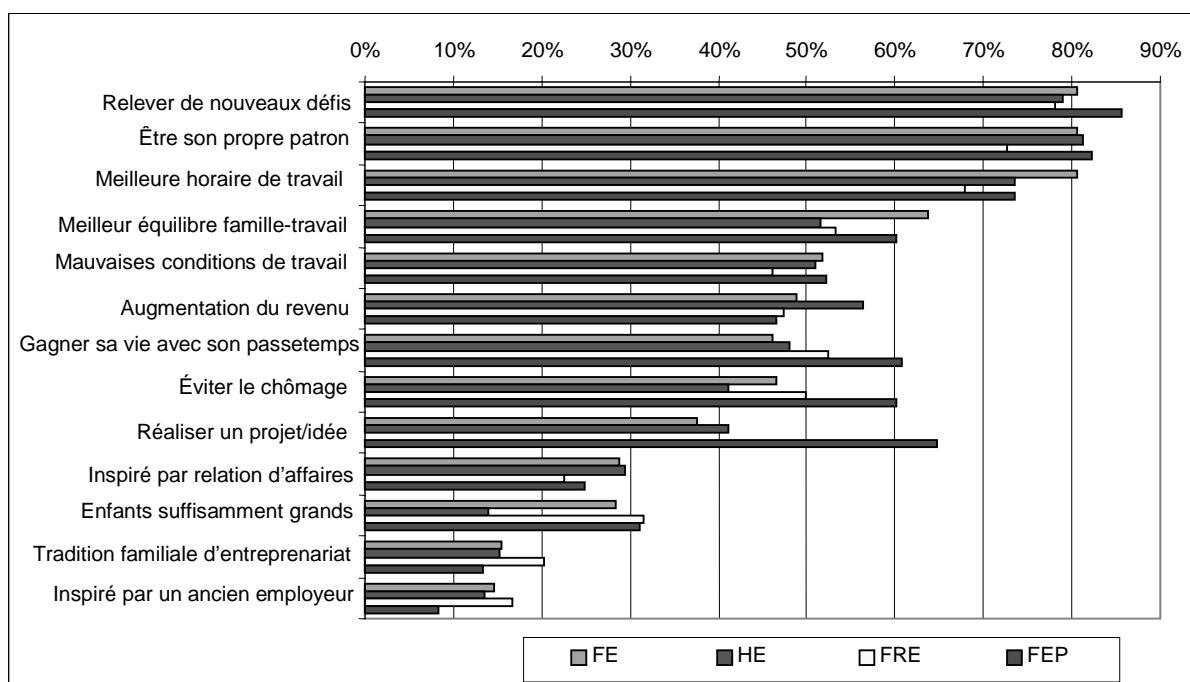
Secteur d'activité	1995		1998	
	Hommes	Femmes	Hommes	Femmes
Agriculture et élevage	99.0	1.0	97.0	3.0
Industries extractives et production pétrolière	100.0	0.0	100.0	0.0
Industries manufacturières	92.4	7.6	87.5	12.5
Construction	99.8	0.2	93.8	6.2
Commerce	79.7	20.3	79.4	20.6
Services	88.6	11.4	84.9	15.1

Source: D'après Zabludovsky, 2000.



Au Danemark, les entreprises détenues par les femmes représentent 25 % du total des entreprises, mais les femmes possèdent moins de 10 % des entreprises de technologies de pointe de création récente. Une étude danoise, réalisée à la suite de la Conférence de 1997, ayant pour but d'examiner les motivations des femmes entrepreneurs et les obstacles auxquels elles se heurtent avant, pendant et après le démarrage de leur entreprise, révèle que, s'il existe de nombreuses similitudes entre les femmes et les hommes entrepreneurs, il y a aussi des différences, en particulier pour ce qui est des motivations (figure 3).<sup>5</sup> Étant donné que les motivations des femmes entrepreneurs sont souvent le désir de souplesse et d'une plus grande harmonie entre les responsabilités professionnelles et familiales, la croissance plus lente des entreprises détenues par des femmes peut être un choix délibéré, plutôt qu'une « incapacité » de se développer. Si tel est le cas, les indicateurs habituels du succès (par exemple en termes de croissance) peuvent s'avérer des critères mal adaptés à certaines entreprises dirigées par les femmes [Kent Nielsen, Denmark, Atelier 4].

**Figure 3. Motivations pour la création ou la reprise d'une entreprise, Danemark**



Note : FE – femmes entrepreneurs ; HE – hommes entrepreneurs ; FRE – femmes qui ont repris une entreprise ; FEP – femmes entrepreneurs potentielles.

Source : Kjeldsen et Nielsen, 2000.

En France, en revanche, une étude effectuée pour le compte du Service des droits des femmes, constate que la motivation principale d'un grand nombre de femmes pour la création d'une entreprise n'est pas le désir d'équilibrer leur vie professionnelle et familiale, mais la recherche de leur indépendance personnelle et professionnelle. L'étude constate aussi qu'elles sont souvent issues de familles où l'entrepreneuriat est la tradition (parent, frère ou sœur entrepreneur). Cette étude, qui cherchait à mieux comprendre l'accès des femmes gestionnaires et entrepreneurs à la prise de décision économique, conclut qu'il existe quatre grandes catégories d'entreprises dirigées par les femmes en

5. Le rapport complet, intitulé *Women Entrepreneurs Now and in the Future* peut être téléchargé sur le site Web de l'Agence danoise pour le commerce et l'industrie, [www.efs.dk/publikationer/d.html](http://www.efs.dk/publikationer/d.html).

France : les nouvelles entreprises, les reprises, les entreprises héritées et les grandes sociétés dont la gestion par les femmes est le résultat de promotions internes. *Annie Fouquet [France, Atelier 4]* a souligné le besoin de prendre en compte la diversité des femmes chefs d'entreprise dans les travaux de recherche et la conception de politiques ciblées.

A Madagascar, la proportion des entreprises dirigées par des femmes atteint un des niveaux les plus élevés au monde, car près de 40 % des entreprises ont été créées et sont dirigées par des femmes. Selon *Elyett Rasendratsirofo [Madagascar, Atelier 4]*, il y a deux générations de femmes entrepreneurs. La première est celle des femmes qui ont créé une entreprise il y a environ dix ans, dans le contexte de la libéralisation économique. Ces femmes étaient instruites et se sont lancées souvent dans la création d'une entreprise une fois qu'elles n'obtenaient plus d'avancement. La deuxième est celle des femmes qui ont démarré une activité dans les cinq dernières années, comme moyen de subvenir à leurs besoins dans le contexte du ralentissement de l'économie, de l'augmentation de la pauvreté et de la désintégration de l'unité familiale traditionnelle.

En Hongrie, de nombreuses femmes semblent avoir créé une entreprise pour réagir au taux élevé de femmes au chômage, malgré leur niveau d'études supérieur à celui de leurs homologues masculins. D'après *Anikó Soltész [Hongrie, Atelier 4]*, l'environnement général des affaires, avec de lourdes charges administratives et fiscales, conduit un grand nombre de femmes entrepreneurs, en particulier celles qui ont connu le chômage de longue durée, à travailler dans le secteur informel. En Hongrie, comme dans d'autres anciens pays communistes, les indicateurs traditionnels du succès de l'entreprise, tels que la croissance du chiffre d'affaires et des effectifs, doivent être corrigés à cause des conditions macroéconomiques difficiles et de la distinction très ténue entre vie professionnelle et vie familiale. Par exemple, les femmes entrepreneurs font profiter leur famille de leur « réussite » professionnelle en finançant l'amélioration de leur logement, ou en achetant une voiture, etc.

Comme l'ont bien montré les débats qui ont eu lieu à la Conférence 2000, l'entrepreneuriat féminin a plusieurs visages. Les caractéristiques et le profil démographique des femmes entrepreneurs et de leurs entreprises, les motivations qui président à la création d'entreprise et les critères de succès semblent varier largement au sein d'un même pays et entre pays. Les participants ont donc estimé qu'il était indispensable de mieux cerner ces aspects en recueillant des données et des statistiques sur les entreprises détenues par les femmes.

## **Questions statistiques**

Il se dégage de la majorité des études réalisées à ce jour que la population de femmes entrepreneurs est extrêmement hétérogène. Si certains segments de la population des femmes entrepreneurs sont bien connus, d'autres le sont beaucoup moins ; c'est pourquoi il est important d'éviter les généralisations reposant sur les caractéristiques de groupes spécifiques.

## **Concepts et indicateurs**

Les participants sont convenus que la clarification et l'harmonisation de plusieurs questions ayant trait aux concepts et indicateurs étaient une condition préalable indispensable à l'obtention de statistiques précises et comparables au niveau international. Il importe de s'entendre sur les définitions clés, par exemple la définition des micro-entreprises et des PME, ainsi que sur les éléments qui constituent l'entrepreneuriat et la propriété de l'entreprise. Il est également essentiel de suivre le démarrage et le développement des entreprises détenues par les femmes pendant une certaine période, par le biais d'études longitudinales, et d'effectuer l'analyse par rapport à un groupe de référence plutôt qu'isolément (OCDE, 2000b, et le chapitre 4 de ce volume).

*Mary Barrett [Australie, Atelier 4]* a mis en évidence un certain nombre d'obstacles à la collecte de données fiables et opérationnelles. Outre l'insuffisance des sources de données, en particulier pour les groupes les moins accessibles (par exemple les femmes exerçant leur activité à domicile ou vivant dans des zones excentrées), les données existantes sont souvent plutôt descriptives qu'analytiques. Elles font aussi souvent l'objet d'un biais sectoriel, la majorité des données disponibles concernant davantage le secteur manufacturier que les services. Des problèmes se posent pour les possibilités de comparaison régionale et internationale, en raison de différences dans le champ, la fréquence et les méthodes de collecte des données. Il est également très coûteux et très long d'obtenir des données exhaustives et les ressources nécessaires sont souvent insuffisantes. Enfin, les participants sont d'avis que les sources actuelles ne fournissent qu'une représentation limitée de la contribution des femmes entrepreneurs à l'économie et à la société, tant sur le plan quantitatif (en unités monétaires) que sur le plan qualitatif (en ressources humaines, services à la clientèle et contributions plus générales à la collectivité).

### *Efforts en cours pour la collecte de données*

S'il est vrai que les indicateurs sensibles aux disparités entre les sexes en sont toujours aux phases préliminaires de développement et que de nombreuses études ont été réalisées surtout de manière ponctuelle, des efforts sont actuellement déployés pour modifier les normes, concepts et méthodes à l'échelle internationale afin de mieux traduire les disparités entre les sexes. Au cours des dernières années, plusieurs initiatives nationales ont été lancées pour améliorer le champ des informations statistiques concernant les femmes entrepreneurs à la tête de PME, dont certains résultats ont été présentés plus haut.

En 1998, quatre pays nordiques (Danemark, Finlande, Islande et Suède) ont entrepris un projet conjoint afin de compiler les données disponibles réparties par sexe sur les micro-entreprises et les PME – comment les données sont recueillies, dans quelle mesure elles sont comparables – afin de clarifier et d'harmoniser les définitions. Le projet vise aussi à identifier les lacunes dans la collecte des données, à déterminer les pratiques exemplaires et à fournir un aperçu général de la situation actuelle de l'entrepreneuriat féminin dans ces pays [*Paula Kyrö, Finlande, Atelier 4*].

Au Danemark, des efforts sont en cours depuis le début des années 90 pour améliorer les statistiques longitudinales disponibles sur l'entrepreneuriat et les utiliser comme outil d'information des pouvoirs publics. L'approche danoise s'articule autour de trois types d'indicateurs : les indicateurs liés à l'entreprise (par exemple, secteur d'activité, taille), les indicateurs liés à l'entrepreneur (par exemple âge, situation de famille) et les indicateurs liés à la survie de l'entreprise (s'appuyant sur un modèle cherchant à déterminer les caractéristiques de survie les plus importantes). Tous ces indicateurs peuvent être examinés par sexe, afin de savoir quels sont ceux qui sont les plus sensibles aux différences entre les hommes et les femmes [*Peter Bøegh Nielsen, Danemark, Atelier 4*] (voir le chapitre 5 de ce volume).

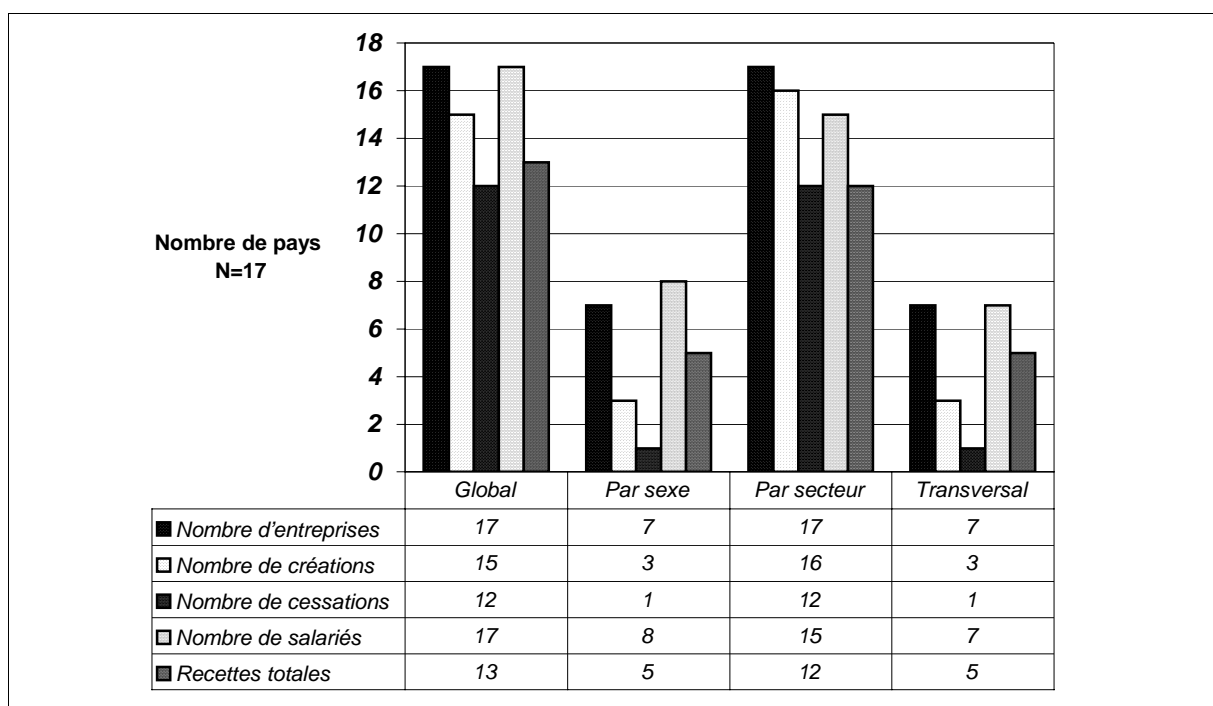
Aux États-Unis, un partenariat entre secteurs public et privé a été mis sur pied pour mieux comprendre le processus de création d'entreprises. L'Entrepreneurship Research Consortium (ERC) est une alliance stratégique de 30 organisations localisées dans tout le pays, notamment des universités, la *Small Business Administration*, des associations et des sociétés privées. Une équipe spécialisée dans les études de marché a été engagée pour conduire une enquête nationale à partir d'interviews téléphoniques de personnes sélectionnées de manière aléatoire et de questionnaires adressés par courrier, avec contacts de suivi. Selon *Patricia Greene [États-Unis, Atelier 4]*, la recherche d'un consensus, parmi les intéressés, sur les thèmes d'étude à privilégier a été délicate, mais extrêmement fructueuse. L'ERC comprend à l'heure actuelle onze organisations étrangères affiliées qui ont entrepris des études similaires.

Comme déjà mentionné, l'OCDE s'efforce d'améliorer la base de connaissances sur l'entrepreneuriat féminin. Dans le prolongement de la Conférence de 1997, l'OCDE a lancé un projet en deux étapes visant à recueillir des statistiques sur l'entrepreneuriat féminin. Pour la première étape, un bref questionnaire a été envoyé aux pays Membres pour rassembler des informations préliminaires sur les données disponibles. L'enquête était destinée à déterminer si les pays recueillaient ou non des données sur une série de variables relatives aux entreprises (c'est-à-dire, nombre total d'entreprises, créations et cessations d'activité, effectif total et total des recettes ou des ventes), réparties par sexe du propriétaire de l'entreprise et/ou par secteur d'activité. En outre, il était demandé dans le questionnaire de signaler toutes les autres informations pertinentes rassemblées dans d'autres enquêtes ponctuelles ou à l'occasion de travaux réguliers de collecte de données [Günseli Baygan, OCDE, Atelier 4].

Les 17 pays qui ont répondu à l'enquête disposaient de données globales sur un jeu de variables complet concernant les entreprises et huit d'entre eux disposaient au moins d'une variable avec répartition par sexe des propriétaires d'entreprise (figure 4). Néanmoins, les sources de ces données [enquêtes sur l'emploi réalisé auprès des ménages, recensement des entreprises, statistiques relatives à la taxe sur la valeur ajoutée (TVA), registres de commerce] varient considérablement d'un pays à l'autre, de même que les méthodes de collecte des données, la fréquence, le champ couvert, la cohérence et la fonction de ces études statistiques.

**Figure 4. Disponibilité des données sur les entreprises<sup>1</sup>**

Graphique récapitulatif



Note : Ce graphique récapitule les résultats de l'enquête. Par exemple, au niveau global, tous les pays (N=17) ont indiqué la disponibilité de données sur le nombre d'entreprises, mais deux pays seulement sur 17 pouvaient fournir des données sur le nombre de cessations d'activité ventilées suivant le sexe. Les pays couverts sont : Australie, Autriche, République tchèque, Danemark, France, Allemagne, Italie, Corée, Mexique, Pays-Bas, Norvège, Espagne, Suède, Suisse, Turquie, Royaume-Uni et États-Unis.

1. Les séries de données couvrent des périodes différentes d'un pays à l'autre. En ce qui concerne la disponibilité des données annuelles par pays, voir OCDE, 2000b.

Source : OECD.

Dans le cadre de la deuxième étape du projet, l'OCDE organisera en novembre 2001 un atelier sur la démographie des entreprises. L'atelier devrait fournir des informations et faciliter le débat sur les pratiques actuelles, et aussi mettre en évidence les problèmes que pose la collecte de statistiques au niveau des entreprises, en réunissant les fournisseurs de données et les utilisateurs finals de ces données. Le thème central de l'atelier sera le taux de création et de cessation d'activité des entreprises ; cependant, un débat spécifique sur les femmes entrepreneurs est envisagé afin d'examiner les créations d'entreprises sous l'angle des disparités entre hommes et femmes.

### **Implications pour l'action des pouvoirs publics**

Comme en 1997, les participants à la Conférence 2000 ont fortement souligné l'importance d'acquérir une meilleure connaissance des entreprises dirigées par des femmes et ont renouvelé leur appel pour que les gouvernements et les services statistiques des pays Membres et non membres de l'OCDE accélèrent les efforts de collecte systématique et normalisée de données sur les entreprises, ventilées par sexe, qui puissent être comparées à l'échelle internationale.

Dans ce contexte, il a été jugé indispensable de prendre des dispositions pour harmoniser les définitions. Il a aussi été considéré comme important d'améliorer le champ et la couverture des informations sur les PME dans un certain nombre de domaines : le profil démographique des propriétaires d'entreprise (par exemple âge, niveau de formation et expérience professionnelle, situation de famille, sexe) ; les performances de l'entreprise sur une certaine période de temps ; les informations concernant les actifs incorporels et la mesure de ces actifs ; la participation des entreprises détenues par des femmes au commerce international, y compris le commerce des services ; des enquêtes qualitatives axées sur les caractéristiques spécifiques des femmes entrepreneurs. L'OCDE a été encouragée à adopter un rôle actif de direction et de coordination dans ces efforts de collecte de données.

Les pouvoirs publics ont un rôle important à jouer dans l'analyse et l'utilisation des informations disponibles pour concevoir des politiques efficaces destinées à promouvoir l'entrepreneuriat féminin et prendre en compte la diversité des femmes entrepreneurs et les différents défis qu'elles doivent relever. Les pouvoirs publics peuvent exploiter les connaissances actuelles à des fins de sensibilisation (par exemple des institutions financières) et d'action auprès des femmes entrepreneurs potentielles.

## LE FINANCEMENT DES ENTREPRISES DIRIGÉES PAR DES FEMMES

Le financement est l'un des principaux éléments du succès de la création et de l'exploitation d'une entreprise. Une préoccupation souvent évoquée, chez les femmes entrepreneurs, est de disposer d'un capital de démarrage suffisant, de source extérieure le cas échéant. Une des recommandations principales de la Conférence de 1997 était qu'il était nécessaire de poursuivre les travaux dans ce domaine, afin de sensibiliser davantage l'opinion publique et de faciliter l'élimination des obstacles auxquels les femmes se heurtaient. C'est dans ce contexte que l'OCDE a lancé en 1998, sous les auspices du Groupe de travail sur les PME, une étude sur les instruments financiers à l'intention des femmes entrepreneurs. Les résultats ont été présentés dans « Le financement des entreprises dirigées par les femmes » (OCDE, 2000a). Le financement est resté un des thèmes principaux de la 2ème Conférence de l'OCDE.

Les débats à la conférence ont été centrés sur les divers types de financement actuellement à la disposition des femmes entrepreneurs : le financement par l'emprunt, tel que les prêts bancaires traditionnels et le micro-crédit ; et le financement sur fonds propres, sous la forme à la fois de capital-risque et d'investissement par des « investisseurs-tuteurs ». Les débats ont aussi porté sur les divers moyens de faciliter l'accès à ces types de financement. Ils ont mis l'accent sur les besoins de formation et de sensibilisation des agents des institutions financières et des femmes entrepreneurs et sur l'échange de pratiques exemplaires entre les pays développés et en développement. Dans ce contexte, un certain nombre d'études de cas ont été présentées.

### Évolutions récentes

Depuis la Conférence de 1997, des progrès considérables semblent avoir été réalisés dans un certain nombre de pays pour supprimer les obstacles auxquels se heurtaient les femmes entrepreneurs pour le crédit, et ce souvent grâce à des partenariats entre les secteurs public et privé et des ONG et associations. Cependant, bon nombre de femmes continuent de se heurter à des difficultés pour obtenir un financement, en particulier pendant la phase de démarrage d'une entreprise, car les motivations différentes qui président à la création d'une entreprise par une femme (par exemple le besoin de subvenir à leurs besoins de base, l'ambition personnelle et professionnelle, etc.) peuvent avoir une incidence sur leur accès au financement.

L'utilisation croissante d'Internet pour les transactions interentreprises et les transactions entreprise-consommateurs offre aux femmes entrepreneurs des possibilités non négligeables de financer leur activité. La majorité des banques proposent désormais des offres de crédit en ligne, ce qui peut avoir des conséquences pour les femmes entrepreneurs en ce sens que cette méthode réduit le risque de discrimination par le sexe pendant l'examen des dossiers. Il est permis de penser que les femmes entrepreneurs sont plus portées à utiliser les services bancaires en ligne que leurs homologues masculins. Dans plusieurs pays, la proportion de transactions bancaires en ligne opérées par les femmes pour les besoins de leur entreprise ne cesse d'augmenter.

L'environnement commercial général exerce une influence marquée sur le niveau d'entreprenariat et les possibilités de financement pour les PME. Un contexte propice de politique

économique facilite considérablement l'équilibrage de l'offre et de la demande ; d'un autre côté, des régimes administratifs et réglementaires pesants peuvent largement entraver l'apport de financements pour répondre aux besoins des entrepreneurs en général, et des femmes entrepreneurs en particulier. Pour promouvoir des conditions favorables à l'entrepreneuriat et à son financement, il est nécessaire de disposer de mécanismes simplifiés pour la création d'une entreprise, de réglementations claires et précises et de procédures bien adaptées et, enfin, d'une taxation avantageuse des plus-values. De nombreux gouvernements ont essayé d'alléger la charge administrative et fiscale pesant sur les petites entreprises.

Néanmoins, malgré les efforts des pouvoirs publics, les caractéristiques de nombreuses entreprises dirigées par des femmes (petites et micro-entreprises dans les secteurs des services et de la vente au détail) et le manque d'informations fournies par les intermédiaires financiers et les femmes entrepreneurs continuent, dans certains cas, d'entraver l'accès aux moyens de financement. En outre, des obstacles spécifiques à leur sexe peuvent aggraver les difficultés auxquelles les femmes entrepreneurs doivent faire face pour accéder au financement. Ces difficultés, qui sont spécifiques aux femmes, peuvent s'expliquer par un mode de pensée non conventionnel, les valeurs sociales et culturelles, les responsabilités familiales, un manque de compétences en gestion et l'insuffisance de l'apport personnel nécessaire à la création de l'entreprise ou à la constitution d'une garantie. D'après *Rona Feit [États-Unis, Atelier 3]*, un grand nombre de femmes disposent toujours de très peu de biens ; il faut mieux faire respecter leurs droits financiers, et aussi faciliter leur accès aux ressources sociales et communautaires afin que l'entrepreneuriat puisse être une véritable option pour elles.

### *Le financement bancaire*

Le financement bancaire traditionnel demeure la source de financement la plus couramment recherchée par les femmes entrepreneurs. Et si de nouvelles sources de financement commencent à être mises au point, les instruments bancaires continuent de prédominer sur le marché des capitaux, en particulier en Europe et au Japon. Les prêts bancaires et les ouvertures de crédit subviennent aux insuffisances de capitaux et répondent aux besoins des femmes sous plusieurs formes, notamment en leur permettant de réaliser des économies d'échelle par l'achat en gros ou d'éviter les problèmes dus à un manque de liquidité. En outre, le crédit permet d'engager de nouveaux investissements sinon irréalisables, contribuant ainsi à l'expansion des activités de l'entreprise et à des niveaux de croissance plus élevés.

Dans plusieurs pays, les banques se préoccupent de plus en plus de fournir aux femmes entrepreneurs des services financiers (et connexes) pour répondre à leurs besoins de financement, soit en raison des pressions dont elles font l'objet pour traiter plus favorablement les demandes de crédit des femmes, soit par souci d'exploiter de nouveaux marchés très porteurs. En effet, on constate que les institutions financières ciblent de plus en plus la clientèle des femmes entrepreneurs en raison de leur nombre et de la croissance potentielle de ce marché. Dans presque tous les cas, ces banques ont mené leurs propres recherches pour s'informer sur les entreprises dirigées par les femmes, leurs performances en tant qu'emprunteurs et leurs besoins en services financiers. Ces initiatives indiquent que de profondes adaptations aux besoins du marché sont en passe d'améliorer spontanément les possibilités financières qui s'offrent à de nombreuses femmes entrepreneurs.

L'élimination des stéréotypes et des préjugés à l'égard des capacités et des caractéristiques des femmes qui se lancent dans l'activité d'entreprise est essentielle du point de vue de l'accès au financement. Afin d'effectuer un changement positif des attitudes à l'égard des femmes entrepreneurs, il est indispensable de promouvoir la formation et la sensibilisation du personnel des institutions financières, des femmes entrepreneurs et de la société dans son ensemble [*Amanda Ellis, Australie, Atelier 3*]. L'éducation et la formation en vue de sensibiliser le personnel bancaire à tous les niveaux à

ces questions sont essentielles pour assurer le traitement équitable de la clientèle féminine, car il semble que les femmes chefs d'entreprise passent à l'heure actuelle un temps considérable à informer les banquiers sur leur entreprise et leurs besoins de financement. D'un autre côté, les pouvoirs publics, les banques et les associations peuvent faire beaucoup pour informer les femmes entrepreneurs sur toutes les options de financement qui s'offrent à elles et sur les moyens de mieux évaluer leurs besoins en matière de financement. A cet égard, le tutorat et le recours à des modèles féminins positifs peuvent être extrêmement utiles. En Australie et dans d'autres pays Membres de l'OCDE, un certain nombre d'initiatives publiques et privées ont été lancées dans ce sens.

Les résultats concrets de ces efforts déployés par les banques ont été confirmés à la Conférence 2000. Dans le cadre de la mise en œuvre des recommandations de la Conférence de 1997, quatre banques internationales ont annoncé la création d'une Alliance mondiale de banques pour répondre aux besoins des femmes entrepreneurs et partager les pratiques exemplaires. La Bank of Ireland, la FleetBoston Financial Corporation des États-Unis, la Banque Royale du Canada et la Westpac Banking Corporation d'Australie ont créé l'Alliance et elles inviteront à l'avenir d'autres banques à s'y joindre. Chacune de ces banques a déjà mis au point un jeu de paramètres de pratiques exemplaires pour la prestation de services financiers aux femmes d'affaires et leur intention est à présent de mettre en commun cette expertise afin d'améliorer encore les services qu'elles offrent. On peut espérer que cette initiative encouragera d'autres banques partout dans le monde à s'intéresser davantage au segment de marché que constituent les femmes entrepreneurs.

#### **Cibler le marché des femmes entrepreneurs : l'optique des banquiers**

La liberté économique est une condition indispensable à la liberté sociale ... Il n'y a pas de doute que le secteur des services financiers a un rôle essentiel à jouer pour soutenir et encourager les femmes entrepreneurs, au-delà du simple apport de financements. Ce soutien suppose aussi la résolution des problèmes, une plus large consultation et une collaboration plus étroite et, cela va sans dire, une meilleure écoute.... Lors de la Conférence de l'OCDE de 1997 sur les femmes entrepreneurs, on nous a affirmé qu'il était nécessaire de prendre des initiatives proactives. Trois ans plus tard, les résultats que nous avons enregistrés dans ce domaine sont considérables. Notre part du marché s'est élargie – une entreprise féminine sur trois traite avec nous au Canada... et le niveau de satisfaction de notre clientèle de femmes entrepreneurs est plus élevé que pour notre population générale de PME. **[Betty Wood, Banque Royale du Canada, Atelier 3]**

C'est une situation doublement gagnante. Les femmes d'affaires seront mieux informées des sources de financement, sauront mieux comment présenter le dossier de leur entreprise, et connaîtront mieux l'optique des banquiers – elles comprendront mieux leur point de vue... Pour nous, banquiers, nous y gagnerons en ce sens que notre soutien aux femmes sera rentable, nous gagnerons des clientes fidèles... et nous comprendrons mieux les marchés où elles opèrent. **[Angela Leigh-Doyle, Bank of Ireland, Atelier 3]**

**Etta Carignani [Italie, Atelier 3]** a fourni un exemple de partenariat public/privé/associatif visant à améliorer l'accès des femmes au financement. Le Projet de l'entreprenariat féminin (W.E.PRO) est un projet européen destiné à sensibiliser davantage aux besoins de financement des femmes entrepreneurs et à rapprocher les institutions financières et les femmes entrepreneurs. Ce projet est le résultat d'une opération conjointe entre une banque italienne, UniCredito Italiano SpA, et une association de femmes entrepreneurs (AIDDA), financée par le ministère italien pour l'Égalité des chances et l'Union européenne.

#### **Le micro-financement**

Les participants à la Conférence se sont montrés très en faveur des formules de micro-financement, qui sont ciblées sur les petites et micro-entreprises et consistent à accorder des micro-



prêts et d'autres services financiers, souvent à des conditions différentes (et plus souples) que celles des banques classiques.<sup>6</sup> Au cours de ces dernières années, ces formules ont bénéficié d'un soutien croissant de la part des gouvernements, des organisations internationales et des ONG qui y ont vu un moyen de combler certaines lacunes des services financiers à l'intention des petites entreprises et qui ont reconnu en particulier leur efficacité à l'égard des entreprises dirigées par les femmes.

Les stratégies de micro-financement contribuent à lever certains de ces obstacles par le biais de divers mécanismes et peuvent par conséquent être une solution viable aux problèmes de financement des femmes. Les programmes de micro-financement répondent aux besoins des petites entreprises en leur donnant la possibilité de souscrire un petit emprunt. Les conditions de remboursement de ces micro-prêts sont souvent plus souples que celles des prêts des banques classiques, tant pour ce qui est des délais de remboursement (versements fréquents de petits montants) que des taux d'intérêt.

Une méthode couramment employée par les établissements de micro-financement (EMF) pour pallier la nécessité d'une garantie réside dans la stratégie de prêts collectifs solidaires. Cette stratégie s'est révélée très efficace pour éliminer de nombreux problèmes dus au manque d'informations associés à l'octroi de prêts à des groupes à haut risque. Le groupe s'auto-sélectionne et chaque groupe est solidairement responsable des emprunts de tous les membres ; le contrôle mutuel limite les frais de sélection des banques et a abouti à des taux de défaillance très faibles. L'octroi de prêts selon ce régime de responsabilité solidaire réduit également les coûts d'exécution pour l'établissement créancier, les membres du groupe se chargeant des remboursements puisque leurs emprunts futurs en dépendent. Le recours à ces incitations qui économisent du temps et réduisent les coûts permet aux établissements de micro-financement de servir de nombreux clients qui ne pourraient pas obtenir de crédit dans une banque classique.

En outre, de nombreux programmes de micro-financement (tant collectif qu'individuel) comportent une formation complète (gestion, comptabilité, etc.) à l'intention des emprunteurs et assurent le suivi à intervalles réguliers des prêts octroyés afin de réduire le risque de défaillance. Grâce à ces services supplémentaires, les entrepreneurs sont mieux à même de diriger avec succès leur entreprise et mieux préparés à traiter avec d'autres types d'établissements financiers. Enfin, les clients, en souscrivant à des prêts successifs (souvent pour des montants qui augmentent progressivement) peuvent peu à peu se constituer des antécédents de solvabilité qui leur permettront finalement d'obtenir des crédits auprès des banques classiques.

Si les programmes de micro-financement existent dans de nombreux pays Membres de l'OCDE, il apparaît que les modèles de micro-financement sont plus développés et répandus dans les pays en développement. Les pays Membres de l'OCDE ont beaucoup à apprendre des modèles exemplaires qui ont été mis en place dans différentes régions en développement à travers le monde entier. **Kurt Koenigsfest [Bolivie, Atelier 3]** a fait part de l'expérience de l'établissement Banco Solidario, la première banque commerciale privée à se spécialiser dans le micro-financement, en s'appuyant à la fois sur la stratégie des prêts collectifs solidaires et sur les formules de prêt individuel, dont une forte proportion va aux femmes entrepreneurs (voir le chapitre 6 de ce volume).

Le besoin de coopération internationale afin d'améliorer l'apport de micro-financements, en particulier dans les pays en développement, a aussi été souligné [**Alejandro Ullua de Thuin, Honduras, Atelier 3**].

---

6. Pour l'OCDE, un micro-prêt est inférieur à USD 25 000, mais cette définition peut varier et le montant de nombreux micro-prêts est souvent nettement inférieur.

Les participants ont signalé le lancement par la Banque mondiale des femmes, à la fin 1999, du Réseau mondial pour l'innovation bancaire en micro-financement (GNBI). Ce réseau a pour objectif de rapprocher les grands établissements financiers (banques, coopératives, sociétés financières) et les banques de développement qui cherchent à faire du micro-financement une activité financièrement durable et rentable, afin d'élargir les services financiers dont peuvent bénéficier les entrepreneurs à bas revenu. Les activités de ce réseau comprennent :

- La promotion de la coopération et des échanges d'informations entre les banquiers et les EMF pour adopter et partager des pratiques exemplaires en matière de services financiers rentables à l'intention des entrepreneurs à faible revenu.
- La constitution d'un forum pour la recherche et le développement de produits novateurs dans le domaine du micro-financement.
- L'encouragement de partenariats entre les banques commerciales et les EMF au niveau national, régional et international.
- La mise au point de systèmes de comparaison et d'analyse des performances.

### ***Le financement en fonds propres : capital-risque et placements d'investisseurs-tuteurs***

La fin des années 90 a également connu l'expansion rapide, dans un certain nombre de pays, des marchés d'actions, et plus particulièrement des marchés de capital-risque. Étant donné la nature de bon nombre des entreprises dirigées par les femmes, c'est-à-dire des activités à haut risque faisant appel à des actifs incorporels, le financement sur fonds propres peut être un moyen judicieux de financer les entreprises dirigées par les femmes à divers stades. De plus, les services supplémentaires, tels que l'orientation, le tutorat, les conseils en gestion et le suivi, qui accompagnent le financement sur fonds propres, peuvent se révéler extrêmement précieux pour les femmes qui, souvent, ne disposent pas d'une expérience préalable de la gestion d'une entreprise.

Malgré la croissance rapide du marché du capital-risque en Amérique du Nord et en Europe, il semble que les femmes entrepreneurs bénéficient de moins de 5 % des fonds investis annuellement par des établissements de capital-risque. Ce chiffre est très disproportionné compte tenu du rythme d'augmentation du nombre d'entreprises dirigées par des femmes. L'accès limité des femmes au financement sur fonds propres s'explique notamment par le fait que les femmes entrepreneurs n'ont traditionnellement pas eu accès au monde relativement fermé des gestionnaires de fonds de capital-risque et des investisseurs-tuteurs et que les femmes qui occupaient des postes de haut niveau dans le secteur financier étaient rares [*Teri Cavanagh, États-Unis, Atelier 3*].

Comme *Patty Abramson [États-Unis, Atelier 3]* l'a indiqué, le monde du capital-risque fonctionne d'une manière très similaire aux réseaux d'anciens élèves, la plupart des sociétés qui reçoivent des capitaux à risque ayant été recommandées. C'est parce que les entreprises détenues par des femmes dynamiques éprouvaient des difficultés à se faire entendre des organismes classiques que *Managing Partners* a créé en 1997 le *Women's Growth Capital Fund*, l'une des premières sociétés d'investissement dans les petites entreprises (SBIC) conçues par et pour les femmes (voir le chapitre 7 de ce volume).

Selon *Amy Millman [États-Unis, Atelier 3]*, l'intégration des femmes entrepreneurs et des femmes investisseurs dans les réseaux existants et les initiatives qui les encouragent à former leurs propres réseaux constituent un volet essentiel du soutien à la participation féminine dans l'économie. Springboard 2000, créé sous l'égide du *National Women's Business Council* aux États-Unis, est une expérience de création d'un esprit communautaire destinée à rapprocher les éducateurs, les réseaux, les

établissements financiers, les capital-risqueurs et les investisseurs privés et à favoriser un environnement propice aux entreprises en forte croissance dirigées par les femmes.

### **Springboard 2000, États-Unis**

Sous l'égide du National Women's Business Council, et en collaboration avec des organisations professionnelles de femmes et des entreprises partenaires dans le domaine technologique, Springboard 2000 s'inscrit dans le cadre d'une initiative visant à favoriser l'accès des femmes aux marchés d'actions à la fois en tant qu'entrepreneurs et en tant qu'investisseurs. Elle est conçue pour élargir l'accès à l'investissement pour les femmes entrepreneurs et pour faciliter l'investissement dans les entreprises dirigées par des femmes de la part de sociétés, d'investisseurs-tuteurs et d'investisseurs en capital-risque dans l'ensemble des États-Unis.

En 2000, Springboard a organisé une série de conférences sur le capital-risque où ont été présentées des études de cas d'entreprises prestigieuses dirigées par des femmes. La première de ces conférences a eu lieu le 27 janvier 2000 dans la Silicon Valley. Il s'agissait de la première conférence jamais organisée sur le capital-risque à l'intention des femmes entrepreneurs. Elle a rassemblé 26 sociétés axées sur les sciences de la vie et la technologie de l'information détenues par des femmes et plus de 300 sociétés, investisseurs-tuteurs et investisseurs en capital-risque. Deux autres conférences devant permettre aux investisseurs d'avoir accès à de nouvelles possibilités d'investissement dans des sociétés dirigées par des femmes ont été organisées dans les régions de la côte mid-atlantique et de la Nouvelle-Angleterre, et un certain nombre de conférences sont prévues en 2001 à travers les États-Unis.

Source: Springboard 2000, [www.springboard2000.org](http://www.springboard2000.org).

Ces initiatives et d'autres ayant pour but d'accroître la participation des femmes entrepreneurs au financement sous forme de capital-risque et de placements par les investisseurs-tuteurs commencent à porter leurs fruits. Une nouvelle étude américaine révèle que les investisseurs en capital-risque sont de plus en plus sollicités par les entreprises dirigées par les femmes et un nombre appréciable d'entre eux investissent à l'heure actuelle dans ces entreprises (NFWBO, 2000). A l'heure actuelle, il existe cinq SBIC (sociétés d'investissement dans les petites entreprises) dirigées par des femmes qui se consacrent à l'investissement dans les entreprises détenues par des femmes.

### ***Les mécanismes de financement publics***

Dans le prolongement de la Conférence de 1997, le Groupe de travail sur les PME de l'OCDE a lancé en 1998 une enquête sur les instruments financiers à l'intention des femmes entrepreneurs. L'enquête se composait de trois questionnaires. Le premier s'adressait aux autorités responsables et aux administrations nationales et cherchait à identifier les programmes de financement public qui étaient ciblés sur les PME dirigées par des femmes dans les pays Membres. Le deuxième questionnaire concernait les établissements financiers intermédiaires chargés d'administrer les programmes à l'intention des femmes entrepreneurs, ainsi qu'aux organisations privées coopérant avec les pouvoirs publics. Ces deux volets de l'enquête ont concerné l'offre de financement à l'intention des femmes entrepreneurs. Le troisième questionnaire, qui était destiné aux associations de femmes entrepreneurs, nationales et internationales, afin d'obtenir leurs réactions sur les instruments et les programmes financiers à l'intention des PME dirigées par des femmes, cherchait à clarifier la demande de financement, les associations de femmes entrepreneurs servant d'intermédiaires pour les entreprises concernées.

Il ressort de l'enquête de l'OCDE qu'au cours de ces dernières années les pouvoirs publics ont déployé de plus en plus d'efforts pour stimuler l'entrepreneuriat, encourager la création et la croissance des PME et faciliter leur accès aux moyens de financement ; dans certains cas, les PME dirigées par des femmes ont bénéficié d'une attention particulière. Les programmes sont essentiellement de trois types : *i*) les programmes d'ordre général visant à promouvoir l'entrepreneuriat féminin ; *ii*) les réseaux

d'investisseurs-tuteurs destinés à mettre en contact des investisseurs individuels et des entrepreneurs ; et *iii*) des programmes ciblés avec apport direct de financements aux femmes entrepreneurs (OCDE, 2000a).

Certains gouvernements ont lancé des instruments de financement ciblés avec apport direct de financements aux PME détenues par les femmes, au titre de leurs programmes de promotion de l'entrepreneuriat féminin et aussi dans le cadre de la stratégie nationale de l'emploi. Ces programmes de financement sont souvent nés en réponse à l'aggravation du chômage au début des années 90, particulièrement en Europe et en Asie. Les États-Unis et le Canada ont eu tendance à voir dans les femmes entrepreneurs une source possible de croissance de l'économie nationale et leurs politiques laissent transparaître cette motivation.

Des mécanismes de financement public à l'intention des femmes entrepreneurs sont en place en Allemagne, au Canada, en Corée, en Espagne, aux États-Unis, en Finlande, en France, en Grèce, en Italie, au Japon, aux Pays-Bas, en Norvège, en Pologne, en Suède et en Turquie. Il existe aussi des programmes de financement non publics en Espagne, aux États-Unis, au Mexique et aux Pays-Bas. Plusieurs de ces programmes ont été mis en œuvre très récemment. En effet, depuis 1997, des programmes de financement à l'intention des femmes ont été lancés en Allemagne, au Canada, en Espagne, aux États-Unis, en Finlande, en Italie, au Japon et en Norvège. La vague récente de dispositifs financiers publics à l'intention des femmes entrepreneurs, se doublant parfois d'actions de coopération avec des établissements financiers privés, témoigne de l'intérêt croissant, à la fois des pouvoirs publics et des intermédiaires financiers, pour les femmes entrepreneurs dans l'optique du financement de leur entreprise [*Miriam Koreen, OCDE, Atelier 3*].

Les participants à la Conférence ont entendu *Aud Rolseth Sanner [Norvège, Atelier 3]* s'exprimer sur le Fonds industriel régional norvégien (SND), l'instrument financier le plus important du gouvernement norvégien pour le développement des entreprises. Depuis 1997, le SND se concentre en priorité sur les femmes entrepreneurs et il a pris en 1998 un certain nombre de mesures s'adressant spécifiquement aux femmes dans le contexte du programme Privilégier les femmes. Un mécanisme de micro-financement a été introduit dans le cadre de ce programme ; il octroie des crédits et établit des réseaux de micro-financement entre les femmes entrepreneurs. En outre, le *Lighthouse Project* mis en place dans le cadre du SND cherche à mettre en lumière des modèles, en demandant à des femmes entrepreneurs qui réussissent de servir de tuteurs pour des petites entreprises et des micro-entreprises nouvellement créées.

Un certain nombre de gouvernements stimulent l'entrepreneuriat en encourageant le capital-risque par le biais d'incitations financières ; d'autres consentent directement des financements en capital-risque aux petites entreprises. Aux États-Unis, le programme de SBIC, mis en place en 1958, est peut-être l'exemple le mieux connu de formule hybride d'apport de capitaux publics et privés. Cependant, rares sont les programmes qui ciblent les entreprises dirigées par des femmes.

### **Implications pour l'action des pouvoirs publics**

L'environnement économique et politique, les caractéristiques des marchés de capitaux et le profil des femmes entrepreneurs varient largement d'un pays à l'autre ; ces différences doivent être prises en compte dans la mise au point de politiques exemplaires et la conception de programmes de financement à l'intention des femmes entrepreneurs. Mais, malgré ces différences, les participants à la conférence ont estimé que les pays qui se situent à divers stades de développement économique avaient beaucoup à apprendre les uns des autres et ils ont approuvé la mise au point et l'échange de pratiques exemplaires.

Les pouvoirs publics peuvent contribuer sous diverses formes à l'amélioration de l'apport de financements à l'intention des femmes entrepreneurs. Ils peuvent agir pour améliorer les conditions cadres de base concernant les financements, et aussi pour faire appliquer ou modifier les textes de loi garantissant les droits financiers des femmes. Ils peuvent s'employer à améliorer l'information des femmes sur les possibilités de financement. De même, ils peuvent sensibiliser davantage les institutions financières aux caractéristiques de l'entrepreneuriat féminin et à ses besoins de financement.

Ils peuvent en particulier contribuer à accroître les possibilités de micro-financement, ce qui s'est souvent révélé efficace pour répondre aux besoins des femmes entrepreneurs, en réglementant la création et le fonctionnement des établissements de micro-financement. A la Conférence, les débats ont souligné l'importance de réseaux solides, du rôle des associations de femmes entrepreneurs et des partenariats entre secteur public et privé, dans le cadre du financement des entreprises dirigées par les femmes ; les pouvoirs publics peuvent s'employer à faciliter l'établissement de tels partenariats.

Enfin, les pouvoirs publics peuvent, pour la conception de mécanismes de financement ciblés, accorder une attention particulière à un ensemble de caractéristiques qui sont les facteurs les plus importants pour une action efficace dans ce domaine (OCDE, 2000a) :

- Absence de sûretés ou de garanties pour l'obtention de prêts ou exigences limitées en la matière.
- Services de tutorat/conseil fournis en conjonction avec les prêts et suivi ultérieur des résultats de l'entreprise.
- Apport de ressources financières à des conditions plus souples, avec notamment de moindres frais de dossier, des taux d'intérêt réduits et des conditions flexibles de remboursement.
- Aide aux entrepreneurs pour établir des contacts avec les milieux d'affaires et les pouvoirs publics.

## ACCROÎTRE LA PARTICIPATION DES FEMMES ENTREPRENEURS AU COMMERCE INTERNATIONAL ET A L'ÉCONOMIE MONDIALE

Rehausser le potentiel d'exportation d'une entreprise est une étape importante dans l'internationalisation de ses activités et sa participation active à l'économie mondiale. On observe toutefois que les entreprises dirigées par des femmes commencent seulement à prendre part aux échanges internationaux et aux autres aspects de la mondialisation, ce qui peut les empêcher de réaliser pleinement leur potentiel dans le commerce, l'investissement et les réseaux d'ouverture des marchés.

En revanche, les nouvelles technologies, en particulier les TIC, offrent des possibilités nouvelles qui pourraient fondamentalement modifier le rôle de l'activité féminine dans le processus de mondialisation. Il est important de mieux comprendre les forces et les faiblesses, les occasions et les risques dans ces domaines et, enfin, les conséquences pour les pouvoirs publics, les organisations professionnelles et les autres acteurs.

### Évolutions récentes

Il est difficile de savoir le degré actuel de participation des femmes entrepreneurs au commerce international (en tant qu'exportatrices et qu'importatrices) dans les différents pays du monde, l'ampleur des obstacles spécifiques auxquels elles se heurtent et les tendances récentes dans ce domaine. Des études ponctuelles effectuées dans différents pays font ressortir des niveaux variables de participation féminine au commerce international (voir, à titre d'exemple, le chapitre 3 de ce volume).

Les études exhaustives sont rares et les statistiques ventilées par sexe sont très parcellaires en ce qui concerne les PME engagées dans le commerce international. Le secteur des services, qui est désormais le plus gros secteur de l'économie mondiale, représente une part croissante du commerce mondial et compte un grand nombre d'entreprises dirigées par des femmes, pâtit particulièrement de ces carences de données statistiques. Cependant, d'après une étude canadienne récente sur les exportateurs de services, les femmes canadiennes exportent avec succès des services vers les nombreux marchés de chaque région géographique, avec une moyenne de sept marchés par entrepreneur ; 71 % de ces femmes exportatrices ont moins de dix salariés et 42 % d'entre elles ont commencé à exporter dès le démarrage de leur activité [*Dorothy Riddle, Canada, Atelier 2*].

Dans l'économie mondiale d'aujourd'hui, le commerce, l'investissement direct étranger, les alliances stratégiques et autres formes d'internationalisation sont indispensables pour profiter des avantages de la mondialisation, et les TIC offrent à cet égard de nombreuses possibilités. La technologie et les systèmes d'information modifient radicalement la gestion des petites entreprises. L'application des nouvelles technologies aide à offrir des conditions d'exercice égales aux petites et aux grandes entreprises et permet à davantage d'entreprises de se développer et de s'internationaliser. Le commerce électronique et mobile et l'Internet sont de plus en plus importants pour les entreprises nouvelles ou qui sont déjà en place, pour les aider à innover, à améliorer leurs produits, leur production et leurs services, à développer leurs marchés et à devenir plus dynamiques.

L'utilisation des TIC dans les activités quotidiennes des entreprises peut offrir des possibilités particulières pour les entreprises dirigées par les femmes, notamment pour surmonter les obstacles liés au fait qu'il s'agit de femmes et aux caractéristiques de l'entreprise, notamment la taille et les secteurs dans lesquels elles opèrent, mais aussi leur situation géographique. Le commerce international des services, secteur où se trouvent la majorité des entreprises dirigées par des femmes, représente une part de plus en plus grande du PIB mondial, en grande partie du fait des progrès des technologies permettant la fourniture de ces services sur les marchés étrangers. Le commerce électronique et mobile peut réduire l'importance du lieu d'implantation et de la distance pour la commercialisation et la vente et pour la fourniture de produits et de services, ainsi que les coûts élevés qu'implique une localisation stratégique. Les TIC accroissent aussi les possibilités de gains d'efficacité par la sous-traitance et d'autres formes de réorganisation de la chaîne de l'offre ; cela vaut peut-être tout particulièrement pour les femmes entrepreneurs qui cherchent à établir des formes de coopération internationale, telles que l'IDE et les alliances stratégiques.

Par ailleurs, les nouvelles technologies, plus conviviales, contribuent à faciliter l'accès aux TIC, ce qui aide à réduire les frais fixes liés à l'internationalisation. Par exemple, les fournisseurs de services d'applications sur Internet peuvent améliorer l'accès aux marchés étrangers pour un coût d'investissement réduit en logiciel. Les TIC peuvent aussi contribuer à réduire les obstacles à l'internationalisation qui sont liés à l'information, notamment en facilitant le développement de réseaux d'information pour le commerce, l'investissement étranger, etc. Elles peuvent aussi servir pour l'apport de formation, par exemple l'apprentissage électronique des échanges internationaux, notamment l'acquisition de compétences, la formation interculturelle, etc.

A bien des égards, donc, les entreprises dirigées par les femmes sont peut-être en voie de surmonter les obstacles dans de nombreux domaines essentiels pour l'internationalisation. La capacité des femmes entrepreneurs de saisir les occasions offertes par les réseaux et les nouvelles technologies est déterminante pour leur capacité de croissance et d'internationalisation et d'accès à un rôle de premier plan dans l'économie mondiale.

Il est clair que le rythme accéléré de la mondialisation, l'expansion des services, et en particulier du commerce des services, ainsi que l'importance croissante des TIC ont changé radicalement la conduite des activités des PME et ont multiplié les aspects à prendre en compte pour ce qui est de l'internationalisation des entreprises dirigées par les femmes. Les débats de la Conférence 2000 ont porté dans une large mesure sur ces nouveaux thèmes et plusieurs fils conducteurs se sont dégagés.

### **Compréhension des opportunités qu'offre le commerce international et de son fonctionnement**

L'une des principales idées qui sont ressorties des débats peut se résumer comme suit : il importe que les femmes entrepreneurs comprennent mieux le fonctionnement du marché international et y exercent une plus grande influence. Comme on l'a également souligné, il faut faciliter l'accès des PME, et particulièrement des femmes entrepreneurs, aux informations sur les possibilités qu'offre le commerce international.

*Clara Gaymard [France, Atelier 2]* a fait part d'une des initiatives du gouvernement français dans le domaine des services d'information par le biais du « gouvernement électronique ». La Direction des relations économiques extérieures (DREE) offre aux PME l'accès gratuit aux informations en ligne sur les opportunités de développement international dans 120 pays. Son site Web, à la pointe du progrès, fournit des informations sur les marchés internationaux, comporte de nombreux liens avec des sites Web gouvernementaux et offre des possibilités industrielles ou commerciales en ligne. La DREE s'attache à la féminisation du commerce international et elle a récemment commencé à parrainer des stages d'entreprise à l'étranger à l'intention des jeunes femmes.

On observe, parmi les femmes, le désir de plus en plus marqué de s'engager dans une activité de commerce international, afin de développer leur entreprise, mais en sont-elles capables?... La participation au commerce international, que ce soit sous forme d'importations ou d'exportations, ajoute encore une complexité aux activités industrielles ou commerciales et exige un plus grand savoir... Il est indispensable de pouvoir avoir accès aux informations commerciales pertinentes et de comprendre l'environnement réglementaire. **[Gail Bamford, États-Unis, Atelier 2]**

Parlez-vous le langage de la mondialisation ? Le langage du marché mondial, du cyberspace, des partenaires commerciaux potentiels (goûts mondiaux, spécificité d'un créneau) ? Parlez-vous le langage de vos réseaux ? Pour vous internationaliser, vous devez parler le langage ou l'apprendre... qu'il s'agisse d'apprendre l'anglais, d'apprendre le langage du cyberspace, d'apprendre à dialoguer avec les pouvoirs publics. **[Chitra Radhakishun, CNUCED, Atelier 2]**

Les expériences présentées à la Conférence 2000 montrent bien que la plupart des femmes entrepreneurs qui participent actuellement au commerce international n'ont guère ou pas reçu de formation commerciale ; elles se sont instruites elles-mêmes ou ont appris par l'expérience (souvent douloureuse). En outre, il semble que la formation disponible concerne généralement le commerce des produits manufacturés et qu'elle néglige le commerce des services. Les participants ont mis en évidence le besoin de combler cette lacune de la formation, en particulier du fait que la majorité écrasante des entreprises dirigées par les femmes relèvent actuellement du secteur des services.

Les femmes entrepreneurs sont également encouragées à s'informer davantage sur les moyens d'influer sur l'action des pouvoirs publics aux niveaux local, régional et national et aussi à s'informer sur ce qui constitue une influence efficace au niveau multilatéral. Plusieurs interlocuteurs ont souligné la nécessité d'un dialogue entre les femmes entrepreneurs et les gouvernements afin que leurs intérêts soient mieux représentés et qu'elles puissent assumer pleinement leur rôle dans l'économie mondiale. L'auto-formation des femmes ou une formation sur les complexités du commerce international a été jugée extrêmement importante, afin que les femmes soient en mesure de « prendre place à la table », c'est-à-dire d'influencer les pouvoirs publics quand ils débattent des questions relatives au commerce international et des questions de financement. Les femmes entrepreneurs, en s'informant davantage, seront aussi en mesure d'adopter une approche plus stratégique à l'égard de l'internationalisation de leurs opérations et de l'expansion de leur activité **[Phyllis Bonanno, CIPE, Atelier 2]**.

Dans ce processus, une étape importante est une meilleure représentation des femmes au niveau des organes de décision et des groupes consultatifs dans le domaine du commerce extérieur. **Andrina Lever [Canada, Atelier 2]**, membre du Conseil consultatif des gens d'affaires (ABAC) de l'APEC, le seul groupe consultatif du secteur privé se réunissant avec les représentants de haut niveau de l'ensemble des 21 pays de l'APEC (Coopération économique Asie-Pacifique), a souligné que les 63 représentants de l'ABAC ne comptaient que trois femmes. Il reste manifestement encore beaucoup à faire avant que les femmes soient représentées à parité au sein de ces instances et il est donc important qu'elles s'informent sur les mécanismes de nomination et se portent candidates.

## **Partenariats des secteurs public/privé dans le domaine du commerce international**

Les partenariats entre les secteurs public et privé dans le domaine du commerce international peuvent largement contribuer à l'internationalisation des entreprises. Les initiatives prises actuellement dans différents pays pour la création de partenariats couvrent un large éventail d'activités destinées à promouvoir l'internationalisation, par exemple les missions commerciales (réelles et virtuelles), les expositions commerciales virtuelles, les garanties et les crédits à l'exportation, les programmes de formation et l'accès aux nouvelles technologies.



Le principal avantage des partenariats entre secteurs public et privé n'est pas simplement les possibilités de financement. C'est la capacité d'échange de vues entre le secteur privé et le secteur public, de collaboration étroite avec nos responsables gouvernementaux pour les aider à comprendre si leurs programmes et leur politique commerciale vont dans le sens ou à l'encontre de nos intérêts, et si quelque chose ne va pas, de dire qu'il faut trouver une solution. **[Andrina Lever, Canada]**

Un certain nombre de ces initiatives ont été présentées à la Conférence 2000. Au Canada, par exemple, bon nombre des programmes et initiatives visant à promouvoir la participation des femmes entrepreneurs au commerce extérieur sont le résultat d'efforts de collaboration entre les secteurs public et privé. Ces partenariats, pour la majorité, prennent la forme d'activités organisées et financées conjointement par les secteurs public et privé, comme le Sommet sur le commerce des femmes d'affaires organisé par le Canada et les États-Unis et divers programmes de formation et missions commerciales.

Aux États-Unis, le Département du Commerce a lancé en 1999 l'initiative *Women in Trade* pour faire connaître dans tout le pays ses services à l'intention des entreprises détenues ou dirigées par des femmes. L'une des réalisations importantes dans le cadre de cette initiative est la création de partenariats stratégiques avec des organisations de femmes entrepreneurs et d'autres organismes publics. De plus, le *Women's Business Enterprise National Council* (WBENC) a mis sur pied un programme destiné à promouvoir l'égalité d'accès des femmes et des hommes aux marchés publics et privés **[Susan Phillips Bari, États-Unis, Atelier 2]**. Bon nombre de ces initiatives ont encouragé l'utilisation des TIC pour le gouvernement électronique, le commerce électronique et le commerce international.

### **Les TIC, le commerce électronique et le commerce international**

L'une des principales évolutions intervenues depuis la Conférence de 1997 est l'importance croissante des TIC, du commerce électronique et d'Internet pour la conduite des affaires, au niveau national et international. D'après **Gail Bamford**, « il existe clairement un lien entre l'utilisation de la technologie et le commerce international, car de nombreux chefs d'entreprise qui participent au commerce international utilisent déjà la technologie plus intensément que les individus qui n'y participent pas ».

Dans une certaine mesure, les TIC et l'Internet ont servi de moyen d'atténuer les différences entre les petites et les grandes entreprises et ont aidé les femmes entrepreneurs à surmonter les obstacles à la conduite d'une entreprise du fait de leur sexe. Par exemple, les TIC peuvent aider les femmes entrepreneurs à travailler dans des conditions plus souples et à trouver ainsi un plus juste équilibre pour supporter le « double fardeau » de leurs responsabilités familiales et professionnelles. Les TIC peuvent aussi aider les femmes entrepreneurs à surmonter la discrimination ; avec l'expansion des marchés conclus « en ligne », il est plus facile d'évaluer la qualité des projets, des produits et des services sans être influencé (consciemment ou inconsciemment) par le sexe du chef d'entreprise.

**Sung Joo Kim [Corée, Atelier 2]** a bien souligné que le tournant de plus en plus marqué vers l'économie du savoir offre aux femmes entrepreneurs l'occasion de tirer parti de leurs atouts (par exemple la créativité). S'il est difficile de déterminer l'ampleur actuelle de l'adoption et de l'utilisation des TIC par les femmes entrepreneurs, des études ponctuelles révèlent que de plus en plus de femmes chefs d'entreprise, et en particulier celles qui participent aux activités commerciales, exploitent les

possibilités offertes par ces technologies.<sup>7</sup> En revanche, les femmes entrepreneurs continuent de se heurter à un certain nombre d'obstacles concernant l'accès à ces nouvelles technologies ainsi que leur adoption et leur utilisation.

Les débats sur les possibilités et les difficultés que présentent les TIC dans le cadre du commerce international ont porté en particulier sur les femmes exportatrices de services, qui s'appuient de plus en plus sur le commerce électronique interentreprises et entreprises-administrations qui offre des perspectives de croissance bien meilleures que le commerce électronique entreprises-consommateurs. Si les estimations varient, certains experts prédisent que le chiffre d'affaires mondial pour le commerce électronique interentreprises atteindra plusieurs fois mille milliards d'USD dans les années à venir, avec une proportion croissante des recettes interentreprises réalisée sur Internet.

De plus, *Dorothy Riddle* a souligné que l'activité en ligne ne consiste plus simplement à financer un site Web. Le cyberspace est un marché en soi, avec des besoins croissants pour ce qui est des services-clients, de la commercialisation, de la publicité et de la gestion de l'information, et aussi la nécessité de trouver un équilibre entre l'activité au niveau national et au niveau international. Les nouvelles règles du jeu imposées par Internet ont changé fondamentalement les relations d'affaires, et les femmes entrepreneurs doivent franchir ces nouveaux obstacles si elles veulent pouvoir être compétitives à l'échelle internationale.

D'un autre côté, Internet offre des possibilités considérables pour la réduction des coûts de création de marchés en ligne et de sites Web (par exemple par la sous-traitance de la technologie de l'information en ayant recours aux fournisseurs de services d'applications) et aussi pour exercer diverses activités à moindre coût (notamment des achats, des soumissions, des recrutements). En effet, les entreprises sont de plus en plus nombreuses à transférer la gestion de leurs circuits d'approvisionnement à Internet, ce qui, tout en imposant des frais fixes, peut leur permettre non seulement d'élargir leur clientèle, mais aussi de rentabiliser davantage leurs activités ; les femmes entrepreneurs doivent veiller à ne pas rester à la traîne dans ce monde des affaires en mutation rapide [*Susan Phillips Bari*] (voir le chapitre 9 de ce volume).

En raison de la forte croissance des marchés électroniques pour l'offre de biens et de services, il est extrêmement important que les femmes entrepreneurs soient visibles au niveau du commerce électronique. C'est pourquoi les femmes entrepreneurs devraient participer activement aux marchés électroniques qui attirent le type de clientèle qu'elles recherchent. Pareillement, elles devraient apprendre à filtrer et à utiliser efficacement les innombrables informations qu'elles reçoivent, étant donné qu'elles manquent souvent de temps. Cette question fait partie intégrante des ateliers du WBENC aux États-Unis sur les moyens de faire face dans le domaine du commerce interentreprises.

Un autre volet essentiel du commerce électronique est la garantie de la fiabilité, du respect de la vie privée et de la confidentialité dans l'exécution des transactions commerciales électroniques. En Espagne, par exemple, ces préoccupations peuvent empêcher de nombreuses PME et femmes entrepreneurs de profiter de tous les avantages qu'offre le commerce électronique [*Blanca Hidalgo, Espagne, Atelier 2*].

---

7. A titre d'exemple, voir le chapitre 10 de ce volume; [www.nfwbo.org](http://www.nfwbo.org): « Women and Business 2000 Report: Women Business Owners and the Technological Challenge »; AIDDA.

## Réseaux et relations facilitant le commerce international

Il s'est dégagé des débats qu'il était fondamental, pour développer le commerce international, d'établir des réseaux et des relations avec des partenaires commerciaux (fournisseurs et clients) à l'étranger. Cette observation est particulièrement valable pour les femmes dont l'entreprise commence juste à s'internationaliser. Les dirigeants d'entreprise du sexe masculin ont depuis longtemps accès à des associations, des réseaux et des clubs (clubs d'affaires, de relations sociales ou de sport), où ils parlent d'affaires et négocient des marchés. Les femmes entrepreneurs, en général exclues des réseaux influents de relations d'anciens élèves et des réseaux d'affaires informels, créent de plus en plus leurs propres réseaux. En outre, il apparaît que les femmes entrepreneurs, qui ont souvent des styles de gestion de type relationnel, font preuve de qualités particulières dans ce domaine.

Dans son modèle d'établissement de réseaux d'affaires avec l'étranger, *Angeline Low [Australie, Atelier 2]* met en valeur l'importance des relations et des réseaux sociaux, deux éléments qui reposent sur différents types de confiance entre les acteurs concernés (voir le chapitre 10 de ce volume). La confiance et les relations sont tout aussi importantes dans la conduite des affaires avec des partenaires établis, car il faut souvent une certaine souplesse dans les modalités de paiement et la livraison des biens ou la prestation des services.

La formation de réseaux apporte de la valeur ajoutée en accroissant le flux d'informations. C'est un moyen non seulement d'échanger des informations et des expériences, mais aussi d'accéder à la technologie et à mieux connaître les cultures d'entreprise sur les marchés étrangers. Les réseaux revêtent différentes formes (formels ou informels, par exemple) et ont différents objectifs. Par exemple, certains réseaux, tels que les associations professionnelles, fournissent des informations et offrent aux groupes d'entreprises la possibilité d'échanger des idées ou de développer des formes de coopération au niveau local, national ou international. D'autres ont des objectifs plus précis (par exemple co-entreprises d'exportation). Les réseaux de minorités ethniques qui commercent avec leur pays d'origine jouent un rôle de premier plan dans l'activité internationale de certains pays.

Les réseaux peuvent faciliter l'apprentissage accéléré et par échange mutuel d'expériences. Par ailleurs, les réseaux d'entreprises peuvent aider les entrepreneurs à innover, en leur permettant de redéfinir leurs relations avec les fournisseurs. Ils peuvent aussi permettre le partage des frais généraux et l'exploitation d'économies d'échelle spécifiques, inhérentes à l'action collective (par exemple, l'achat groupé de biens intermédiaires). De fait, une des principales motivations à l'origine de certains réseaux est que, en assurant la répartition interentreprises du travail, ils permettent aux entreprises d'atteindre une échelle efficiente dans des phases particulières de production/commercialisation, ce qui permet de concurrencer efficacement des entreprises plus grandes. Ce type de coopération entre entreprises peut être particulièrement intéressant pour réduire les coûts et surmonter les difficultés liées à l'internationalisation des activités.

Les femmes entrepreneurs sont de plus en plus nombreuses à joindre leurs forces pour mieux se préparer au marché mondial fondé sur la technologie et nouer de précieux contacts. La *Singapore Women in Technology (SWIT)* est un bon exemple de réseau créé pour des buts spécifiques. Sous l'égide de la *Singapore Business and Professional Women's Association*, la SWIT avait démarré comme forum en ligne à l'intention des femmes travaillant dans le secteur de la technologie de l'information afin qu'elles puissent échanger des points de vue et des informations. La SWIT, qui est passée de 100 membres en 1997 à 700 aujourd'hui, a servi de modèle pour la création d'autres réseaux : *Singapore Women in Mentoring (SWIM)*, *Singapore Women in Finance (SWIF)*, et *Young Career Women [Vivien Chiam, Singapour, Atelier 2]*.

Les participants ont également fait valoir l'utilité des réseaux virtuels et des fora en ligne à l'intention des femmes entrepreneurs, qui permettent d'avoir accès en direct à des informations commerciales, de même qu'à tout un éventail de services, tels que l'embauche, le rapprochement d'entreprises et les programmes de tutorat, à des exemples de réussite d'autres femmes entrepreneurs, à des informations sur de nouveaux produits et marchés et à des données à jour sur l'activité du secteur considéré.

## **Les femmes entrepreneurs, la fracture numérique et le commerce international**

Les débats de la conférence ont porté aussi sur les problèmes et les défis auxquels se heurtent les femmes dans les pays se situant à des stades différents de développement économique. Si certaines femmes entrepreneurs s'efforcent de perfectionner leur site Web, d'autres, qui vivent dans des pays en développement, se débattent avec certains problèmes plus fondamentaux, comme l'absence de fiabilité et l'insuffisance des infrastructures de base, par exemple l'électricité et le téléphone. Il est extrêmement difficile pour ces femmes entrepreneurs souvent pauvres, en milieu rural, d'internationaliser leur activité et de se lancer dans l'exportation, sans parler du commerce électronique. La fracture numérique risque de s'accroître de plus en plus entre pays industriels et pays en développement, mais aussi entre races, ethnies et sexes dans un même pays.

L'Organisation des Nations Unies pour le développement industriel (ONUDI) s'efforce d'aider les femmes entrepreneurs des pays en développement à surmonter les obstacles auxquels elles se heurtent pour s'internationaliser et avoir accès aux marchés étrangers : les normes internationales, les technologies de pointe, les demandes en gros volumes de marchandises, etc. L'ONUDI a lancé des initiatives de coopération technique pour stimuler les réseaux et les groupements afin d'aider de nombreuses entreprises manufacturières dirigées par des hommes et par des femmes, en Asie, en Afrique et en Amérique latine, à faire face aux problèmes liés à leur petite taille. Ces initiatives fournissent aussi des services de soutien et de formation dans le domaine des TIC et autres technologies. D'après *Tezer Ulusay de Groot [ONUDI, Atelier 2]*, « les efforts collectifs des réseaux et des groupements améliorent la capacité d'accès et l'utilisation des nouvelles technologies, car sans ces efforts, il est pratiquement impossible d'avoir accès à de nouveaux marchés et de trouver de nouveaux créneaux ».

Des initiatives spécifiques sont aussi lancées pour promouvoir le commerce électronique parmi les femmes entrepreneurs des pays en développement. Le Pan-Asia Networking (PAN) E-Mall, créé par le Centre de recherches pour le développement international (CRDI) du Canada, est une plateforme expérimentale pour faciliter l'accès des organisations des pays en développement au commerce électronique. Le PAN-E-Mall fournit un centre commercial électronique complet, avec assistance logistique et formation, à 18 partenaires du Bangladesh, de Chine, d'Inde, d'Indonésie, de Malaisie, du Népal, des Philippines et de Singapour. Il encourage la recherche et le renforcement des capacités de ses institutions partenaires afin de les préparer à l'exportation et au commerce électronique [*Vivien Chiam*] (voir le chapitre 8 de ce volume).

## **Implications pour l'action des pouvoirs publics**

Il s'est dégagé des débats un certain nombre de domaines d'action pour les pouvoirs publics dans l'optique d'une plus large participation des femmes entrepreneurs au commerce international et à l'économie globale. Dans un premier temps, les pouvoirs publics peuvent lancer des initiatives pour mieux connaître la participation actuelle des entreprises dirigées par les femmes au commerce international et au commerce électronique, pour déterminer les besoins des femmes en formation, en

financement, etc. Ils peuvent aussi contribuer à l'amélioration des informations disponibles sur les débouchés qu'offre le commerce international, sur les possibilités de formation et sur les aides à l'intention des femmes entrepreneurs (par exemple au moyen du gouvernement électronique) et veiller à une représentation plus équitable des femmes aux instances intervenant dans l'élaboration des décisions de politique commerciale.

En coopération avec le secteur privé, les organisations internationales et les associations, les pouvoirs publics peuvent s'employer à garantir aux hommes et aux femmes un accès satisfaisant et équitable aux TIC, tant dans les pays développés que dans les pays en développement. Ils peuvent donner comme exemples les femmes exportatrices qui réussissent afin qu'elles servent de modèles pour d'autres femmes entrepreneurs, encourager les initiatives de tutorat et d'organisation de réseaux pour aider les femmes qui commencent à s'internationaliser à acquérir la connaissance et l'expérience nécessaires pour réussir ; et enfin, ils peuvent promouvoir les échanges de pratiques exemplaires.

## CONCLUSIONS ET PERSPECTIVES

Il n'y a guère de doute que le processus de mondialisation et l'évolution des pratiques industrielles et commerciales dans le sens d'une économie fondée sur le savoir se poursuivront dans les années à venir, créant de nouveaux défis pour les PME et les femmes entrepreneurs partout dans le monde, mais offrant aussi de vastes possibilités. Les femmes chefs d'entreprise qui ne tiennent pas compte de ce marché en constante expansion risquent de rester à la traîne, ou pire, d'être du mauvais côté d'une fracture sociale, économique et numérique qui s'élargit. Les pouvoirs publics ne peuvent pas se permettre les coûts sociaux et économiques de grande ampleur qu'ils auraient à supporter s'ils négligeaient les enjeux de l'entrepreneuriat féminin. De même, les institutions financières et les sociétés qui ignorent que les entreprises « au féminin » sont un marché en pleine croissance risquent de perdre d'importantes opportunités.

Il y a un certain nombre de messages spécifiques. Pour les entrepreneurs et les PME, il s'agit de la formation de réseaux et du développement des activités de tutorat. Pour les gouvernements, ces messages concernent le système éducatif, dans lequel les pouvoirs publics ont un rôle très important à jouer. Ils concernent l'action que les pouvoirs publics doivent mener pour favoriser les réseaux et le tutorat, pour aider les entrepreneurs à surmonter les problèmes d'information afin de leur permettre de faire usage des technologies, pour renforcer les marchés de capital-risque et pour mettre en place des formes novatrices de financement à l'intention des femmes entrepreneurs... Il s'agit d'une collaboration entre les gouvernements et le secteur privé pour améliorer le fonctionnement des marchés et aider un plus grand nombre de femmes à vaincre les difficultés des phases préliminaires de l'entrepreneuriat... **[Thomas Andersson, OCDE, Séance plénière de clôture]**

La 2ème Conférence de l'OCDE, Les femmes entrepreneurs à la tête de PME : Pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir, a mis en évidence les problèmes essentiels auxquels se heurtent les femmes entrepreneurs dans un contexte de plus en plus international. Si des progrès considérables ont été réalisés pour améliorer les conditions de l'entrepreneuriat féminin dans un certain nombre de pays depuis la première Conférence de 1997, il reste encore beaucoup à faire. Pour promouvoir un environnement dans lequel les femmes puissent réussir à lancer et à développer une entreprise, il faut mettre en place des mesures concrètes et des partenariats entre de nombreux acteurs clés : pouvoirs publics, sociétés privées, associations professionnelles, institutions financières, universités, ONG et organisations internationales et, naturellement, les femmes elles-mêmes.

On s'accorde sur le besoin d'avancer ensemble...avec comme point de mire la recherche et les actions qu'il faut entreprendre pour faire face aux besoins et aux priorités des femmes entrepreneurs... Cela passe d'une amélioration des connaissances et des données relatives à l'entrepreneuriat féminin ... au financement des entreprises détenues par les femmes ... et leur accès aux marchés. Nous devons aussi encourager les pays à continuer à améliorer leurs ressources sociales et en matière d'éducation et à mettre davantage l'accent sur les compétences entrepreneuriales à tous les niveaux de l'enseignement et de la formation **[Betty Wood, Canada, Atelier 3]**

Les mesures en faveur de l'égalité des chances pour les femmes entrepreneurs ne doivent pas se limiter aux aspects qui ont trait aux marchés, elles doivent aussi adopter une approche globale afin d'éliminer les obstacles culturels et de renforcer les institutions qui soutiennent l'esprit d'entreprise tant chez les femmes que chez les hommes. De nombreux efforts sont déjà en cours, mais la mise en

œuvre des recommandations formulées lors de la 2ème Conférence de l'OCDE aidera à préparer le terrain, de façon que les femmes entrepreneurs puissent, grâce à des avancées majeures, pleinement jouer leur rôle dans l'économie mondialisée du 21ème siècle.

## RECOMMANDATIONS DE LA CONFÉRENCE

### **I. Développer la culture de l'entreprise chez les femmes**

#### *Susciter la prise de conscience et véhiculer une image positive de l'entrepreneuriat parmi les femmes*

1.1 Des efforts devraient être mis en œuvre pour susciter la prise de conscience et améliorer la connaissance des atouts de l'entrepreneuriat parmi la population féminine. Les pouvoirs publics devraient valoriser l'esprit d'entreprise et la prise de risques, et combattre les réactions de mépris face à l'échec. Il faudrait pour cela faire référence à des archétypes féminins positifs marquants pour donner aux femmes confiance dans leurs propres capacités et les encourager à se lancer dans la création d'entreprises.

#### *Améliorer les conditions nécessaires au développement de l'entrepreneuriat féminin*

1.2 Les pouvoirs publics et d'autres institutions sociales devraient s'attacher à améliorer la condition de la femme dans l'entreprise et à éliminer les obstacles à son intégration dans le monde des affaires. Ils devraient s'employer à faciliter aux femmes l'accès aux services d'aide et à rechercher des moyens d'alléger le double fardeau des responsabilités professionnelles et familiales qui pèse sur les femmes afin de leur permettre de prendre pied dans le monde de l'entreprise dans des conditions plus équitables par rapport à celles dont bénéficient les hommes. Ils devraient enfin assurer la diffusion de l'information et encourager femmes et hommes à exploiter l'information transmise.

#### *Encourager l'entrepreneuriat au moyen du système éducatif*

1.3. Le système éducatif devrait être un moyen de familiariser les filles et les garçons avec les défis que doivent relever les entrepreneurs et d'offrir aux unes et aux autres d'égales chances d'apprendre et de cultiver leurs compétences propres dès leur plus jeune âge, y compris au moment du choix des disciplines pour lesquelles ils optent. Les enseignants devraient être formés en conséquence, préparés à inculquer à leurs élèves les aptitudes indispensables pour réussir dans le monde des affaires et sensibilisés aux problèmes d'égalité homme-femme qui se posent dès le stade de l'éducation.

1.4. Il conviendrait de mettre à profit toutes les possibilités existantes de stimuler l'esprit d'entreprise grâce à la coopération entre les pouvoirs publics, les milieux d'affaires/l'industrie et les ONG dans le domaine de l'éducation et ce, en s'efforçant notamment de recenser les instruments les plus adaptés et les plus efficaces pour examiner, faire connaître et mettre en œuvre des programmes d'enseignement tournés vers l'entreprise.



### ***Former les femmes afin qu'elles acquièrent les compétences requises par l'entrepreneuriat***

1.5. La formation à la gestion ainsi que la formation technique des femmes entrepreneurs devraient être facilement accessibles, peu coûteuses et dispensées selon des modalités souples : elles devraient exploiter au mieux les possibilités d'acquisition de savoir-faire offertes par les outils électroniques et les nouvelles technologies. Il serait souhaitable d'encourager l'établissement de partenariats entre les secteurs public et privé (c'est-à-dire pouvoirs publics/universités/entreprises/ONG, etc.).

1.6. Le tutorat peut être un moyen efficace de mettre à la disposition des femmes qui entreprennent des outils de formation, des compétences et des conseils individualisés. Il conviendrait de faire en sorte que les bonnes pratiques, y compris les modèles de gestion conçus par des femmes, soient mieux connues et que les leçons en soient tirées, le cas échéant.

### ***Développer les réseaux d'entrepreneurs***

1.7. Les pouvoirs publics devraient s'attacher à améliorer les conditions et l'infrastructure nécessaires au bon fonctionnement des réseaux d'entreprises au service des hommes comme des femmes, notamment grâce à la coopération avec des organisations régionales et internationales, et des économies en développement et en transition.

1.8. Les pouvoirs publics devraient aider les femmes entrepreneurs à explorer les opportunités d'entrer dans les réseaux d'entrepreneurs existants et d'y participer activement, ou à créer leurs propres réseaux réels ou virtuels aux niveaux local, national et international. Les nouvelles technologies offrent des possibilités nouvelles de renforcer et d'élargir ces réseaux.

## **II. Améliorer la connaissance de l'entrepreneuriat féminin et les données statistiques sur ce sujet**

2.1. Il faudrait enrichir les données dont on dispose sur les femmes entrepreneurs en s'efforçant de recueillir davantage de statistiques, ventilées en fonction du sexe du dirigeant, sur les PME et au niveau de l'entreprise.

2.2. Il conviendrait d'harmoniser au niveau international la couverture des exercices de collecte de données sur les PME et les méthodes employées afin d'améliorer la comparabilité des données recueillies. Les efforts de coopération internationale devraient tendre vers l'émergence d'un consensus et le maintien d'une continuité sur les questions de méthodologie et le déroulement des opérations de collecte des données.

2.3. Il conviendrait de veiller à la transparence et à la cohérence des travaux portant sur la définition de l'entreprise appartenant à une femme (pourcentage du capital détenu par une femme, direction de l'entreprise par une femme, ou combinaison de ces deux critères).

2.4. Les systèmes statistiques officiels devraient être modifiés, si nécessaire, pour permettre de mesurer et d'analyser plus précisément les informations relatives aux entrepreneurs, hommes et femmes, et en particulier pour tracer le profil des dirigeants d'entreprises (âge, cursus et expérience professionnelle, situation de famille et sexe).

2.5. Les offices statistiques devraient s'employer à établir des méthodes de comptabilisation et de mesure des actifs incorporels afin de faciliter une évaluation plus précise des entreprises appartenant à des femmes pour leur permettre d'obtenir plus facilement des garanties de crédit.

2.6. Les pouvoirs publics devraient encourager la réalisation et, le cas échéant, réaliser des travaux de recherche sur la participation des PME et des femmes entrepreneurs au commerce international. Il serait souhaitable que ces travaux comportent une analyse par secteurs d'activité, notamment une analyse du secteur des services.

2.7. Les chercheurs devraient être encouragés à entreprendre des enquêtes portant sur des échantillons représentatifs, et à promouvoir l'application aux PME de méthodes d'analyse comparative (afin d'effectuer des comparaisons entre hommes et femmes, entre secteurs d'activité, entre pays, etc.)

2.8. Il serait souhaitable d'encourager la réalisation d'études qualitatives des caractéristiques propres aux femmes entrepreneurs, notamment de leur profil personnel et de leur style de gestion, de la façon dont elles perçoivent les défis et les succès que leur réserve leur aventure professionnelle, et de la courbe de croissance des entreprises qu'elles dirigent.

2.9. Il conviendrait d'explorer les possibilités de conclure des partenariats entre les secteurs public et privé dans le domaine de la recherche et, le cas échéant, de les mettre à profit.

2.10. L'OCDE devrait encourager la coopération entre les pays Membres et non membres au service de l'amélioration de la qualité des données et des statistiques sur les femmes entrepreneurs dans le secteur des PME.

### **III. Faciliter le financement des entreprises appartenant à des femmes**

#### ***Informar les femmes sur le financement***

3.1. Les pouvoirs publics devraient encourager les femmes entrepreneurs à s'informer sur la gamme complète des instruments financiers existants par le biais du système éducatif, de campagnes d'information ciblées et de réseaux d'entreprises efficaces.

3.2. Les banques et autres intermédiaires financiers devraient être incités à entreprendre des études sur les caractéristiques, les besoins financiers et les performances des entreprises appartenant à des femmes, et à communiquer les informations ainsi recueillies à d'autres institutions financières.

3.3. Il faudrait encourager la formation de réseaux d'investisseurs et d'entrepreneurs afin que l'information sur les financements sous forme d'apports de fonds propres puisse circuler et que les investisseurs et les chefs d'entreprises puissent entrer en contact. Il faudrait intégrer les femmes à ces réseaux, où leur participation demeure restreinte, sachant que celles-ci seront peut-être aussi amenées à créer leurs propres réseaux pour échanger des informations et mettre en commun leur expérience.

#### ***Assurer aux femmes un accès au financement dans des conditions équitables***

3.4. Les banques et autres institutions financières devraient veiller à traiter équitablement les entreprises dirigées par des femmes et ce, grâce à des programmes de formation destinés à sensibiliser le personnel à tous les niveaux à la nécessité de respecter l'égalité homme-femme et grâce à un accroissement du nombre de femmes occupant des postes de haut niveau et des postes à

responsabilités. Les pouvoirs publics devraient prendre les dispositions nécessaires pour réduire les écarts importants en matière de financement qui peuvent exister entre les entreprises dirigées par des hommes et celles dirigées par des femmes.

3.5. Les pouvoirs publics devraient ne pas perdre de vue les points suivants lorsqu'ils élaborent des programmes ciblés et devraient procéder à des évaluations régulières pour s'assurer de la pertinence de ces programmes :

- Les financements accordés doivent être assortis de conditions plus souples.
- L'octroi d'un prêt doit s'accompagner de services de tutorat/conseil et d'un suivi ultérieur des résultats de l'entreprise.
- Il importe d'aider les entrepreneurs à nouer des contacts dans le monde des affaires et avec les instances publiques.

3.6. Les participants à la Conférence se sont félicités de l'annonce de la conclusion de l'Alliance mondiale des banques qui a vocation à échanger les pratiques exemplaires parmi ses membres et à améliorer l'accès au financement pour les femmes entrepreneurs.

#### ***Améliorer la condition des femmes relative au statut de leurs biens***

3.7. Les pouvoirs publics devraient appliquer ou amender les textes de loi existants de manière à assurer le respect des droits financiers des femmes, et en particulier leurs droits de posséder des biens, de percevoir un salaire ou de recevoir des biens en héritage, et s'employer à rehausser la qualité des services sociaux de base offerts aux femmes et à leurs familles.

#### ***Promouvoir les mécanismes de micro-crédit et de financement sous forme d'apports de capitaux propres***

3.8. Il conviendrait d'encourager le développement d'organismes de micro-crédit autofinancés car ils constituent une source de capitaux précieuse pour les femmes entrepreneurs dont les projets ne nécessitent pas d'importantes mises de fonds. Il serait souhaitable de faire connaître les pratiques exemplaires recensées en la matière, notamment d'en assurer la transmission entre les pays en développement et les pays développés, et de s'en inspirer le cas échéant. Les pouvoirs publics devraient également envisager l'adoption d'une législation autorisant la création d'organismes de micro-crédit et régissant le fonctionnement de ces organismes.

### **IV. Accroître la participation des femmes entrepreneurs au commerce international et à l'économie mondiale**

#### ***Informar sur les débouchés commerciaux existant à l'échelon international***

4.1 Les pouvoirs publics et les organisations professionnelles devraient s'employer de concert à promouvoir l'adoption de programmes d'enseignement et de formation sur le système commercial international et les débouchés qu'il offre, et encourager l'organisation de voyages d'étude et le développement de réseaux commerciaux.

4.2 Les pouvoirs publics devraient renforcer les partenariats avec les organisations compétentes en vue de diffuser l'information et de faire connaître aux PME et aux femmes entrepreneurs les mécanismes d'aide aux échanges, y compris les instruments de financement.

***Établir des partenariats entre les secteurs public et privé en vue de la mondialisation de l'entrepreneuriat féminin***

4.3 Les pouvoirs publics devraient encourager les efforts déployés par le secteur privé pour améliorer et développer les capacités dans le domaine des échanges, et perfectionner le savoir-faire et les réseaux commerciaux des femmes entrepreneurs.

4.4 Les organismes publics et le secteur privé devraient travailler en coopération afin que les entreprises détenues par des femmes puissent prétendre dans des conditions équitables à l'obtention de marchés, et qu'elles soient incitées à participer davantage au commerce électronique et à s'insérer dans les circuits d'approvisionnement.

4.5 Les pouvoirs publics devraient encourager la création et l'expansion de sociétés privées de prestation de services d'application adaptés aux besoins des femmes entrepreneurs et offrant des possibilités de formation et de perfectionnement dans le domaine du commerce international.

## RÉFÉRENCES

- Andersson, T. (2000), « Statement by the OECD Secretariat », présentation à la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME: Pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir, 29-30 novembre 2000, Paris, <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.
- Department of Trade and Industry (DTI) and Department for Education and Employment (DfEE) (2001), *A White Paper on Enterprise, Skills and Innovation: Opportunity for All in a World of Change*, HMSO, Royaume-Uni.
- Kjeldsen, J. et K. Nielsen (2000), « What We Know about Women Business Owners in Denmark », article présenté à la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME: Pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir, 29-30 novembre 2000, Paris, <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.
- OCDE (1998a), *Women Entrepreneurs in Small and Medium Enterprises*, OECD, Paris.
- OCDE (1998b), *Stimuler l'esprit d'entreprise*, OCDE, Paris.
- OCDE (2000a), « Le financement des entreprises dirigées par les femmes », document de référence de l'OCDE pour la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME : Pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir, 29-30 novembre 2000, Paris [www.oecd.org/dsti/sti/industry/smes/act/women2000/background\\_docs.htm](http://www.oecd.org/dsti/sti/industry/smes/act/women2000/background_docs.htm).
- OCDE (2000b), « Mieux connaître l'entreprenariat féminin », document de référence de l'OCDE pour la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME : Pour une participation dynamique à la mondialisation et à l'économie fondées sur le savoir, 29-30 novembre-1er décembre 2000, Paris [www.oecd.org/dsti/sti/industry/smes/act/women2000/background\\_docs.htm](http://www.oecd.org/dsti/sti/industry/smes/act/women2000/background_docs.htm).
- National Foundation for Women Business Owners (NFWBO, 2000), « Women Entrepreneurs in the Equity Capital Markets: The New Frontier », NFWBO et Wells Fargo, États-Unis.
- Reynolds, P., M. Hay, W. D. Bygrave, S. M. Camp et E. Autio (2000), *Global Entrepreneurship Monitor: 2000 Executive Report*, Babson College/London Business School.
- Zabludovsky, G. (2000), « The Face of Women Entrepreneurs in Mexico: What We Know Today », contribution à la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME : Pour une participation dynamique à la mondialisation et à l'économie fondée sur le savoir, 29-30 novembre 2000, Paris, <http://www.oecd.org/dsti/sti/industry/smes/index.htm>.

**PART 2**  
**SELECTED PAPERS**

## *Chapter 2*

### **A BUSINESS TRAINING AND DEVELOPMENT PROGRAMME TO ASSIST MICRO-ENTERPRISES TO ACCESS THE GLOBAL MARKETPLACE**

*by*

**Barbara Mowat  
President, Impact Communications Ltd., Canada**

#### **Introduction**

Many studies have been undertaken to determine the major obstacles facing small and micro-enterprises and entrepreneurial development. In 1993, the Ministry of Small Business, Tourism and Culture in British Columbia, Canada, commissioned a survey of small business owners. Its results supported previous studies which found that the obstacles include access to capital, government regulations and paper burden, fees, licenses and taxes, access to management and employee training and access to business information.

Impact Communications Ltd. has been involved in entrepreneurial development since 1987. It believes that the major obstacle facing micro-enterprise development is lack of access to the marketplace. While the issues mentioned above are important, Impact believes they can best be overcome by creating strategic alliances that allow government decision makers, educators, the business community, private sector corporations and individuals/entrepreneurs to work together to build awareness and find solutions to the present challenges. By banding together to assist micro-enterprises to access the global marketplace, an avenue of dialogue, understanding, partnerships and a win-win business environment is created.

#### **The importance of the development of the micro-economic sector**

Small business is big business in Canada, and micro-enterprises (five or fewer employees) represent its largest and fastest-growing business sector. Statistics Canada (April 1997) reported that 90% of all Canadian businesses have between zero and five employees, while 99% have fewer than 50. Only 1.2% of Canadian businesses have over 100 employees. Conquest Research of Toronto (1995) reported that micro-businesses generate approximately CAD 67 billion in annual revenue, employ 2.3 million full-time employees and spend about CAD 3 billion a year on business products and services.

Home-based businesses are a major component of the micro-enterprise sector. The National Home-based Business Project Committee reported that over 2 million Canadians (including telecommuters) now work at home. In British Columbia, approximately 90 000 new micro-enterprises

were created over the period 1983-93, adding about 130 000 jobs to the province's economy. In comparison, the number of large businesses (over 50 employees) grew by only 1 521 in the same period.

In every year save one between 1983 and 1993, small business employment increased. Large firms instead have gone through three distinct phases of job losses, growth and stagnation. In the province, small business as a whole has been a stronger and steadier contributor to job growth than large business. Many factors have contributed to the changing economy and the growth in home-based businesses. Some of these factors are:

- A shift away from resource-based sectors.
- Corporate "downsizing" and closures.
- The recessions of 1983-84 and 1990-93.
- A more educated, diverse and mobile work force.
- Technological innovations and enhanced telecommunications give micro-enterprises a competitive opportunity.
- Increasing value placed on dual family obligations and a search for a better "quality of life".

Impact Communications Ltd. believes that governments and private sector corporations have a role to play in fostering entrepreneurial development. An entrepreneurial climate benefits not only individuals but society as a whole. Entrepreneurial activities play a major part in new business start-ups and expansions and consequently new job creation. Further, entrepreneurial development is fostered through partnership ventures that include government agencies, educators, the business community, private sector corporations and individuals/entrepreneurs, coming together to form a strategic alliance that creates a win-win business environment.

### **Programme goals**

Impact Communications Ltd.'s model<sup>1</sup> for assisting Canadian micro-enterprises to access the global marketplace at a critical stage of their business development has the following goals:

- To enhance the viability and sustainable growth of the micro-enterprise sector through increased access to markets.
- To increase the professionalism of Canadian micro-enterprise businesses by providing expert advice on product and service development.
- To provide increased opportunities for micro-enterprises to access a wider distribution channel for the marketing of their products and services through existing trade shows in Canada and abroad.
- To diversify, expand and create a climate for growth and recovery in resource-based industries by identifying value-added opportunities for micro-enterprises.
- To provide quality resource tools and training materials that are practical and educational in nature and that will assist micro-enterprises in starting, operating and growing their businesses.

---

1. The "Uniquely Programmes" are the property of Impact Communications Ltd. and are not to be adopted or copied without the express permission of Impact Communications, ICLCanada@aol.com.



- To develop strategic alliances with partners committed to growth, expansion and sustainability of micro-enterprises.

## **Programme components**

The programme has four major components:

- *Adjudication*: A process designed to assess and improve the competitive factors of a manufactured product.
- *Market accessibility*: A process designed to provide access to the marketplace, either through wholesale trade shows, and/or through electronic commerce technology, such as the Internet.
- *Resource support*: Publications that provide practical and educational guidance and resources in starting, operating and expanding successful micro-enterprises.
- *Strategic alliances*: Developing beneficial partnerships, in order to create win-win situations for both the public and private sectors, as well as the micro-entrepreneur.

## **Programme outline**

### ***Adjudication methodology***

Micro-enterprises (five or fewer employees) are invited to submit their products or services to a panel of merchandise, marketing, sector and export specialists for comment, advice and suggestions for improvement in a number of identified areas. This process does not require the use of a permanent facility. Arrangements are made with a suitable courier or storage company to secure the products until the week of actual adjudication. A facility is rented for a period of ten days and staff set up the facility to accommodate up to 200 products. This model provides flexibility, cost efficiency and mobility to locate according to geographical need.

Consultants are hired for their expertise as either a merchandise specialist, marketing specialist, sector specialist or export specialist. Using Impact Communications Ltd. criteria for assessment, these specialists look at each product individually and award a number grade according to guidelines and criteria that have been thoroughly researched by the creator of the programme, Impact Communications Ltd. (1989). The results are tallied and averaged, and the group discusses each product, brainstorming for further ideas and suggestions in order to provide practical and constructive feedback on improvement of the product for the producer to implement. Participants receive a grade mark for each category assessed, as well as an overall mark out of a possible 100 points. This grade mark, along with specific written recommendations, provides an assessment point when determining the participant's readiness to compete in the global marketplace.

This adjudication process, with established criteria for measurement specific to each sector, has proved to be successful with four different small business sectors: the gift industry, the secondary value-added wood industry, the computer and business communication industry and small manufacturers. The adjudication process, which is modified to meet specific requirements of the target sector in each programme, has been successfully developed and delivered in Canada throughout the provinces of British Columbia, Alberta, Saskatchewan, Manitoba and Ontario, as well as in Puerto Rico.

*Uniquely Creative Arts Shows* are designed to assist small manufacturers that want to access the wholesale gift market. These include speciality food manufacturers, speciality clothing manufacturers, furniture designers and arts and craft producers. Products are assessed on the following criteria:

- All aspects of *design*: use of materials, quality of design, originality/creativity of design.
- All aspects of *workmanship*: finishing detail, craftsmanship, aesthetics.
- All aspects of *market readiness*: shipping, packaging, labelling/presentation, promotional and business materials, pricing (wholesale and retail), mass consumer appeal.

*Window on Business Shows* are designed to assist micro-enterprises in the computer and business communication industries. Companies include graphic designers, publishers of software and shareware, inventors, small manufacturers of computer and business accessories and specialised business management and consulting services. Products are assessed using the following criteria:

- *Professionalism*: quality of business cards, letterhead, brochures; supporting business materials, *i.e.* invoices, order forms, credit applications; business plan and/or marketing strategy, overall presentation.
- *Market readiness*: type of equipment to enhance business, pricing, customer base, production schedule/capacity, marketability, business and marketing plan.
- *Uniqueness*: type of product/service (whether it represent a market niche, need, or specialisation).

The *Make-it Programme* (Mobile Assessment Keeping Entrepreneurs In Touch) is designed to assess product development as well as suggestions and ideas for marketing. This programme does not limit participants to specific target markets (*e.g.* the gift market). By accessing a toll-free telephone number, participants describe the number and type of product they will be sending for assessment and are given a special reference number to include with their product. This pre-registration facilitates the selection of appropriate sector specialists. Previously identified assessment criteria are modified to fit the specific requirements of the products submitted. Emphasis is placed on identifying marketing strategies and opportunities, especially export readiness.

The *Northern Wood Forum* event is both a conference and an exhibition. It focuses on how to get more value from trees and highlights the growing importance of the value-added sector to the local and regional economy. The exhibition component is based on a modified adjudication process with additional emphasis on optimal use of fibre as a criterion for assessment. In addition, a student competition was developed to increase entrepreneurial awareness among youth and to encourage the creation of employment in the northern regions to encourage youth to stay in their communities.

For the secondary value-added wood industry, products are assessed using the following criteria:

- All aspects of *design*: use of fibre for design, functionality of design, quality of design, originality/creativity of design, value added.
- All aspects of *workmanship*: finishing detail, craftsmanship, aesthetics.
- All aspects of *market readiness*: shipping, packaging, labelling/presentation, promotional and business materials, pricing (wholesale and retail), mass consumer appeal, export potential.
- *Business plan* (specific to the youth/student teams): Does the business plan cover a monthly income statement, balance sheet, projected cash flow, sales, prices, etc.? Have the teams considered fibre costs, labour, supplies, equipment, taxes, insurance, rent, depreciation, etc.?

Have the teams assessed the value-added calculation of how many jobs they can provide, with the lumber they project to use, etc.? Have the teams assessed what it is going to cost them to manufacture the product(s), and how much they can sell the product(s) for?

### ***Market access***

Once the products are ready and able to compete in a professional manner, the next step is to provide access to the marketplace. This model can be successfully applied to other geographical and jurisdictional areas by taking an in-depth look at the types of industries and venues available. Impact Communications Ltd. has developed a strategic alliance with the largest wholesale gift trade show in Canada which allows it to offer clients access to an established venue, attended by buyers from all over the world. This venue provides access to a wide distribution channel, including export opportunities. It also creates a win-win situation for both parties, as the trade show is able to offer buyers the unique opportunity to purchase exclusive, high-quality, locally made products, while fostering the growth of small businesses and their ability to compete at national and international level.

Impact Communications Ltd. is able to predict success for first-time exhibitors entering the wholesale gift market by buying a large section of trade show space and thus creating the Uniquely Creative Arts Show as a showcase “show within a show”. Micro-enterprises that qualify as a result of the adjudication process can buy trade show space at a reduced rate. Impact staff assist participants to help them meet established display criteria, ensuring a high-quality look. Retail buyers have been extremely supportive and impressed with the Uniquely Creative Arts Shows, as the shows have presented them with an opportunity to buy exclusive Canadian-made products that promote economic diversification and sustainability of small businesses and increase the retailers’ competitive position.

An electronic commerce site, Uniquely Canada, was developed in May 1999. This secure site is a strategic alliance with American Online Canada, Royal Bank of Canada and Canada Post Corporation and offers participants an opportunity to access the global marketplace. Uniquely Canada is a virtual gift shop for people all over the world looking for quality gifts and products with originality at affordable prices. It builds upon the strengths of the creative arts shows. Products are known to be of high quality, and the producers are established entities with track records. In this way, clients are assured that they can buy with confidence. More important, its link to major private sector bodies creates confidence for making electronic purchases.

### **Resource support**

Resources aimed at providing practical and educational guidance in starting, operating and expanding a successful micro-enterprise are a crucial component of micro-enterprise development. Canadian micro-enterprises are now well established as a unique and distinct business sector that requires its own supporting infrastructure. The need to furnish a relevant support system is beyond question. Acknowledgement of the distinctive challenges micro-enterprises face and the provision of resource tools that are applicable to the needs of all micro-enterprises are important. It is essential that these publications accurately reflect the global marketplace and the dramatic changes occurring in the business environment: tax collection requirements, growing importance of the Internet, new technologies, new organisations, new ways of doing business, marketing and strategic alliances, etc.

Publications specifically written by Impact Communications Ltd. for micro-enterprises include:

*Starting Your Home-based Business Manual.* A basic resource tool for any new entrepreneur thinking of starting a home-based business. Topics include: Finding the Right Opportunity; Assessing Your Situation; Business Research and Planning; Business Concept: What Will You Sell?; Marketing: How Will You Reach Buyers?; Finances: Will You Make Money?; Operations: How Will You Run Your Business?; Keeping Business Records; Managing Your Business; Next Steps; and a List of Resources.

*Right from Home.* Exclusively offered through Industry Canada's Strategis Web site. A resource tool for new and existing businesses on how to market in a globally competitive marketplace. Topics include all of the above, plus: Market Research; Market Survey; Assessing Viability; Estimating Market Share; Product Development, Pricing, Evaluating Servicing and Guarantees; Understanding the Differences Between Advertising, Promotion and Publicity; Understanding the Differences Between Marketing and Selling; Developing Business and Promotional Materials; Marketing on the Internet; Assessing Different Ways of Selling; Developing Your Technology Skills to Become Globally Competitive; Sourcing Suppliers and Resources; Building Strategic Alliances; Developing Relationship Marketing; Expanding Beyond Your Local Marketplace; Developing a Professional Image; Marketing Creatively on a Budget; Exporting; and Evaluating Your Marketing Strategy.

*An Exhibitor's Guide Book.* A resource tool designed to make exhibiting at a trade show, exhibition or fair a success. Topics include: Preparing an Exhibit Plan; Setting Exhibit Objectives; Preparing a Budget; Tips for Building Your Display Booth; Exhibitor's Tool Kit; Booth Set-up Procedures; Selling Techniques; Hints on Prospecting at the Booth; Taking Orders; Sample Order Forms; Sample Application for Credit; Sample Production Schedule; Pre-Show Publicity and Promotion; Show Operations; Tear Down; and Following Up on Sales Leads.

*Guide to Creating a Local Home-based Business Association.* This resource tool represents a step-by-step guide to forming a local organisation to help home-based businesses help each other. The information and advice are of practical value to the widest possible audience to help generate both informal get-togethers and formal associations. It provides all the necessary steps for establishing an association from "Starting from Scratch" to "Staying Alive", along with a template offering sample mission statements, press releases, first meeting agendas, promotional flyers, a suggested committee structure and membership considerations.

*Tips for Business Success.* This resource tool provides a series of helpful and practical hints and timely pointers to ensure business success and relates to all micro-enterprises. Topics include: Watch for Warning Signs; Preserve Your Cash Flow; Recovering Your Receivables; Reduce Your Costs; Control Your Inventory; Attract New Sales; Dealing With Pressure; Maximize Your Staffing; Seek New Opportunities; and Negotiate New Financing.

### **Building strategic alliances**

The strategic alliances required to build a programme such as the Uniquely Creative Arts Show must be selected carefully. The first step is to have a thorough knowledge and understanding of the key components for entrepreneurial and SME development. Impact Communications Ltd.'s extensive work and research with this industry indicates that several significant factors contribute to the growth of SMEs, and that alliances and/or partnerships (from both the public and private sectors) that address the following are a necessary and integral part of entrepreneurial development: access to the marketplace; financing when the business grows; business information and resources; the best

business skills for training and support; improved telecommunications; the best computer technology and software; financial management.

The Business Training and Development Programme created in 1989 has involved successful public-private strategic partnerships and has clearly demonstrated that it is a model of how micro-businesses create both jobs and wealth, when there is a foundation for entrepreneurial growth. (An example of one programme's economic and statistical results is presented in Appendix A.

### **Programme sponsors**

The Uniquely Creative Arts Show programme receives the support of corporate and public sponsors. These have included: the Royal Bank of Canada; Bank of Montreal; Alberta Treasury Branches; IBM; Business Development Bank; Telus; Business Link -Business Service Centre; Ministry of Small Business, Tourism and Culture; Ministry of Women's Equality; Ministry of Agriculture, Food and Fisheries; Ministry of Community Development, Cooperatives and Volunteers; Toronto Business Development Centre; Centennial College Centre of Entrepreneurship and Self-employment Initiatives; Forest Renewal BC; Wood Co-op; Women Entrepreneurs of Saskatchewan; Saskatchewan Economic and Co-operative Development; Western Economic Diversification Canada; Saskatchewan Agriculture and Food; Manitoba Industry, Trade and Mines; Manitoba Education and Training; Manitoba Association of Agricultural Societies; and dmj world media.

### **Programme success**

Impact Communications Ltd. offers the Uniquely Creative Arts Show programme in five provinces in Canada. Last year, over 600 new micro-entrepreneurs participated in generating over CAD 4 million in wholesale sales. In all, over 6 600 micro-entrepreneur manufacturers have been adjudicated, and 5 092 have participated in the trade show component, generating over CAD 26 million in wholesale sales, with over CAD 100 million from returning exhibitors. These figures only represent the gift industry; they do not include the computer and communications or the secondary value-added wood industries. The results from those industries were significantly higher.

### **Programme variables**

The complete Business Training and Development Programme, which includes the trade show component, offers micro-enterprises an excellent marketing venue. However, Impact Communications Ltd. has been successful in offering the adjudication process as a stand-alone component that can be adapted to target specific sectors (secondary value-added wood industry, computer and communications technology fields, other small business manufacturers). In addition, a "Train the Trainer" component can be provided, helping to build capacity within communities and in other countries, such as the current project in Slovenia.

### **Conclusion**

Impact Communications Ltd. believes that the Business Training and Development Programme could be successfully adapted to other parts of the world, especially for women-owned micro-enterprises. The "Uniquely" theme could expand to include micro-enterprises in countries that are struggling to find practical solutions. Furthermore, the concept of an on-line catalogue like "Uniquely

Canada”, could be established for other countries as well. The framework or infrastructure for this programme should be set up to ensure that a percentage of sales from a particular geographical region would provide some capital for ongoing sustainable economic development.

## APPENDIX A

### FACT SHEET, ONTARIO CREATIVE ARTS SHOW

#### **Format**

*Layout:* Show within a show (Part of Toronto Gift Show).

*Type:* Juried wholesale gift show.

*Size:* 100 first-time home-based business exhibitors, with approximately 100 “graduates” (HBB exhibitors returning to do main show).

*Length:* Four days.

*Frequency:* Twice a year (spring and autumn).

*Target audience:* All Ontario home-based businesses which are arts, crafts, gift and/or speciality food producers as well as first-time exhibitors at dmj world media Eastern Gift Shows.

*Price:* Subsidised by the corporate sponsors. The usual cost for this trade show space is CAD 850.00. First-time home-based exhibitors only pay: CAD 50.00 for the jurying fee and CAD 150.00 or CAD 200.00 for trade show space (depending on where the producer lives).

*Advertising:* Provincial distribution, community ads, direct mailing, word of mouth, exposure at a variety of events.

#### **Co-ordination**

Impact Communications Ltd., Barbara Mowat, President/Owner.

#### **Highlights and results from past Uniquely Ontario Creative Arts Shows**

*Number of buyers:* There were approximately 7 000 buyers at the Fall 2000 Toronto Gift Show.

*Status of shows:* Eleven shows have been launched and sponsored by dmj world media, Bank of Montreal, Royal Bank, Telus, IBM, Business Development Bank of Canada, Bell Canada, Coopers & Lybrand, Centennial College Centre of Entrepreneurship, Self-employment Development Initiatives, Human Resources Development Canada and the Toronto Business Development Centre. Further shows are planned. Over 1 300 local Ontario artists and gift producers have received practical feedback on how to improve their product and/or business material.

*Sales generated:* Over the four days of the trade show, exhibitors generate sales which are specified in wholesale dollars. Standard retail sales are double this amount and also generate 7-8% provincial sales tax.

Show number	Number of exhibitors	Percentage of exhibitors responding	Wholesale dollars generated over four days	Retail dollars generated
1 <sup>st</sup> Uniquely Ontario	126	84	CAD 557 325	CAD 1 114 650
2 <sup>nd</sup> Uniquely Ontario	127	92	CAD 732 923	CAD 1 465 846
3 <sup>rd</sup> Uniquely Ontario	117	70	CAD 397 460	CAD 794 920
4 <sup>th</sup> Uniquely Ontario	119	78	CAD 382 809	CAD 765 816
5 <sup>th</sup> Uniquely Ontario	109	83	CAD 770 650	CAD 1 541 300
6 <sup>th</sup> Uniquely Ontario	107	87	CAD 644 260	CAD 1 288 520
7 <sup>th</sup> Uniquely Ontario	110	90	CAD 900 727	CAD 1 801 454
8 <sup>th</sup> Uniquely Ontario	104	83	CAD 586 666	CAD 1 173 332
9 <sup>th</sup> Uniquely Ontario	93	82	CAD 685 971	CAD 1 371 942
10 <sup>th</sup> Uniquely Ontario	100	92	CAD 548 545	CAD 1 097 090
11 <sup>th</sup> Uniquely Ontario	80	88	CAD 504 621	CAD 1 009 242

*Additional staffing:* As a result of participation in the shows, many exhibitors have had to hire staff to accommodate their increased production.

Show number	Percentage of exhibitors who have to hire staff
1 <sup>st</sup> Uniquely Ontario	20.0
2 <sup>nd</sup> Uniquely Ontario	29.3
3 <sup>rd</sup> Uniquely Ontario	22.1
4 <sup>th</sup> Uniquely Ontario	26.3
5 <sup>th</sup> Uniquely Ontario	27.1
6 <sup>th</sup> Uniquely Ontario	23.1
7 <sup>th</sup> Uniquely Ontario	24.0
8 <sup>th</sup> Uniquely Ontario	24.0
9 <sup>th</sup> Uniquely Ontario	17.0
10 <sup>th</sup> Uniquely Ontario	11.0
11 <sup>th</sup> Uniquely Ontario	23.0

*Increased sales exposure:* In the first show, 50% of the exhibitors wrote sales for outside of the province, and there was one substantial sale to a European company. In the second show, 60% of the exhibitors wrote sales outside the province. In the third show, 50% of the exhibitors wrote sales for outside the province, and there were two substantial sales to England and France. In the fourth show, 55% of exhibitors wrote sales for outside the province, and there were two sales to Japan. In the fifth show, 49% of the exhibitors wrote sales for outside the province. In the sixth show, 58% of the exhibitors wrote sales for outside the province. In the seventh show, 42% of the exhibitors wrote sales for outside the province. In the eighth show, 53% of the exhibitors wrote sales for outside the province. In the ninth show, 69% of the exhibitors wrote sales for outside the province. In the tenth



show, 76% of the exhibitors wrote sales for outside the province. In the eleventh show, 48% of the exhibitors wrote sales for outside the province.

*Access to financing:* Fourth show: 36% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Fifth show: 41% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Sixth show: 45% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Seventh show: 37% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Eighth show: 28% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Ninth show: 30% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Tenth show: 23% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received. Eleventh show: 31% of exhibitors felt that an increase in financial backing was necessary due to the increase in orders received.

*Returning graduates:* Over 105 exhibitors came back as graduates and paid the full booth fee. Over 71% of the exhibitors from the eleventh show have indicated interest in returning as graduates in future shows.

*Additional requests for ongoing small business training:* Among exhibitors at the eleventh show, 74% expressed interest in participating in future training opportunities. The following represents areas of interest: finding capital (36%), financial management (28%), improving sales (52%), collecting sales (32%), dealing with growth (44%), using telecommunications (15%), marketing your products (69%), diversifying your products (27%), getting export-ready (44%), managing time constraints (21%), networking opportunities (50%), marketing on the Internet (71%).

*Special interest groups:* A number of special interest groups have participated in the shows: 32 aboriginal artists, 59 speciality food manufacturers, 729 women-owned businesses.

*Required business skills:* Participants receive training on how to display products inexpensively, do's and don'ts of exhibiting, how to set up a production schedule, credit procedures, selling techniques and how to write orders. Participants' products are judged by three merchandise specialists, who provide written feedback on the saleability of their product(s), along with feedback on labelling, packaging, pricing, product presentation, business cards, order forms, price lists, etc.

*Key marketing activities:* Some 18 000 call-for-entry brochures are distributed throughout the province, for every show, and 7 000 buyers' show guides, complete with pictures and a write-up of each product are produced for each show. News releases are sent to every news publication in the province. Information is sent to all aboriginal communities, home-based business associations, enterprise centres, SEA programmes, economic development offices, rural economic development institutes, farmer's markets, etc. Every opportunity is made to reach out to the micro-enterprise when assistance is needed.

*Economic benefits:* For all programmes, producers have expanded their operations by expanding their client base, diversifying their product line(s), exporting outside Canada, hiring additional staff or subcontracting, participating in other trade shows outside their local province, including the United States and Europe, upgrading their booth designs, upgrading their brochures, packaging and overall presentation and, in some cases, moving from homefront to storefront.

## SELECTED READINGS

Alberta Economic Development and Tourism (1996), *Information on Home-Based Business*.

BC Stats (1996), *Small Business Growth and Employment in British Columbia*.

Beckman, Dale M. (1992), *The Characteristics, Problems and Support of New Business Ventures in British Columbia*. Summary from the Federal Business Development Bank Head Office Research Service.

Bowden, Jim (1991), *Municipal Home Occupation Issues*, prepared for the Province of British Columbia, Home-Based Business Programme.

Industry Canada (1996), *Demographic Trends in Canada, 1996-2006: Implications for Small and Medium-Sized Enterprises*.

*Labour Force Survey* for 1992 and 1993.

Lynch, Kevin (1997), "The Industry Portfolio and Small Business", Industry Canada, April.

Ministry of Small Business, Tourism and Culture (1996), B.C. Stats, Ministry of Finance and Corporate Relations and Western Economic Diversification, *Small Business Growth and Employment in B.C.*

Ministry of Small Business, Tourism and Culture (1995), "Small Business Discussion Paper".

Mowat, Barbara and Ted James (1996), "Right From Home: How To Successfully Begin a Home-Based Business in Canada", Industry Canada.

Orser, Barbara and Mary Foster (1992), "Home Enterprise: Canadians and Home-Based Work", Home-Based Business Project Committee.

Orser, Barbara and Ted James (1992), "Home Business: The New Reality", Home-Based Business Project Committee.

Randall, James E. and Denise Nagel (1993), *Home-Based Business Regulations and Bylaws: Canadian Municipalities in 1993*.

Roberts, Leslie P. (1994), *An Assessment of the Nature and Extent of (formal and informal) Home-based Business Activity in Calgary*.

Statistics Canada (1996), *Canadian Social Trends*, No.4.

## *Chapter 3*

### **THE FACE OF WOMEN ENTREPRENEURS: WHAT WE KNOW TODAY**

*by*

**Julie R. Weeks**

**Director of Research, National Foundation for Women Business Owners, United States**

#### **Introduction**

In order to best assess the programmatic and policy needs of women-owned businesses, it is important to know the current state of women's entrepreneurship. What are the economic contributions of women-owned firms? What are the characteristics of the firms and their owners? What key challenges do they face? Perhaps most importantly, what do they themselves say they need to grow their businesses? This chapter provides some answers to these questions, based largely on primary research conducted over the past several years by the National Foundation for Women Business Owners (NFWBO), a non-profit research institute with headquarters in the United States.

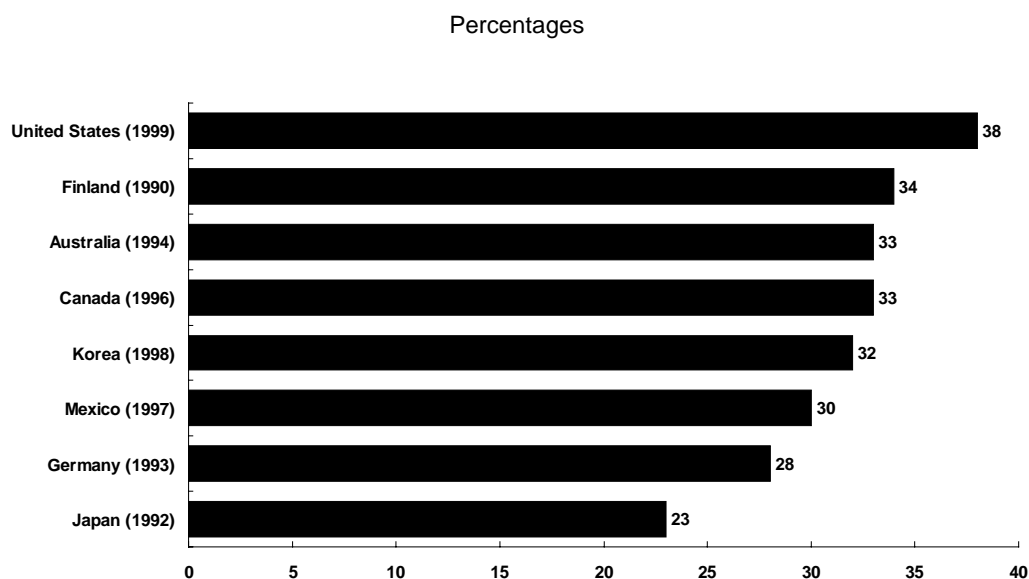
#### **Assessing the number and economic contribution of women-owned enterprises**

The involvement of women in entrepreneurial activity is increasing around the world. Women represent an ever-increasing share of the labour force in nearly all regions of the world, and the gender gap in economic activity rates is narrowing.<sup>1</sup> Self-employment rates, which are also on the rise, include women who own and operate their own businesses. Although information to quantify these trends is not widely or consistently available, the available data indicate that between one-quarter and one-third of the formal sector businesses are owned and operated by women.

In Australia, 33% of the 1.2 million employers and own-account workers are women. Women own 33% of the small and medium-sized enterprises (SMEs) in Canada, and 32% in Korea. In the United States, it is estimated, on the basis of an extrapolation of data from the US Bureau of the Census, that 38% of businesses are owned by women (Figure 1).<sup>2</sup>

- 
1. According to United Nations (2000), *The World's Women 2000: Trends and Statistics*, the share of women in the labour force increased between 1980 and 1997 in all major regions of the world except sub-Saharan Africa, Central Asia and Eastern Europe.
  2. Data cited are summarised in Bang Jee Chun (1999), *Women Entrepreneurs in SMEs in the APEC Region*, Asia Pacific Economic Cooperation.

**Figure 1. Women-owned firms comprise from a quarter to a third of all businesses worldwide**



Source: National Foundation for Women Business Owners.

Quantifying the number of women-owned enterprises and their economic contribution in a way that is comparable across countries and consistent over time has proven quite difficult. However, survey research among populations of women business owners has shed a good deal of light on the characteristics, contributions and challenges of women entrepreneurs. It has revealed that women business owners worldwide have much in common. This chapter summarises some of the findings from research studies carried out in seven countries: Argentina, Australia, Canada, Ireland, Mexico, Russia and the United States. All of the studies were conducted by the National Foundation for Women Business Owners recently, most since 1997.<sup>3</sup>

### **Business characteristics: industry, firm size**

As for most of the world's economic activity, the majority of women-owned firms are in the services sector. Among the women business owner populations surveyed,<sup>4</sup> only between 9% and 23% were found to own businesses in a goods-producing industry.<sup>5</sup> In services, retail trade and business services were most prominent (see Figure 2 and Annex Table 1).

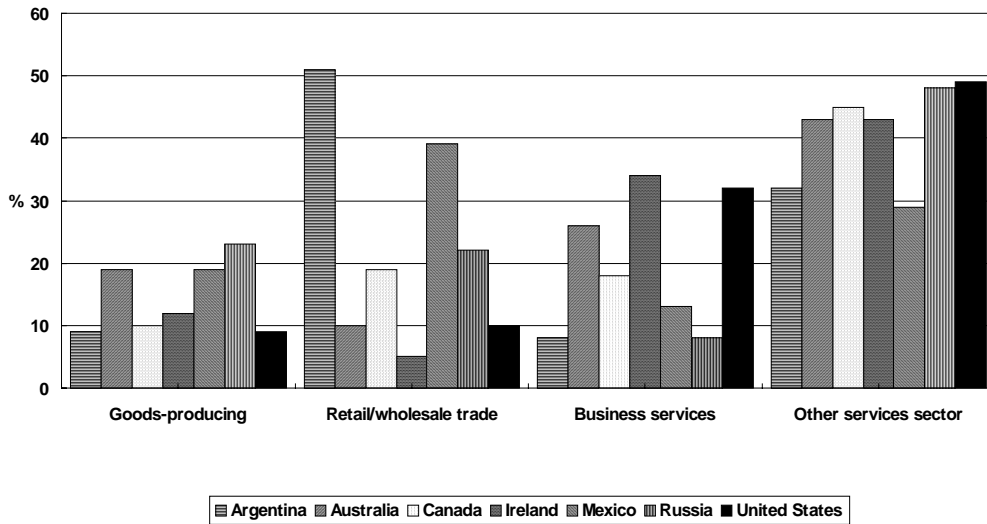
---

3. See the Annex for a more detailed explanation of the survey populations and methodologies of each of these studies.

4. It is important to note that, for the most part, the surveys were conducted among populations of women belonging to women's business associations. These women are apt to be owners of more established businesses and thus may not be representative of the full range of women-owned firms. Even in those instances where a random sampling of women business owners was conducted (in Argentina and Mexico), the samples were compiled from registered employer businesses, and are thus likely to represent established businesses. See the Annex.

5. Goods-producing is defined as agriculture, mining, forestry, fishing, durable and non-durable manufacturing and construction.

**Figure 2. Most women-owned firms are in the services sector**



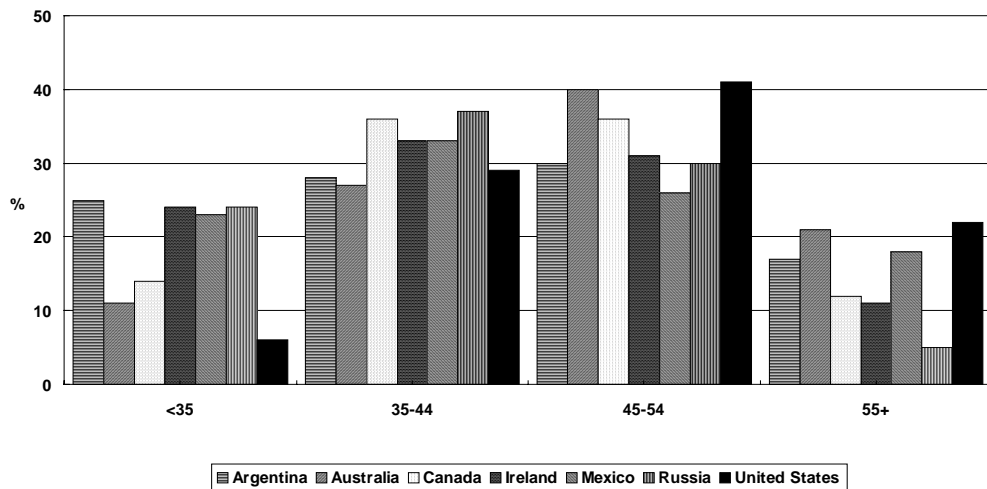
Source: National Foundation for Women Business Owners.

Most of these businesses are small. Between 17% (Russia) and 84% (Argentina) employ fewer than five workers. Many are also relatively recent. In Russia, for example, when the study was conducted in 1996, 74% had been in business for less than five years. That is not surprising, given the relatively recent transition to a market economy there, but 45% of the women surveyed in Canada and 43% in Ireland had also been in business for less than five years.

**Personal characteristics: age, marital status, education**

The women business owners surveyed in seven countries and on four continents have remarkably similar personal characteristics. Most are between the ages of 35 and 54, most are married with children and most are well-educated (Figures 3 and 4 and Annex Table 2).

**Figure 3. Most women business owners internationally are between 35 and 54 years old**



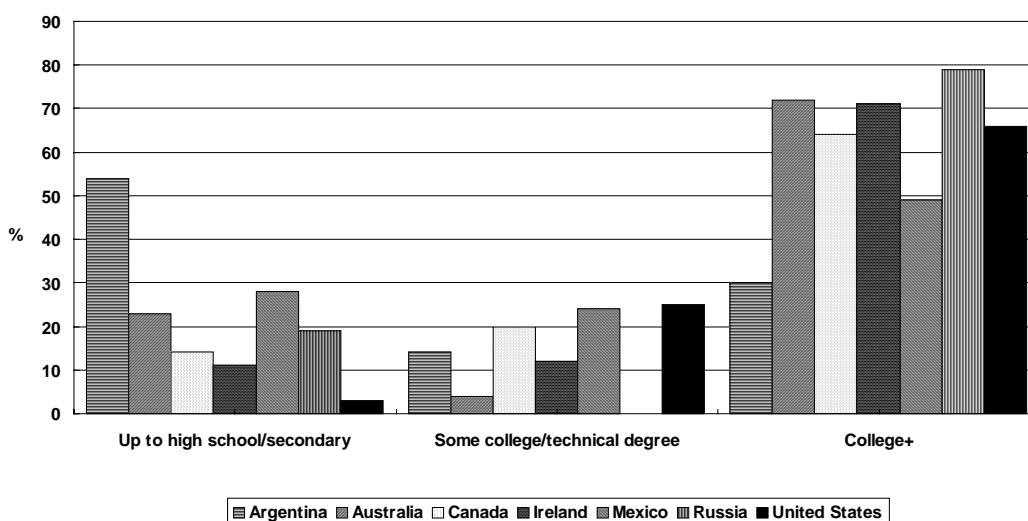
Source: National Foundation for Women Business Owners.

Between 58% and 72% of the women were found to be between the ages of 35 and 54. The youngest groups were in Ireland and Russia, while the oldest were in the United States and Australia, with 22% and 21%, respectively, aged 55 or more.

Between 52% and 67% of the women surveyed were married. The greatest share of those who were single and had never married were in Mexico (24%) and Ireland (22%); Russia had the highest share of divorced women business owners (23%).

In terms of education, between 30% and 79% had college degrees, and the majority of women interviewed in all countries except Argentina had at least a high school/preparatory school-level education.

**Figure 4. Women business owners are a highly educated group**



Source: National Foundation for Women Business Owners.

Ethnic composition is another area of interest. In the United States, one in eight (13%) women business owners is a woman of colour. These women are from a wide variety of backgrounds and are almost equally divided among African-American, Hispanic and Asian or other.<sup>6</sup> Again in the United States, firms owned by women of colour are growing at a faster rate than all firms, and all women-owned firms.

### Gender differences in business and personal characteristics

In two of the seven research studies (Argentina, Mexico), both women and men were interviewed. This offers an opportunity for gender comparisons. In addition, NFWBO conducted a national survey of both women and men business owners in the United States, focused on how and why they became

6. The US Bureau of the Census combines Asian/other in its minority census publications. This category includes Asian Americans, Pacific Islanders, Native Americans and Alaska Natives (Aleut, Eskimo).

business owners.<sup>7</sup> That study provides some additional insights into the similarities and differences of women and men business owners.

In terms of business characteristics, women business owners are less likely than men to own enterprises in goods-producing industries. In Mexico, but not in Argentina and the United States, women were more likely than men to own a retail trade business (Annex Table 3).

In all three countries, women-owned firms were somewhat smaller and somewhat younger than men-owned firms. The differences were greater in Argentina and Mexico than in the United States. For example, 39% of the women surveyed in Argentina had been in business for less than five years, as had 28% of women surveyed in Mexico and 13% in the United States. Among the men, the share who had been in business for less than five years was 19% in Argentina, 17% in Mexico, and 9% in the United States.

With respect to personal characteristics, women business owners were found to be somewhat younger than their male counterparts and less likely to be married. In Argentina and Mexico, their levels of formal education were somewhat lower; in the United States, they were very similar.

The 1998 NFWBO study of how and why women and men become business owners found both common motivations and paths to business ownership and some interesting differences. For example, both women and men had predominately private-sector work experience in the years leading up to the start of their businesses.<sup>8</sup> However, among women, that experience was more likely to have been in a smaller business or a non-profit organisation; men were more likely to have had experience in a large business. In addition, 43% of the men had held managerial positions, whereas that was the case for only 30% of the women (Annex Table 4).

Motivations for becoming business owners were quite similar. In response to an open-ended question about why they became a business owner, both women and men primarily offered active and positive reasons. Fully 57% of women and 64% of men gave reasons such as wanting to be their own boss, having greater independence, making their own decisions or controlling their own destiny. The reasons of 37% of women and 27% of men were more reactive and family-related, such as a death in the family, going into business with a family member, divorce or relocation. Finally, 13% of women and 16% of men offered reactive, work-related reasons such as dissatisfaction with an employer.

### **Business issues: areas of similarities and differences**

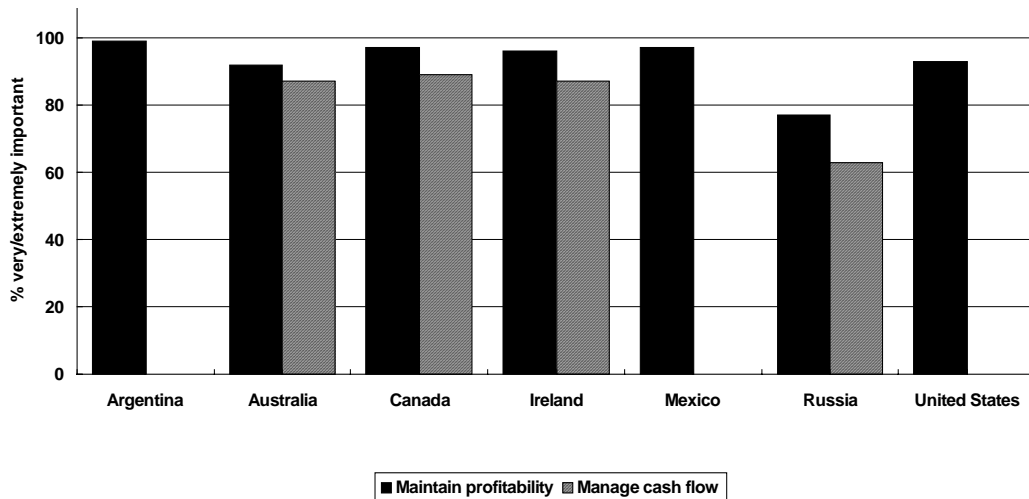
As business owners, women and men the world over face many of the same issues. Primary among them, to no one's surprise, is managing the growth and profitability of their enterprises. When asked how important a variety of business concerns were to their businesses, the women surveyed in each of the seven countries put at or near the top these key issues: maintaining profitability, managing cash flow and finding and keeping quality employees (Figure 5). Men business owners surveyed in Argentina and Mexico also listed these issues among their top concerns.

---

7. NFWBO and Catalyst (1998), *Paths to Entrepreneurship: New Directions for Women in Business*.

8. Both women and men were most likely to have started their own businesses (62% of women, 52% of men), rather than purchase (25%, 31%), inherit or otherwise acquire them without investment (e.g. through gift or marriage: 13% women, 16% men).

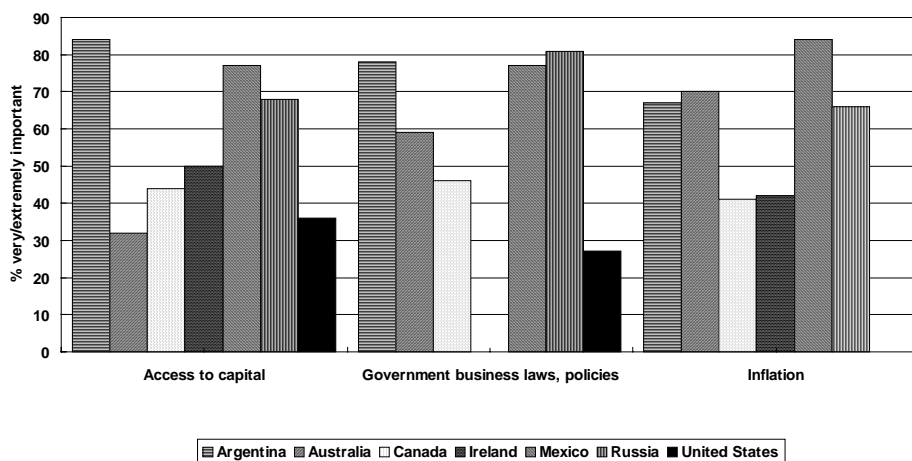
**Figure 5. Key business issues: maintaining profitability and managing cash flow**



Source: National Foundation for Women Business Owners.

However, external economic and political conditions make other business issues much more important in some countries than in others (Figure 6). For example, as a result of the difficult economic conditions during the interview periods in Argentina, Mexico and Russia, access to capital and inflation were much higher on the list of important business issues than in the other countries surveyed (Figure 7). Government policies towards business were also much more important in these countries than in Australia, Canada or the United States.

**Figure 6. Economic conditions, policies vary and affect the importance of some issues**



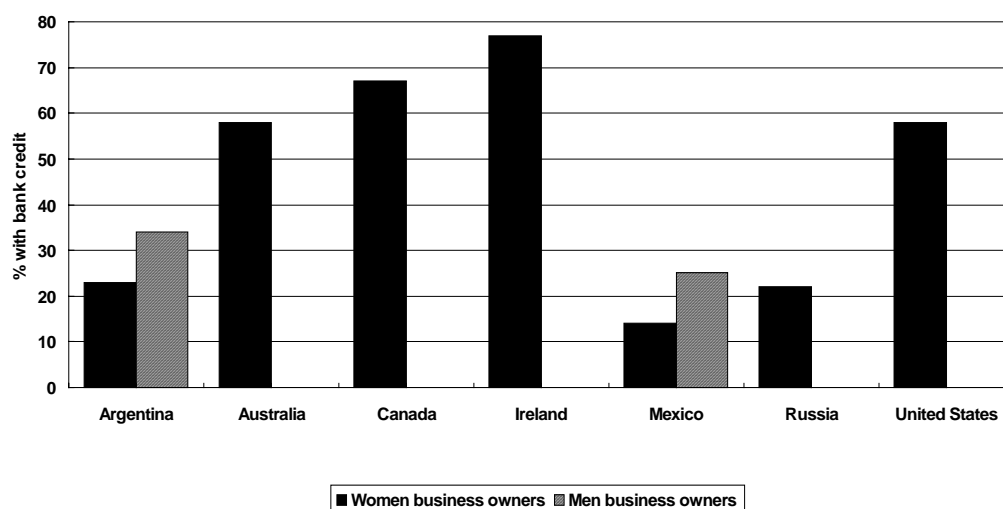
Source: National Foundation for Women Business Owners.

With respect to access to capital, the women and men surveyed in the seven countries were also asked whether or not they had any form of bank credit for their business, such as a loan or a line of credit. More than half of the women business owners surveyed in Australia, Canada, Ireland and the United States did, but only 23% of women in Argentina, 22% in Russia, and 14% in Mexico.



Moreover, women in Argentina and Mexico were significantly less likely than their male counterparts to have access to credit for growing their businesses.

**Figure 7. Access to capital is more of a problem in some countries**



Source: National Foundation for Women Business Owners.

In addition, political conditions can raise the significance of certain issues. For example, government corruption was deemed a very or extremely important business issue by 85% of women business owners surveyed in Argentina, 77% of women in Mexico and 55% in Russia. Extortion and racketeering were also deemed an important business issue in Mexico and Russia, and concerns related to infrastructure (*i.e.* roads, bridges, utilities) were quite high in both Argentina and Mexico (Figure 8). In the face of these impediments to economic and political stability, both women and men business owners – and perhaps women more, as their firms are generally smaller and younger – may find it very difficult to grow their businesses.

Access to technology is another issue of increasing importance to business growth, and the surveys showed that use of computer technology is much lower in non-English speaking countries (Figure 8). Over 90% of the women business owners surveyed in Australia, Canada and the United States use computers in their businesses, as do 81% of the women business owners surveyed in Ireland. In comparison, just 60% of women business owners in Mexico and Russia were using computers, and only 41% of women entrepreneurs in Argentina had a computer in their businesses.

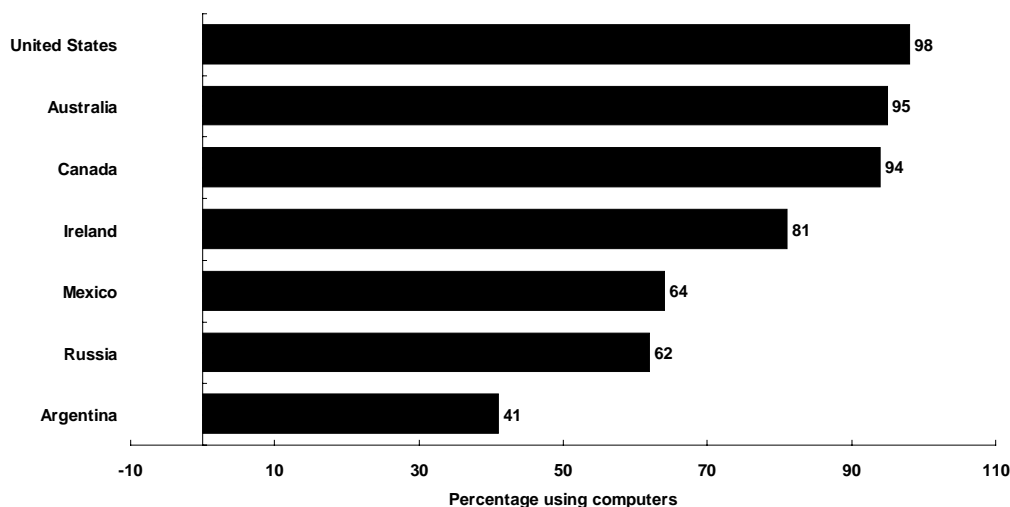
### **Policy implications: common experiences, common needs<sup>9</sup>**

What, then, do women business owners say they need to grow their businesses? Despite some differences in circumstances and national economic factors, common needs emerge. They are borne

9. Much of this section is taken from a paper written by NFWBO that has been published and excerpted in two publications: US Department of Labor, Bureau of International Labor Affairs (2000), *Entrepreneurship Proceedings of a Joint United States and European Union Seminar* and Center for Policy Alternatives (2000), *State Venture Policy: Voices of Leadership*.

out not only by NFWBO research but emerged as themes at the OECD's 1997 conference on women in SMEs<sup>10</sup> and in a recent analysis of the state of women's entrepreneurship in the Asia-Pacific region conducted by the Asia Pacific Economic Cooperation (APEC) Forum.<sup>11</sup> According to these sources and women business owners themselves, the areas that should be addressed by both public policy makers and private sector organisations that seek to provide services and assistance to both nascent and growing women-owned businesses are: access to information, access to capital, access to markets, access to networks and validation.

**Figure 8. Computer usage in women-owned firms much higher in English-speaking countries**



Source: National Foundation for Women Business Owners.

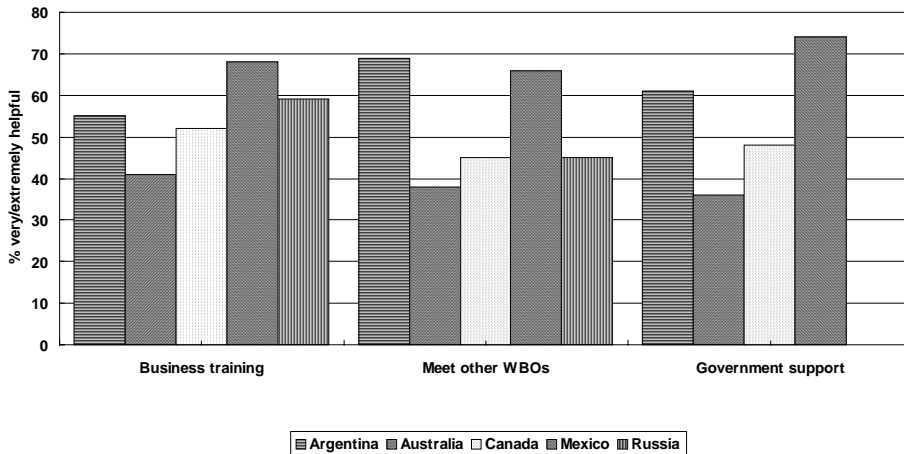
**Access to information:** Education and training programmes provide invaluable information, technical expertise and guidance to women who are thinking of starting a business, as well as to owners of new businesses. Between half and three-quarters of women business owners interviewed said that such programmes would be very or extremely helpful to them in growing their businesses (Figure 9). In the United States, there are over 90 Women's Business Centers that are funded jointly by state governments and the Small Business Administration. This programme has proven especially helpful for women just starting or thinking about starting a business. Most centres offer training for women by women that frequently goes beyond a typical two-week textbook course to offer continuing support and access to technical expertise, mentoring and counselling not only on management and financial issues but on life skills and addressing the fear of success. Some centres also offer loan guarantee or loan pre-qualification programmes.

There has also been an emergence of programmes to help women with established businesses. These programmes include peer-to-peer counselling, access to equity networks and other services needed by women leading growing businesses. Some examples of these networks include the Women Presidents' Organization, the Women's Venture Center within the Center for Women and Enterprise in Boston and the Commonwealth Institute, also located in Boston.

10. See OECD (1998), *Women Entrepreneurs in Small and Medium Enterprises: Conference Proceedings*, OECD, Paris.

11. Chun (1999), op. cit.

**Figure 9. Women business owners desire training, networking and support**



Source: National Foundation for Women Business Owners.

**Access to capital:** Capital is the lifeblood of any business, and access to capital can be especially problematic for women-owned firms, many of which are service-based firms with owners who may not have had formal education in financial matters. As noted above, most women business owners surveyed report that access to capital is a very or extremely important issue in their businesses. Frequently, education and financing go hand in hand, with many business development programmes offering financial education and many micro-enterprise lending programmes combining loans and loan guarantees with training in financial matters. Many international studies on microlending have shown that repayment rates by women business owners exceed 95%.

Access to capital for established businesses has also come to mean access to equity capital. This is recognised as an area of growing interest for women entrepreneurs. The Springboard venture capital forums, spearheaded by the National Women’s Business Council in the United States, have provided both women business owners and equity investors with an opportunity to meet, learn from one another and make investment deals. Three such events were held in 2000, with several more planned in 2001.

**Access to markets:** Providing access to markets can include opening the doors of opportunity for women-owned firms in terms of government procurement, corporate purchasing, international trade, etc. Often, this may merely involve sharing information about existing programmes and services provided to businesses with women business owners and their organisations. At other times, it may involve offering a special opportunity to women business owners, such as trade missions. This has been done with great success bilaterally between Canada and the United States, culminating in a Women’s Trade Summit held in May 1999 in Toronto.

In the United States, both public-sector and private-sector initiatives promote greater access to procurement and purchasing opportunities for women. The public sector has a 5% procurement goal for federal agencies, *i.e.* 5% of the purchases made for goods and services by each federal agency should be made from women-owned enterprises. In practice, this goal has not been met; less than 3% of federal procurement goes to women-owned firms.

In the private sector, two organisations focus on certifying women-owned enterprises (*i.e.* making sure that they are indeed women-owned and managed) for purposes of corporate purchasing programmes. The National Women Business Owners Corporation and the Women’s Business

Enterprise National Council not only work with women business owners to grant them accreditation but also with large firms to match corporate purchasing needs with the goods and services offered by the businesses that they have certified.

**Access to networks:** Women business owners have a strong desire to network with one another. As Figure 9 shows, between 38% and 69% of the women business owners interviewed stated that it would be very or extremely helpful for them to be able to meet regularly with other women business owners to share ideas and experiences (see also Annex Table 6). Helping to form women's business associations, and supporting their activities, are important elements in the strong and continued growth of the women's business sector. Access to networks also means, however, opening up industry-specific and general business associations – as well as informal networks – to women, since many business deals are made through these groups. Women not only desire and need to network and share with one another but also to be fully engaged in mainstream business networks.

**Validation:** Being taken seriously is one of the greatest challenges facing women business owners, yet often the hardest to address. Just a few years ago, an NFWBO study found that it was the challenge most frequently mentioned by US women business owners.<sup>12</sup> Economic statistics that document the contributions made by women-owned firms help in this respect. So, too, does public recognition, such as Working Woman's annual list of the top 500 women-owned firms in the United States and the IBM-sponsored Leading Women Entrepreneurs of the World events. As more women are publicly recognised as business leaders, it will be easier for all women to be seen as rightfully belonging in the ranks of business owners.

Many of the women business owners surveyed stated that it would be very helpful for their businesses to receive more support from government agencies and offices (Figure 9 and Annex Table 6). A government office whose task it is to address the concerns not only of SMEs but also of women-owned firms (much like the Office of Women's Business Ownership within the US Small Business Administration) can be a catalyst for both public-sector and private-sector initiatives to address the needs of women entrepreneurs.

If these five areas – access to information, capital, markets and networks and validation – are addressed by those involved in business development issues (be they government agencies, non-governmental organisations, large corporations, educational institutions or business associations), women's business ownership will not only continue to grow but will thrive. Unleashed and unfettered, women's entrepreneurship can provide the fuel for economic growth and opportunity for communities around the world.

---

12. NFWBO (1994), *Credibility, Creativity, and Independence: The Greatest Challenges and Biggest Rewards of Business Ownership Among Women*.

## ANNEX

### SUMMARY OF DATA SOURCES AND METHODOLOGIES

The primary data used in this analysis come from surveys conducted and published by the National Foundation for Women Business Owners. NFWBO would like to acknowledge with gratitude the financial support of IBM, which underwrote the costs of the studies in Argentina, Australia, Canada, Ireland and Mexico. The Argentina study was also sponsored by the Center for International Private Enterprise (CIPE). The study in Russia was supported by a grant from the International Research and Exchanges Board (IREX). The US study used for many of the comparisons was a survey of the membership of the National Association of Women Business Owners and was collectively supported by a number of their corporate partners. The Paths to Entrepreneurship survey was underwritten by Salomon Smith Barney and conducted in collaboration with Catalyst, an organisation that focuses on women in corporations, and the Committee of 200, an association of leading women business owners and executives.

NFWBO would also like to acknowledge the lead analytical roles played by Dr. Gina Zabludovsky of the Universidad Nacional Autónoma de México (UNAM), and Drs. Lorena Alcazar Valdivia and Alejandro Salas of Instituto APOYO in Lima, Peru, in the Mexico and Argentina studies, respectively. They authored the full reports that were published by NFWBO and IBM. NFWBO would also like to thank Dr. Mary Barrett of the University of the Sunshine Coast for co-ordinating the study design and data collection in Australia and Tamara Alaiba for providing the same guidance for the study in Russia.

A synopsis of the methodologies used in each of these studies follows. It is important to note that, in five of the seven studies, respondents were members of women's business associations. While this is often the only way to identify a population of women business owners for the purposes of conducting research, the women belonging to such associations are likely to be the owners of established businesses. Therefore, they do not represent the full spectrum of women business owners in their respective countries, but rather the owners of full-time, commercially active businesses. The businesses interviewed in Argentina and Mexico, while not limited to the membership of a particular association, were employer firms. Thus, in none of the studies were very small-scale or informal sector businesses likely to have been included in the survey populations.

***Argentina.*** This survey was conducted by telephone and in person with a random sample of women and men business owners with employees in the major metropolitan areas of Argentina: Buenos Aires (75% of the interviews), Cordoba, Rosario, Mendoza (25% each) in April and May 2000. The study sample was drawn from registered business lists and was stratified by business size and industry sector to assure representativeness. It was also quota-controlled to produce equal numbers of interviews among women and men.

In total, 300 interviews with women employers and 302 with men employers were completed. The sampling error for sample sizes of 300 is  $\pm 5.8\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 5.8% of true population values.

***Australia:*** This survey was conducted by mail in mid-1998 among the members of two women's business associations, the International Women's Federation of Commerce and Industry and Women

Chiefs of Enterprise International, Australia, and 200 completed questionnaires were returned. The sampling error for a sample size of 200 is  $\pm 7.1\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 7.1% of true population values.

**Canada.** This survey was conducted by mail in January and February 1999 among members of Women Business Owners of Canada, and 1 188 completed questionnaires were returned, of which 1 166 before the cut-off date, for a 34% response rate. (Due to provincial regulations, questionnaires were not mailed to the Province of Quebec. Some women owners of multi-establishment firms headquartered in Quebec responded, but Quebec is under-represented in the survey.) The 1 166 responses received in time were tabulated for analysis. The sampling error for a sample size of 1 166 is  $\pm 2.8\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 2.8% of true population values.

**Ireland:** This survey was conducted by mail in February 1998 among members of Network Ireland, an association of women business owners and executives, and 303 members completed and returned the surveys before the 31 March cut-off date, for a 33% response rate. Among that number, 192 were business owners whose data were included in this analysis. The sampling error for a sample size of 192 is  $\pm 7.1\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 7.1% of true population values.

**Mexico:** This survey was conducted by telephone from January to April 1998 among a random sample of women and men business owners with employees in metropolitan Mexico City. The sample was drawn from government and association lists of registered businesses. It was stratified by size of firm and industry. The interviews were conducted in two phases. The first phase was a random sampling to identify the share of women business owners in the sample (14%); the second was quota-controlled so that equal numbers of women and men business owners would be interviewed.

In all, 300 women employers and 300 men employers were interviewed for the study. The sampling error for a sample size of 300 is  $\pm 5.8\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 5.8% of true population values.

**Russia:** This study was distributed by mail and in person through a variety of women's associations across Russia from January to June 1996. Nearly 2 000 surveys were distributed, and 664 were completed and returned for a response rate of 33%. The sampling error for a sample size of 664 is  $\pm 3.7\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 3.7% of true population values.

**United States:** For most of this chapter, the US data are taken from a survey conducted by NFWBO in 1998 among members of the National Association of Women Business Owners (NAWBO). The survey was distributed by mail in late September 1998 to the approximately 6 100 NAWBO members, and 1 546 responses were received before the early November cut-off date, for a 25% response rate. The sampling error for a sample size of 1 546 is  $\pm 2.5\%$  at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 2.5% of true population values.

In the comparison of similarities and differences in women and men business owners, the NFWBO data were taken from a survey conducted among a nationally representative sample of women and men business owners. This survey of 650 women and 150 men business owners was conducted by telephone in September 1997. The sampling error for sample sizes of 650 and 150 are  $\pm 4.0\%$  and  $\pm 8.2\%$ , respectively, at the 95% level of confidence. This means that, 95 times out of 100, the survey result will be within 4% and 8.2% of true population values.

**Annex Table 1. Business characteristics of women-owned firms**  
Number of cases

	<b>Argentina</b> (300)	<b>Australia</b> (200)	<b>Canada</b> (1 166)	<b>Ireland</b> (192)	<b>Mexico</b> (301)	<b>Russia</b> (664)	<b>United States</b> (1 546)
<b>Industry</b>							
Goods-producing	9	19	10	12	19	23	9
Retail/wholesale trade	51	10	19	5	39	22	10
Business services	8	26	18	34	13	8	32
Other service sector	32	43	45	43	29	48	49
<b>Number of employees</b>							
None other than owner	--	11	31	14 <sup>1</sup>	--	5	13
1-4	84	32	36	38	45	12	37
5-9	12	18	16	13	22	18	15
10+	4	34	18	15	34	65	29
<b>Years in business</b>							
Less than 5	39	28	45	43	28	74	31
5-9	25	23	27	20	27	17	26
10+	36	43	27	29	45	2	41
<b>% engaged in international trade</b>							
	9	37	30	38	22	19	13
<b>Use of technology</b>							
% using computers	41	95	94	81	64	62	98
% using Internet	55 <sup>2</sup>						
% with a business Web site	23 <sup>2</sup>	73	79	50	46 <sup>2</sup>	--	88
		34	34	35	25 <sup>2</sup>	--	43
<b>% with bank credit</b>							
	23	58	67	77	14	22	58

*Note:* Some cells do not add to 100% because non-responses are not listed.

1. 20% did not answer the question; most may be considered to have no employees.

2. Percentage of those using computers.

*Source:* National Foundation for Women Business Owners

**Annex Table 2. Personal characteristics of women business owners**  
Number of cases

	<b>Argentina</b> (300)	<b>Australia</b> (200)	<b>Canada</b> (1 166)	<b>Ireland</b> (192)	<b>Mexico</b> (301)	<b>Russia</b> (664)	<b>United States</b> (1 546)
<b>Age</b>							
Under 35	25	11	14	24	23	24	6
35-44	28	27	36	33	33	37	29
45-54	30	40	36	31	26	30	41
55+	17	21	12	11	18	5	22
<b>Marital status</b>							
Married	61	52	63	62	56	63	67
Single, never married	19	14	14	22	24	8	10
Divorced/separated	15	20	19	11	13	23	18
Widowed	6	4	2	3	8	4	4
<b>Children</b>							
None	26	23	32	13	10	16	31
1	20	13	15	10	17	42	16
2	22	26	33	23	39	36	31
3 or more	31	24	21	26	35	6	21
Average number	1.7	1.7	1.5	2.2	2.6	1.3	1.5
<b>Education<sup>1</sup></b>							
Up to high school/preparatory	54	23	14	11	28	19	3
Some college/technical degree	14	4	20	12	24	--	25
Bachelor's degree	27	40	50	56	37	71	25
Graduate school/advanced degree	3	32	14	15	12	8	41

*Note:* Some cells do not add to 100% because non-responses are not listed.

1. Categories different, though roughly equivalent, across countries.

*Source:* National Foundation for Women Business Owners



**Annex Table 3. Gender differences in business and personal characteristics**  
Number of cases

	Argentina		Mexico		United States	
	Women (300)	Men (302)	Women (300)	Men (300)	Women (650)	Men (150)
<b>Industry</b>						
Goods-producing	9	11	19	36	16	21
Retail/wholesale trade	51	50	39	22	35	34
Business services	8	20	13	15	10	8
Other service sector	32	19	29	27	39	37
<b>Number of employees</b>						
None other than owner	--	--	--	--	5	3
1-4	84	72	45	22	27	30
5-9	12	22	22	12	22	11
10+	4	7	34	66	47	56
<b>Years in business</b>						
Less than 5	39	19	28	17	13	9
5-9	25	27	27	24	24	21
10+	36	55	45	59	63	71
<b>Age</b>						
Under 35	25	22	23	19	8	5
35-44	28	17	33	27	23	23
45-54	30	30	26	29	37	39
55+	17	31	18	25	28	33
<b>Marital status</b>						
Married	61	78	56	83	73	93
Single, never married	19	13	24	13	8	3
Divorced/separated	15	8	13	3	12	4
Widowed	6	2	8	1	7	1
<b>Education<sup>1</sup></b>						
Up to high school/preparatory	54	60	28	17	22	22
Some college/technical degree	14	11	24	13	39	32
Bachelor's degree	27	27	37	48	20	27
Graduate school/advanced degree	3	7	12	20	19	19

*Note:* Some cells do not add to 100% because non-responses are not listed.

1. Categories different, though roughly equivalent, across countries.

*Source:* National Foundation for Women Business Owners

**Annex Table 4. Gender differences in business situations and attitudes**  
Number of cases and percentages

	Argentina		Mexico		United States	
	Women (300)	Men (302)	Women (300)	Men (300)	Women (1 546)	Men (---)
<b>% with bank credit</b>	23	34	14	25	58	--
<b>% using computers</b>	41	74	64	83	98	--
<b>% involved in international trade</b>	9	25	22	47	13	--
<b>% who would find very/extremely helpful:</b>						
More support from government agencies, offices	61	50	74	60	--	--
Training sessions on finance, marketing, other business issues	55	52	68	57	--	--
<b>Number of cases</b>	(---)	(---)	(---)	(---)	(650)	(150)
<b>Work experience prior to entrepreneurship</b>						
Out of labour force	--	--	--	--	11	10
Small business	--	--	--	--	32	34
Medium-sized business	--	--	--	--	9	7
Large corporation	--	--	--	--	17	27
Public sector	--	--	--	--	13	10
Non-profit organisation	--	--	--	--	4	0
Self-employed	--	--	--	--	9	11
Other	--	--	--	--	5	2
<b>Position held just prior to starting business<sup>1</sup></b>						
Professional	--	--	--	--	26	22
Senior manager/executive	--	--	--	--	16	22
Clerical	--	--	--	--	14	1
Middle management	--	--	--	--	14	21
Owner of another business	--	--	--	--	5	2
Technical	--	--	--	--	5	12
Teacher	--	--	--	--	5	6
Health care	--	--	--	--	5	2
Sales	--	--	--	--	4	2
<b>Reasons given for becoming a business owner<sup>2</sup></b>						
Proactive, internal	--	--	--	--	57	64
Reactive, family-related	--	--	--	--	37	27
Reactive, work-related	--	--	--	--	13	16

1. Among those in the labour force.

2. Combined categories of responses to an open-ended question. Multiple responses allowed.

Source: National Foundation for Women Business Owners.

**Annex Table 5. Similarities and differences in issues of concern to women business owners**  
Number of cases

	Argentina (300)	Australia (200)	Canada (1 166)	Ireland (192)	Mexico (301)	Russia (664)	United States (1 546)
<b>Issues of common interest</b>							
Maintaining business profitability	99	92	97	96	97	77	93
Managing cash flow	--	87	89	87	--	63	--
Finding and keeping quality employees <sup>1</sup>	80	79	40	76	91	44	70
<b>Issues with differences by country</b>							
Access to capital for business growth	84	32	44	50	77	68	36
Development of infrastructure	71	32	23	--	70	--	--
Extortion, racketeering, Mafia	--	25	--	--	80	39	--
Government business laws, policies	78	59	46	--	77	81 <sup>2</sup>	27 <sup>3</sup>
Government corruption	85	32	--	--	77	55	--
Inflation	67	70 <sup>4</sup>	41	42	84	66	--

*Note:* Numbers are percentages indicating very or extremely important.

1. Percentage among those with employees.

2. Worded "Business laws."

3. Worded "Government regulation."

4. Worded "State of the economy."

*Source:* National Foundation for Women Business Owners

**Annex Table 6. Summary of programmes, services women business owners would find helpful**  
Number of cases

	Argentina a (300)	Australia (200)	Canada (1 166)	Ireland (192)	Mexico (301)	Russia (664)	United States (1 546)
Receive more support from government agencies, offices	61	36	48	--	74	--	--
Meet regularly with other women business owners to share ideas/experiences	69	38	45	--	66	45	--
Obtaining training/education in business management issues <sup>1</sup>	57	44	50	62	85	--	--
Training sessions on finance, marketing, other business issues	55	41	52	--	68	59	--

*Note:* Numbers are the percentage of those indicating very/extremely helpful.

1. Percentage of those indicating very/extremely important as a business issue.

*Source:* National Foundation for Women Business Owners

## *Chapter 4*

### **IMPROVING STATISTICS ON WOMEN ENTREPRENEURS**

*by*

**André Letowski**

**Head of Analysis and Statistics, Agence pour la création d'entreprises, France**

To act more effectively to allow women to fully participate in entrepreneurship requires qualitative and quantitative statistics on both the current situation and on trends relating to women heading and starting up businesses.

A great deal of qualitative data are available, often in the form of monographs, but it is difficult to gauge the relative significance of a given piece of research or survey against the wider background of the total population of women entrepreneurs.

The situation of women entrepreneurs is often misrepresented as a result of ideology, advocacy, the lobbying of bodies responsible for these issues and, even more often, the generalisation of what limited information is available about a very small sub-population to all women entrepreneurs.

Only statistical observation can help to add substantially to existing knowledge, but it must be on a broad enough scale, the funding effort must be sustained over time, the concepts adopted must be appropriate and the requisite analytical tools must be available.

Based on the author's practical experience with statistical data on women entrepreneurs in France and on experience gained at European level in this field, this chapter puts forward a few suggestions on methods, defines six groups of indicators that are both essential and feasible in the short to medium term, and makes a few recommendations for action.

#### **A brief outline of what is known about women entrepreneurs**

##### *A few comments on concepts*

It is necessary to agree on the definition of the various concepts involved and on what is to be studied. The definitions used in this chapter and the questions asked are as follows:

- *Enterprise*, in the sense of a legally independent entity, including subsidiaries but not establishments (different locations) of an enterprise.
- *Women entrepreneurs*. Should one look just at the named business owner, disregarding non-management associates and family help (mostly women who, as the wife of an entrepreneur, have an on-going involvement in the business)? Alternatively, should women who are paid

directors but not owners of a business be included? For the data for France, three populations can be roughly identified: women entrepreneurs who head their business, women starting up a business and spouses/family help.

- *Which business sectors?* The data analysed in this chapter cover “industry-trade-services” as defined by INSEE (France’s *Institut National de la Statistique et des Etudes Economiques*) but exclude agriculture, forestry, fishing and finance (banking and insurance).
- *SMEs.* What definition should be used? Many researchers distinguish between: micro-enterprises (no salaried employees, except perhaps the owner in some cases); VSEs (very small enterprises) with a total of 0 to 9 employees (10 in some cases); SMEs (small and medium-sized enterprises) with a total of 10 to 499 employees (the European definition chosen is 11 to 249 employees and a turnover maximum).
- *Large enterprises.* This corresponds to the rest of the business population, *i.e.* those with 500 employees or more (or 249 or more in some cases).

With regard to the French data for this area, the term SME is used in its widest sense to include VSEs and micro-enterprises. Unfortunately, for most European countries, data on micro-enterprises and some VSEs are not very reliable; this is a major handicap in terms of knowledge about women entrepreneurs in these size ranges.

For information, the share of each size group in the population of French firms at the beginning of 2000 was as follows:

Micro or 0 employees	1-2 employees	3-9 employees	Subtotal 0-9 employees or VSE	10-49 employees	50-499 employees	Subtotal 10-499 employees or SMEs	500 employees or more	Total
48.6%	26.8%	17.6%	93%	5.9%	1%	6.9%	0.1%	100%

This gives a total of 165 000 SMEs (6.9% of the enterprise population) using the strict definition of the term and 2 380 000 if VSEs are included.

Another way to estimate the percentage of each enterprise sub-group by size is to count not the number of firms, but the number of employees or turnover. The breakdown of number of employees is as follows:

Micro or 0 employees	1-9 employees	VSE	10-499 employees	SME strict sense of term <sup>1</sup>	SME wider sense of term	500 employees or more	Total
0	23%	23%	48%	48%	71%	29%	100

1. These figures are respectively 40.7 % and 63.7 % when SMEs are defined as having a maximum of 249 employees. For large enterprises (250 employees and above), the figure would therefore be 36.3 %.

*Entrepreneurship* is another thorny but equally fundamental issue. Based on our studies and experience, there are two broad types: either one runs a business or one develops or grows a business (in the economic and/or social sense).

The first type corresponds to a business run by a person who is self-employed (whatever the legal status of the business) for the purpose of earning sufficient revenue from the business for its owner and his or her family. Frequently, the resources of the business (in the legal sense) are grouped with those of the family and the roles of head of the business and head of the family are also frequently

blurred. Two-thirds of French enterprises and three-quarters of start-ups (at the time of start-up) fall into this category. These entrepreneurs are sometimes referred to as the self-employed.

In contrast, one-third of business owners and one-quarter of those starting up businesses are economically and socially heads of business in that they set up an independent entity with well-defined resources and a strategy for taking their place in a competitive environment. To do so, they adopt an entrepreneurial culture and a course of action (growth or a balance between growth and profitability in order to maximise profits). This group includes innovators. This split applies to women as well as men.

The data for France make it possible to study the entire population of firms, to break them down into size groups by number of employees and to gain a general view of the different types of start-ups. It is not possible, at present, to distinguish between the two types of start-ups or between women and men entrepreneurs.

The definition of entrepreneurship used here does not cover any intra-corporate entrepreneurs (in particular, salaried women who direct, but do not own, the business).

### **A major problem concerning data on women entrepreneurs**

The “administrative” databases that can be used to obtain data on women entrepreneurs are business databases or population databases (total population, labour force). In the former, it is the business rather than the person who runs it that is registered and surveyed.

For sole proprietorships, where the owner of the business is explicitly named as the person with sole legal liability for the business, the gender of the owner is known. In contrast, this information is not available for companies – whatever their legal form – since it is the company that is registered.

These administrative databases (SIRENE and INSEE databases, for France) are the “master” databases for most of the business surveys conducted (including annual business surveys). Gender is not taken into account when designing the sample.

Given the lack of knowledge about the profiles of entrepreneurs in France, INSEE has developed, with the help of the *Agence pour la création d'entreprises* (APCE), a system for obtaining information on business start-ups (SINE). Two panels (one in 1994, the other in 1998) were set up, each of which included 30 000 new business start-ups/take-overs, to be surveyed at start-up, then after three years and after five years, in order to study their survival rates and growth.

This type of survey is also implemented in Denmark and Sweden. It enables the collection of more detailed data on business start-ups and also on their owners (including their gender).

Some of the main findings to come out of the panel surveys in France are:

- 30% of new entrepreneurs (28% of start-ups and 37% of take-overs) were women, *i.e.* 80 000 each year. The overall percentage has not increased since 1986, but there have been significant changes in the business sectors involved.
- Women were strongly represented in the services and trade sectors.
- Women’s projects were smaller-scale (capital, development plans) and their main clients were households.

- Women were more likely, especially in the case of take-overs, to work with their spouse.
- 40% had worked as employees, few as executives or entrepreneurs (26% as opposed to 44% for men), while 17% had been “unemployed”, compared with 4% of men.
- More women than men started businesses in highly competitive sectors; more women than men used their new business as a stepping stone to get back to work and their plans for continuation and growth were less ambitious than those of men. Nevertheless, there has recently been a radical change in the position of women: young women are strongly represented in personal services (health, recreational, cultural and sporting activities), business services (legal profession, training agencies, consultants, etc.) and less in retail and the hotel-café-restaurants sectors.

It is necessary to set up appropriate categories and use the findings obtained from current surveys. While an overview of women starting businesses can be obtained from panel surveys, they do not at present give much detailed information about women entrepreneurs.

Because gender is not noted in the SIRENE database for companies, the annual surveys that use the SIRENE databases as a sample base do not take account of gender either. This is also the case for annual surveys of the major sectors (it would however be possible to include a question on the gender of the director in this type of survey). Furthermore, annual surveys (information on trends in existing firms) only take part of the VSE population into account, because there are so many, because they do not survive as long and because they are considered a less important part of the “landscape”. No survey of this type has ever included a question on the gender of the director, even in sectors where women are strongly represented (retail trade and services). This is not confined to France.

The only “exhaustive” data available on women entrepreneurs and assisting spouses are from demographic surveys (currently, a census is only carried out every nine years) or from labour force or employment surveys. These data are not “economic” (description of the firm, calculation of financial ratios from balance sheets) and are only partially usable because they use other definitions (salaried/not salaried/family help and self-employed) and classifications (professions and socio-professional categories), with the result that little data are obtained on self-employed professionals.

They do, however, allow for calculating the number of family helpers (186 000 in France in 1999) and the number of women entrepreneurs (507 000) by sector of activity; age, which is close to that of men, although there are more women aged 50 and over, particularly in crafts and trade, and markedly more women under 40 year of age in the liberal professions (+ 14 points);<sup>1</sup> whether or not they are employers (36% compared with 45% of men); their educational level [60% held a BEPC/CAP/BEP as their highest qualification, 14% a Bac (= high school diploma) and 26% a BAC+2 or higher qualification, *i.e.* very similar to men’s qualifications].

Moreover, quite detailed information is only available on women who became new entrepreneurs in 1994 and 1998 (SINE survey).

---

1. These data were confirmed and developed through the survey conducted in July 1995 by *the Délégation interministérielle aux professions libérales* in order to gain a fuller picture of all entrepreneurs in the regulated professions.

## **A problem of method**

To move ahead, it would be useful to define a framework that would provide a basis for research that would produce internationally comparable data.

### ***Exactly what do we want to study?***

- All women entrepreneurs or just women entrepreneurs in SMEs (*i.e.* enterprises with at least ten employees)?
- All women business directors or quasi-directors (including associates working in the business, spouses helping with the business, paid or unpaid)?
- All women in all industries, including agriculture or not?
- Women with entrepreneurial values or all women who are the legal owners/managers of businesses?

### ***Consistent concepts and classification systems to enable comparison***

While many of the concepts currently used in business demography are beginning to be consistently used as a result of the work of Eurostat, the OECD, the UN and the statistical institutes of individual Member countries, more work needs to be done to make data comparisons possible.

In the same vein, it is important to identify the concepts habitually used by a given country as these are indicative of the kinds of issues that are of concern to it: for example, the differentiation of women business owners in English-speaking countries is not used in France.

### ***Mastering time series***

Statistics are needed over the medium and long term, in order to avoid comparing series that are too short for the data to have stabilised.

An understanding of the events that help to explain the underlying trends is also essential: business cycles, new legislation and changes to statistical procedures and concepts.

### ***Advantages of “single” databases and surveys***

Too many data are obtained by cross-referencing several databases, which causes the loss of much data and imprecise approximations. The use of a single database as a basis for samples for different surveys would be much more reliable and would make it possible to make effective use of the data it contains. The problem is the scale of such an operation and the expense of such a database (for instance, France’s SIRENE database).



### ***Consolidating the findings of different surveys***

Statistical work and studies conducted on the same subject often show major discrepancies (loss of 20% to 30% of a population, substantial mismatches for the same item). It is necessary to understand why this happens in order to obtain a coherent body of information.

### ***Identifying country-specific cultural and legislative characteristics***

Comparing, for example, the number of women entrepreneurs in a country in which fiscal and social legislation encourages multiple job-holding (*i.e.* the holding of several jobs at once, often including self-employment) with the number in a country where the legislation makes this difficult is pointless if these specific circumstances are not taken into account.

To take another example: how should the countries of southern Europe, where women help with the family business, be compared with northern or English-speaking countries, where women are more likely to be self-employed?

### ***Sample quality***

Full surveys are costly and very burdensome; it is for this reason that there is a preference for sample surveys. However, these have to be reliable. Problems often arise with the quality of samples, which can be unreliable, particularly as there is a strong temptation to limit surveys to a small number. At the present time, two points are too easily ignored:

- The small amount of hard data and the low survey rate for small and very small-scale businesses, although this is where the majority of women entrepreneurs are found.
- The type of enterprise involved, described above in terms of running a business or developing/growing a business. This cultural approach is as important as the traditional approach by business activity, the number of employees and the geographical location, for instance, but it is never taken into account.

Hence, a survey with a large number of questions, carried out by mail or by Internet, and involving a detailed but long questionnaire will only reach certain types of population. In the interests of reliability, there is therefore a great deal to gain from clearly defining the type of population targeted and setting meaningful indicators for this population, so as to create a sample that will yield meaningful results, rather than use a standard sample developed for an undifferentiated type of survey.

Attention should also be drawn to the virtual impossibility of cross-country comparisons when the number of surveys is small or smaller than initially planned, owing to insufficient financing, or when it is planned to survey many countries using an identical questionnaire without having fully verified its relevance to the specific circumstances in each country.

### ***Categories***

In breaking down the total population of women entrepreneurs, it is essential to identify homogenous sub-groups. For example, and on the basis of the author's practical experience, they might be divided among:

*Women entrepreneurs (with entrepreneurial values):*

- Those who aim at large-scale growth. This will include innovative businesses, start-ups, developers who buy up businesses to form groups.
- Those who aim at medium-scale growth (because competition is strong, because they do not have the necessary funds, or because they do not want large-scale growth).

*Women starting businesses:*

- Those who have a profession and the requisite expertise.
- Those who have no specific expertise but want to be independent or simply want to get back into the job market by starting a business (chiefly after long-term unemployment or a long period of economic inactivity).

*Women running a business in place of their husbands:*

- Women over 50 frequently take over their husband's business. Often this is so that the business can be kept running until it can be sold or passed on as a legacy following the death of the head of the enterprise.
- The same type of situation arises when women become business owners because their spouse cannot (previous bankruptcy, incompatible professional activity, etc.).

Before using the same categories for different countries, they should first be checked for relevance as they may not be meaningful.

Moreover, current categorisations are too often only aggregates used to simplify reporting, not a reference tool, whereas the wide range of situations requires clearer identification of the specifics of each of the populations in order to better understand them and to take steps that will benefit them.

While a statistical approach is clearly essential, it is not sufficient and must be supplemented by comparative data and by qualitative studies in order to refine the statistical analyses.

### **Proposed indicators: six groups**

Improving the understanding of women's entrepreneurship requires knowing exactly what it consists of, situating it in the broader context of entrepreneurship and business creation in general and identifying what specifically encourages or restricts the development of entrepreneurship in different countries.

Three types of comparison are often needed: women entrepreneurs compared with men entrepreneurs; women entrepreneurs compared with other "economically active" women; women entrepreneurs of one country compared with women entrepreneurs of other countries.

### ***The feminisation of business, initial training and entrepreneurship***

Increased entrepreneurship among women hinges on three factors: initial training, professional activity (occupation, type of responsibility within the firm) and motivation. The last of these is discussed in the second group.

It is not enough to observe the overall flow of women entrepreneurs over time. It has to be broken down, chiefly by activity, but the entire population of women in the work force must also be covered, as enterprise creation is very often a result of the skills acquired in a given job or activity previously performed as an employee.

While the proportion of women starting up businesses in France changed little in the period 1986-98, the breakdown by activity shows a different picture. The number of women in the professions increased markedly from 1980 to 1995 (+ 77% in the legal field, +39% in consultancy, + 28% in health). Given market rationalisation (development of franchises, increase in the average turnover of firms, establishment of start-ups), it is very likely that the number of start-ups in trade, hotels-cafes-restaurants and personal services sectors decreased markedly (however, the figures confirming this trend for women are not available).

Trends in the number and size of companies headed by women should also be studied over time. According to INSEE's 1998 employment survey, the number of women employers increased by 17%, compared with an increase of 8% for men.

Initial training and the higher numbers of young women in certain sectors suggest that there will be more women entrepreneurs in these fields over the long term. The sharp increase in numbers of young women in the fields of law, health, etc., explains in part the rise in the number of women entrepreneurs.

Previous practical experience and responsibility in a firm (as executive, skilled worker, associate professions) also plays a role, as most businesses owe their creation and daily operation to the know-how of their founder.

### ***Women's motivation to start up a business***

The Ifop/APCE/Sid survey conducted in December 1999 showed that French women were somewhat reluctant to start a business (23% were considering it as opposed to 42% of men) and preferred salaried employment. These findings are confirmed by other surveys. Regularly conducted, this type of survey can be a useful indicator.

### ***Development of a profile of women who start up a business and monitoring changes over time***

Changes in the sub-groups of women entrepreneurs are a significant indicator for determining the role of women entrepreneurs and its evolution.

In 1998, only 6% of new businesses in the new information and communications technologies (NICT) sector were set up by women, while in 1995, 41% of new lawyers, 52% of pharmacists, 27% of doctors and dentists were women. Almost 20% of new women entrepreneurs were women returning to the labour market through business start-ups.

### ***Management styles***

Several US and UK researchers and many women entrepreneurs interviewed stress the differences in women's management styles (the importance of listening, human relations, etc.) and

their different goals (balancing family life/working life), which have transformed the way they run a business. These observations call for more than a qualitative analysis.

### ***Women and the future and the growth of their enterprises***

These indicators are important and in high demand as they reflect the performance of a population; however, it remains necessary to understand the sub-populations involved and what the indicators imply in order to obtain meaningful results.

For instance, survival rates are not always defined in the same way by different countries and do not always have the same meaning, depending on the sub-populations under study. The self-employed who start a business activity often alternate self-employment and employment, but this does not in any way imply that the cessation of the business constitutes a “failure”. This is much less the case for those who aim at growth.

### ***Specific cultural, legislative and support aspects (including public and mixed public-private sector aid for business start-ups and aid specifically for women) and relevant trends***

To compare female entrepreneurship in different countries, it is important to take into account the different forms that entrepreneurship can take: business owners and associates (unpaid family help, employees). These forms probably vary widely from country to country. To some extent, this is also a way to monitor the evolution of the respective roles played by the women and men in a couple. In addition, evaluation of the main policies implemented could help to define “best practice”.

## **Recommendations**

### ***Reach agreement on what it is necessary to know and compare***

Agreement is needed primarily on the population of women to be targeted: all women entrepreneurs, whatever the legal form or type of enterprise, or just women who seek to expand a business, and on whether to include wife co-entrepreneurs and women partners.

It is also necessary to agree on the targeted knowledge and what is to be learned: head count of women entrepreneurs and scale of their involvement, gender-specific information (female management methods, specific problems women encounter, etc.).

What questions are the top priorities? What other questions require answers? In conjunction with which countries or bodies?

### ***Produce “gender” statistics for entrepreneurship (plans to set up/take over a business, existing businesses and business failures)***

From databases for economic surveys or studies:

- Include brief details on director (sex, age, highest qualification, for example) in compulsory company records in each country, regardless of legal form and type of enterprise.

- Include briefly in sectoral business surveys (on turnover, profitability, financial ratio but also sector-specific practices in terms of research and development, consultancy, financing, innovation, etc.) information on the gender of the titular director and take women entrepreneurs into account as one of the basic criteria for constructing samples.
- Based on censuses of the total population and employment surveys of the labour force, ensure that the concepts used in economic and demographic surveys are similar to or compatible with other surveys dealing with entrepreneurs and women entrepreneurs.

Improving statistics on women entrepreneurs requires reliable information on micro and very small enterprises. The efforts already being made to achieve this must be pursued.

***Use the same or sufficiently similar concepts to enable cross-country comparisons***

While this is done for classification of activities, it is important to verify, for instance, that the same age groups are used and to establish a correlation table for levels of training.

It would be worthwhile to define a profile of women entrepreneurs that could be partly consolidated at OECD level.

***Monitor the quality of studies and publications (well-defined target populations, quality of the sample in terms of number and representatives)***

For international comparisons, it is particularly important to check the quality of data. For instance, quite contrasting data have been published on women entrepreneurs. While these data seem to relate to the same concept (the population of women employers and women who are self-employed as a percentage of all employers and all self-employed, excluding family help and agriculture-related activities), some studies show that the scale of women's entrepreneurship declined in countries such as Finland, Germany and Italy over the period 1976 to 1986 but increased strongly in the United States and Canada (particularly between 1986 and 1996), countries which are held up as models, moreover. It is necessary to ensure the reliability and accuracy of such statistics.

***Define the main similarities and differences for each country as regards culture, legislation and public or public/private support policies for women<sup>2</sup> and for business in general***

These data make it possible to interpret flows and trends for women starting up and running businesses.

***Where none exists, set up a co-ordinating body in each country to further knowledge about women who start up and run businesses***

Depending on the country, this body could also deal with other statistics on women. It would supply data to international organisations such as the OECD, the United Nations, UNESCO and the European Union.

---

2. Including specific support for home management (child minders, maternity allowance, etc.).

***Work on quality should continue, ensuring that qualitative and quantitative work are mutually beneficial***

Qualitative data are crucial for the interpretation of quantitative data.

**Conclusion**

In 1999, there were approximately 507 000 women entrepreneurs in France (excluding the farming and fisheries sector), *i.e.* 27% of all entrepreneurs. Close to 40% were employers. In 1998, 80 000 women set up or took over a business.

France does have some data, but not enough to claim real knowledge about women's entrepreneurship. The same is true for most countries. In order to find out more, it is necessary to:

- Refine the conceptual approach so as to gain a clearer idea of what we want to know so that we can make cross-country comparisons. It is necessary to clarify what is meant by SMEs (different sizes of business and their classification by type, without omitting independent workers and the part-time self-employed) and what is meant by "entrepreneur" (legal, economic or sociological definition) and by "entrepreneurship". Do we want to study all women who are "economically active" or just businesswomen who seek to increase turnover and jobs, generally as the head of an organisation that is a firm?
- Study the entire population of women who are legally responsible for a business, as this covers a multitude of very different situations that can only be captured by a meaningful categorisation that allows for capturing the complexities of reality rather than smoothing out differences. Such categorisation would differentiate, for example, women running a business in place of their husbands, women returning to the labour market via business start-ups and women with university degrees who are entrepreneurs in the services sector, particularly in the professions, thus making it possible to develop better policy programmes.
- Focus initially on a quantitative approach, since this will allow for gauging the scope and scale of women's involvement in entrepreneurship, employment and turnover and will also make it possible to perform much more reliable qualitative analyses based on a population, or a population category that is as close as possible to real life.

This quantitative approach should also produce indicators that make it possible to gain specific knowledge about women entrepreneurs and to make international comparisons, provided that there is agreement on definitions and on the type of data needed for comparative purposes.

## *Chapitre 4*

### **COMMENT AMÉLIORER LA CONNAISSANCE STATISTIQUE DES FEMMES CHEFS D'ENTREPRISE ?**

*par*

**André Letowski**

**Responsable des analyses et statistiques, Agence pour la création d'entreprises, France**

Agir de façon plus efficace pour que les femmes prennent leur place dans le champ de l'entrepreneuriat nécessite de connaître, de façon qualitative et quantitative, la situation actuelle des femmes chefs d'entreprise et créatrices d'entreprise, ainsi que son évolution.

Beaucoup de données qualitatives existent, souvent sous forme de monographie, sans que l'on soit en mesure de resituer l'importance de telle ou telle recherche ou observation dans le panorama d'ensemble des femmes chefs d'entreprise.

L'idéologie, le combat militant, le *lobbying* d'organismes en charge de ces questions, et plus habituellement la généralisation à toutes les femmes chefs d'entreprise à partir d'une connaissance partielle d'une sous-population souvent très minoritaire, conduisent souvent à une représentation erronée de la situation.

Seule une observation statistique peut contribuer à en améliorer fortement la connaissance, sous réserve que son ampleur soit suffisante, que l'effort de capitalisation dans le temps dure, que les concepts utilisés soient adaptés et adoptés et que l'on dispose de clés pour analyser les chiffres.

L'auteur propose, en s'appuyant sur sa pratique des données statistiques à propos des femmes créatrices d'entreprise en France et sur l'expérience acquise au niveau européen dans ce domaine, de formuler quelques suggestions méthodologiques, de définir six groupes d'indicateurs qui paraissent clés et accessibles à court et moyen terme et de recommander quelques axes d'action.

#### **Un bref rappel de ce que nous savons sur les femmes chefs d'entreprise**

##### *Quelques précisions conceptuelles*

Il faut se mettre d'accord sur les définitions des différents concepts et sur ce que l'on souhaite observer. En ce qui me concerne, les définitions que j'utilise et les questions qui se posent sont les suivantes.

- *Entreprise*, au sens d'entité juridiquement autonome, incluant donc les filiales mais pas les établissements (différentes localisations) d'une entreprise.

- *Femmes chefs d'entreprise* : s'agit-il d'observer seulement le chef d'entreprise en titre, sans prendre en compte les associés non gérants ni les aides familiaux (essentiellement des femmes qui, en tant qu'épouses d'un chef d'entreprise, participent régulièrement à la vie de l'entreprise) ? ou encore faut-il tenir compte des femmes en situation de dirigeantes salariées et non propriétaires de l'affaire ? En ce qui concerne l'observation des données pour la France, trois populations peuvent être plus ou moins sommairement observées : celle des femmes chefs d'entreprise, celle des créatrices d'entreprise et celle de conjointes/aides familiales.
- *Dans quels secteurs d'activité* ? Les données que j'exploite concernent le champ « industrie-commerce-services » défini par l'INSEE (Institut National de la Statistique et des Etudes Economiques en France) et excluent l'agriculture, la sylviculture, la pêche et le secteur des finances (banques et assurances).
- *PME* : quelle définition donner à ce terme ? Nombre de chercheurs ont pris l'habitude de différencier : la micro-entreprise (pas de salarié sauf éventuellement le chef d'entreprise dans certains cas) ; la TPE (très petite entreprise) dont la taille en effectif salarié va de 0 à 9 (pour certains 10 salariés) ; la PME (petite et moyenne entreprise) dont la taille en effectif salarié s'étend de 10 à 499 (la définition européenne opte pour une taille de 11 à 249 salariés et un montant maximum de chiffre d'affaires).
- *La grande entreprise* correspond aux autres entreprises du parc, à savoir celles ayant 500 salariés et plus (pour certains 249 salariés et plus).

En ce qui concerne les données relatives à cette thématique pour la France, je comprends le terme PME au sens large, incluant les TPE et donc les micro-entreprises comme cela est fréquemment opéré. Malheureusement, les données en ce qui concerne les micro-entreprises et une partie des TPE dans la plupart des pays européens sont peu fiables ; ceci handicape grandement la connaissance des femmes chefs d'entreprise dans ces tranches de taille.

L'importance respective de chaque groupe de taille en ce qui concerne le parc d'entreprises en France début 2000 est de :

0 salarié ou micro	1 à 2 salariés	3 à 9 salariés	Sous-total 0 à 9 salariés ou TPE	10 à 49 salariés	50 à 499 salariés	Sous-total 10 à 499 salariés ou PME	500 salariés et plus	Total
48.6%	26.8%	17.6%	93%	5.9%	1%	6.9%	0.1%	100%

Le nombre d'entreprises de taille PME au sens strict est de 165 000 (6.9 % du parc d'entreprises) et de 2 380 000 si les TPE sont incluses.

Une autre approche pour situer l'importance des sous-groupes d'entreprises par taille peut aussi se faire en utilisant non le nombre d'entreprises, mais le nombre de salariés ou le chiffre d'affaires. Limitons-nous à la répartition du nombre de salariés :

0 salarié ou micro	1 à 9 salariés	TPE	10 à 499 salariés	PME au sens strict	PME au sens large <sup>1</sup>	500 salariés et plus	Total
0%	23%	23%	48%	48%	71%	29%	100%

Ces chiffres sont respectivement de 40.7 % et de 63.7 % si nous limitons la PME à 249 salariés. En conséquence, les salariés des grandes entreprises seraient 36.3 %.

*L'entreprenariat* est une question difficile et tout aussi essentielle. Selon nos travaux et expériences, nous pourrions regrouper les entreprises en deux grands types : l'exploitation d'une activité et le développement d'une entreprise (au sens économique et/ou sociologique).



L'exploitation d'une activité correspond à un statut, celui de l'indépendant (quelle que soit sa forme juridique) ; elle vise à obtenir un revenu suffisant pour le chef d'entreprise et sa famille par l'exercice de cette activité. Il y a confusion fréquente entre les patrimoines de l'entreprise (au sens juridique) et celui de la famille ; il y a aussi souvent confusion entre le rôle de patron et celui de chef de famille. Les deux tiers des entreprises françaises et les trois quarts des créations (au moment de la création) seraient dans cette logique. Certains les appellent les indépendants.

A l'opposé, un tiers des chefs d'entreprise et un quart des créateurs sont économiquement et sociologiquement des chefs d'entreprise au sens où ils créent une entité autonome avec des moyens définis et une stratégie pour prendre leur place dans la concurrence. Pour ce faire, ils adoptent une culture spécifique (la culture entrepreneuriale) et une logique d'action (le développement ou un équilibre développement/rentabilité pour en tirer le meilleur profit). Parmi ces entrepreneurs, on trouvera les innovants. Ce clivage concerne autant les femmes que les hommes.

Les données pour la France permettent d'observer la totalité des entreprises, de différencier les tailles de ces entreprises en effectif, et d'approcher sommairement les différents types de création. Elles ne permettent pas, pour le moment, d'opérer une distinction entre création d'activité et création d'entreprise ; elles ne permettent pas non plus de différencier les femmes chefs d'entreprise des hommes chefs d'entreprise.

Dans la définition de l'entrepreneuriat retenue ici, n'est pas pris en compte tout ce qui est de l'ordre de l'intraprenariat (notamment les femmes dirigeantes salariées et non propriétaires de l'entreprise qu'elles dirigent).

### **Un problème majeur en ce qui concerne les femmes chefs d'entreprise en termes de données**

Les fichiers « administratifs » à partir desquels on peut connaître les femmes chefs d'entreprise sont à la fois des fichiers d'entreprises et des fichiers de population (population totale, population active). Dans les fichiers entreprises, c'est l'entreprise qui est immatriculée et donc interrogée et non le dirigeant d'entreprise en tant que tel.

Pour les entreprises en nom propre dont le chef d'entreprise est une personne nommément spécifiée puisque seule responsable en termes juridiques, on connaît le sexe du chef d'entreprise. Cette donnée ne figure pas en revanche pour les entreprises en société, quelle qu'en soit la forme puisque c'est la société qui est immatriculée.

Or, ces fichiers administratifs (le fichier SIRENE de l'INSEE en France) sont les fichiers « mères » pour la plupart des enquêtes économiques conduites auprès des entreprises (enquêtes annuelles d'entreprises notamment). Le sexe n'entre pas dans la composition des échantillons.

Devant cette méconnaissance des profils des créateurs en France, l'INSEE, avec l'appui de l'Agence pour la création d'entreprises, a mis au point un système spécifique de recherche d'informations en direction de la création d'entreprise (SINE : système d'information sur les nouvelles entreprises) qui s'est notamment traduit par la mise en œuvre de deux panels (l'un en 1994, l'autre en 1998 auprès, à chaque fois, de 30 000 créateurs/repreneurs) interrogeant la population des créateurs/repreneurs d'entreprise au moment de la création, et ensuite trois ans puis cinq ans après, pour observer leur pérennité et leur développement.

Un même type d'enquête existe au Danemark et en Suède. Il permet d'approcher plus finement les entreprises créées mais aussi leurs dirigeants (en tenant compte de leur sexe).

Citons quelques grandes données issues de ces panels en France :

- 30 % des nouveaux chefs d'entreprise (28 % en création nouvelle et 37 % en reprise) sont des femmes, soit 80 000 chaque année. Ce pourcentage n'a pas progressé depuis 1986 mais les mutations au sein des secteurs d'activité sont conséquentes.
- Les femmes sont très présentes dans les services et le commerce.
- Leurs projets sont plus modestes (en capitaux, en ambition de développement) ; elles ont surtout une clientèle de ménages.
- Elles travaillent plus souvent, notamment en reprise, avec leur conjoint.
- 40 % ont connu leur expérience professionnelle comme employées, peu comme cadres ou chefs d'entreprise (26 % contre 44 % pour les hommes) ; 17 % viennent de « l'inactivité » (contre 4 % pour les hommes).
- Plus que les hommes, les femmes créent dans des secteurs très concurrentés ; plus que les hommes, elles utilisent la création pour se réintégrer dans « le monde du travail », ce qui conduit à une pérennité et un développement moins ambitieux que pour les hommes. Néanmoins, la place des femmes évolue depuis peu vigoureusement : forte présence des jeunes femmes dans les services aux personnes (santé, activités récréatives, culturelles et sportives), et dans les services aux entreprises (professions juridiques, cabinets de formation, consultants), au détriment du commerce et des hôtels-café-restaurants.

Reste maintenant à préciser une typologie et à développer les nouveaux résultats obtenus des enquêtes en cours. Si l'on peut aborder par ces panels une vision globale des femmes créatrices d'entreprise, il n'est cependant pas possible actuellement de connaître de façon détaillée les femmes chefs d'entreprise.

En effet, parce qu'il n'y a pas prise en compte du sexe dans le fichier SIRENE pour les sociétés, cette non prise en compte se répercute sur les enquêtes utilisant ce fichier pour établir son échantillon. Il en est ainsi des enquêtes annuelles par grand secteur d'activité (une question sur le sexe du dirigeant pourrait être formulée dans ce type d'enquête). De plus, les enquêtes annuelles (informations sur l'évolution des entreprises existantes) ne prennent en compte les TPE que partiellement du fait du grand nombre à interroger, d'une pérennité plus faible et d'une importance jugée moindre dans le « paysage ». Aucune enquête de ce type n'a donc interrogé sur le sexe du dirigeant, même dans les secteurs où les femmes sont très présentes (commerce de détail et services) ; ceci n'est pas spécifique à la France.

Les seules données « exhaustives » disponibles sur les femmes chefs d'entreprise et les aides familiales conjointes sont issues d'enquêtes sur la démographie de la population (un recensement qui n'est actuellement réalisé que tous les neuf ans) ou sur la population active ou encore d'enquêtes sur l'emploi. Ces données ne sont pas « économiques » (descriptif des entreprises, production de ratios financiers à partir des comptes de résultats) ; elles ne sont, de plus, que partiellement utilisables du fait de l'appel à d'autres concepts (salarié/non salarié/aides familiaux et indépendants) et à d'autres nomenclatures (celles des professions et catégories socioprofessionnelles), ce qui conduit à une faible maîtrise des professions libérales exercées sous forme indépendante.

Elles permettent toutefois de chiffrer le nombre des aides familiales (186 000 en France en 1999), et des femmes chefs d'entreprise (507 000) selon : leur secteur d'activité ; leur âge (assez proche des hommes) avec toutefois plus de femmes de 50 ans et plus, notamment dans l'artisanat et le commerce,

et nettement plus de femmes de moins de 40 ans en profession libérale (+ 14 points)<sup>1</sup> ; leur statut d'employeur ou non (36 % ont des salariés contre 45 % des hommes) ; et leur niveau de diplôme (60 % ont un niveau au plus égal au BEPC/CAP/BEP, 14 % un niveau Bac et 26 % un niveau Bac + 2 et au-delà, qui est très proche de celui des hommes).

Par ailleurs, nous disposons d'informations assez détaillées pour les femmes nouveaux chefs d'entreprise en 1994 et 1998 (enquête SINE).

## **Un problème de méthode**

Pour aller plus avant dans les propositions à formuler, précisons le cadre dans lequel pourrait s'établir les conditions d'une recherche donnant lieu à une comparaison des données entre les différents pays.

### ***Quel thème précis travailler ?***

- L'ensemble des femmes chefs d'entreprise ou seulement les femmes chefs de PME (au sens entreprises de dix salariés au moins) ?
- L'ensemble des femmes qui participent à l'entreprise comme dirigeantes ou quasi-dirigeantes (incluant les associées travaillant dans l'entreprise, les conjointes collaborant à l'entreprise avec ou sans rémunération) ?
- L'ensemble des femmes dans l'ensemble des activités, y compris l'agriculture ou non ?
- Les femmes épousant les valeurs de l'entrepreneuriat ou l'ensemble des femmes juridiquement chefs d'entreprise ?

### ***Des concepts et des nomenclatures communes pour comparer***

Si nombre de concepts aujourd'hui utilisés en démographie d'entreprise deviennent communs par le travail d'Eurostat, de l'OCDE, de l'ONU ou des différents instituts nationaux de statistiques, il n'en demeure pas moins nécessaire de poursuivre ce travail pour que les comparaisons de données soient possibles.

Dans cette même veine, il est important de repérer les concepts habituellement utilisés et propres à tel pays, dénotant les types de préoccupation autour de ces questions, par exemple la différenciation des femmes propriétaires dans les pays anglo-saxons, que l'on n'utilise pas en France.

### ***La maîtrise des séries statistiques***

Disposer d'une série statistique sur le moyen et le long terme est nécessaire pour éviter les comparaisons de séries trop courtes dont les données ne sont pas stabilisées.

---

1. Ces données sont confirmées et développées dans l'enquête conduite en juillet 1995 par la Délégation interministérielle aux professions libérales pour connaître l'ensemble des chefs d'entreprise des professions libérales plus complètement en ce qui concerne les professions réglementées.

La connaissance des événements qui explicitent les évolutions est tout aussi essentielle : éléments conjoncturels, nouveaux éléments législatifs, modifications dans les procédures ou concepts statistiques.

### ***Le bénéfice de fichier ou d'enquête « unique »***

Trop de données sont le fait de recoupement de plusieurs fichiers, ce qui génère des déperditions importantes et des approximations souvent très incertaines, alors qu'un fichier unique pour tirer les échantillons des différentes enquêtes serait beaucoup plus fiable et permettrait une exploitation des données contenues au fichier ; la difficulté est la lourdeur de l'opération et le coût élevé d'un tel fichier (exemple, le fichier SIRENE en France).

### ***La consolidation des résultats des différentes enquêtes***

Les travaux statistiques et les études réalisées sur un même thème font souvent apparaître des écarts importants (perte de 20 % à 30 % d'une population, décalage conséquent pour un même item). Il y a lieu de comprendre la raison de ces écarts afin de disposer d'un système cohérent d'information.

### ***L'identification des spécificités culturelles et législatives de chaque pays***

Comparer, par exemple, le nombre de chefs d'entreprise femmes dans un pays où la législation fiscale et sociale encourage la pluriactivité (et donc plusieurs activités exercées simultanément dont souvent une activité indépendante) avec un pays où la législation la rend difficile est inopérant si l'on ne prend pas en compte cette spécificité.

Autre exemple : comment comparer les pays du sud de l'Europe, où les femmes coopèrent plus comme aides familiales à l'entreprise familiale, avec les pays du nord ou les pays anglo-saxons où les femmes exercent beaucoup plus souvent comme indépendantes.

### ***La qualité des échantillons***

Les enquêtes exhaustives sont coûteuses et très lourdes ; cette situation conduit à préférer les enquêtes par échantillon. Encore faut-il que celui-ci soit fiable. Des problèmes se posent quant à la qualité des échantillons, qui est incertaine, d'autant que la tentation est forte de faire appel à un très petit nombre d'enquêtes. Deux éléments sont actuellement trop peu pris en compte :

- La petite, voire la très petite, taille des entreprises pour lesquelles les données sont plus incertaines et le taux de sondage souvent faible alors que c'est dans ce champ que la très grande majorité des femmes exercent.
- Le type d'entreprise auquel on a à faire face, décrit plus haut en termes d'exploitation d'une activité et de développement d'entreprise. Cette approche culturelle est aussi importante que la structure par activité, par taille d'effectif et par espace géographique par exemple ; or cet aspect n'est jamais pris en compte.

Ainsi une enquête portant sur un grand nombre de questions, faite par correspondance voire par Internet et qui propose un questionnaire riche mais long, ne touchera que certains types de population. Il y a donc grand avantage, pour être fiable, à définir clairement le type de population visée et les

indicateurs signifiants de cette population pour constituer un échantillon signifiant et non un échantillon standard pour tout type d'enquête.

Il faut aussi attirer l'attention sur la quasi-impossibilité des comparaisons internationales quand le nombre d'enquêtes est faible ou réduit au regard des projets initiaux, faute de financement suffisant, alors que l'on veut interroger beaucoup de pays avec un même questionnaire dont on a peu vérifié la pertinence au regard des spécificités de chaque pays

### *Les typologies*

Repérer des sous-groupes homogènes est essentiel pour décomposer la population de l'ensemble des femmes chefs d'entreprise. A titre d'exemple, une esquisse de typologie issue de la pratique de ces questions pourrait se constituer ainsi :

*Femmes chefs d'entreprise* (en phase avec les valeurs entrepreneuriales) :

- Celles qui visent un développement important : on y trouvera des activités innovantes, des *start-up*, des développeurs par rachat successif d'entreprises pour constituer des groupes.
- Celles qui visent un développement modéré (parce qu'inscrites dans une forte concurrence, parce que ne disposant pas des moyens nécessaires, voire parce que ne souhaitant pas un fort développement).

*Femmes créatrices d'activité* :

- Celles qui disposent d'un métier, d'un savoir-faire.
- Celles sans savoir-faire spécifique mais avec la volonté d'être indépendantes ou tout simplement de se réinsérer sur le marché du travail par la création (après notamment un chômage long ou un temps d'inactivité économique important).

*Femmes, chefs d'entreprise à la place du mari* :

- Les reprises par les femmes de plus de 50 ans sont fréquentes ; l'objectif est souvent de permettre le maintien de l'entreprise le temps qu'il faut pour vendre ou pour donner en héritage, à la suite, par exemple, du décès du chef d'entreprise.
- On se trouve dans le même type de situation quand la femme devient chef d'entreprise parce que son conjoint ne peut l'être (défaillance antérieure, activité professionnelle incompatible).

Ceci étant, il faut vérifier la pertinence de typologies que l'on copierait d'un pays à l'autre alors qu'elles pourraient ne pas être signifiantes.

De plus, trop de typologies actuelles ne sont que des agrégats pour communiquer simplement sans que cela soit un outil de référence, alors que la diversité des situations exige que l'on cerne mieux les spécificités de chacune des populations pour une meilleure connaissance et une meilleure intervention à leur profit.

Il est clair cependant que l'approche statistique, si elle est essentielle, est insuffisante et doit être complétée par des éléments comparatifs ainsi que par des approches qualitatives pour affiner l'analyse des chiffres.

## **Propositions d'indicateurs : six groupes**

Mieux comprendre l'entrepreneuriat féminin nécessite : de le connaître en lui-même, de le situer au sein de l'entrepreneuriat et de la création d'entreprise et de situer les spécificités d'un pays qui conduisent à développer ou à freiner cet entrepreneuriat.

Il y aura fréquemment lieu de disposer de trois types de comparaisons : les femmes comparées aux hommes chefs d'entreprise, les femmes chefs d'entreprise comparées aux autres femmes « actives », les femmes chefs d'entreprise d'un pays comparées aux femmes chefs d'entreprise d'autres pays.

### ***La féminisation des activités, des formations initiales et de l'entrepreneuriat***

La progression de l'entrepreneuriat féminin passe par trois facteurs essentiels, la formation initiale, l'exercice d'une profession (type de métier exercé, type de responsabilité dans l'entreprise) et les motivations pour l'entrepreneuriat. Ce dernier facteur est traité au deuxième groupe.

Il est insuffisant d'observer dans le temps le flux global des femmes chefs d'entreprise. Il faut le préciser notamment par activité, sans négliger de conduire aussi cette observation pour l'ensemble des femmes au sein de la population active, dans la mesure où l'on sait que la création est très souvent la reproduction d'un savoir-faire dans un métier ou une activité donnés que l'on a exercé en tant que salarié.

Si le flux des femmes créatrices d'entreprise en France a peu bougé entre 1986 et 1998, il n'en est pas de même en ce qui concerne la présence des femmes par activité ; les femmes en profession libérale ont fortement progressé entre 1980 et 1995 (+ 77 % dans les activités juridiques, + 39 % dans les activités de conseil, + 28 % dans la santé). Il est vraisemblable, compte tenu de la rationalisation des marchés (développement des franchises, augmentation du chiffre moyen des entreprises, création d'établissements), que le nombre des créations dans les domaines du commerce, des hôtels-café-restaurants et des services aux particuliers a nettement diminué (nous ne disposons toutefois pas de chiffres relatifs aux femmes pour confirmer ce propos).

Il faut aussi observer dans le temps l'évolution du nombre de sociétés dont les femmes sont chefs d'entreprise, ainsi que la taille de leurs entreprises. Selon l'enquête emploi/INSEE de 1998, les femmes employeurs ont progressé de 17 % contre + 8 % pour les hommes.

La formation initiale et la présence accentuée de jeunes femmes dans certaines filières peuvent laisser espérer davantage de femmes entrepreneurs à terme dans ces domaines. La forte progression des jeunes femmes dans les filières droit, santé, etc., explique en partie la poussée des femmes entrepreneurs.

La responsabilité et l'expérience vécues en entreprise (cadre, agent de maîtrise, profession intermédiaire) joue aussi son rôle, car la création et la conduite d'une entreprise se fondent sur le savoir-faire du créateur.

### ***Les motivations des femmes à créer***

Le sondage Ifop/APCE/Sid Développement conduit en décembre 1999 montrait pour la France une réticence des femmes à créer (23 % y pensaient contre 42 % des hommes) et une préférence pour

le salariat. Ce sondage est confirmé par plusieurs autres sondages. Ce type de sondage régulièrement opéré peut être un indicateur intéressant.

### ***La mise au point d'une typologie de femmes créatrices d'entreprise et son suivi dans le temps***

La modification des sous-groupes homogènes constituant la typologie est un indicateur important pour situer la place des femmes chefs d'entreprise et son évolution.

En 1998, 6 % seulement des activités créées relevant du champ des NTIC (nouvelles technologies de l'information et de la communication) étaient créées par des femmes, alors qu'en 1995 41 % des nouveaux avocats, 52 % des pharmaciens et 27 % des médecins et dentistes étaient des femmes. Pour leur part, les femmes de retour sur le marché du travail par la création totalisaient près de 20 % des nouveaux chefs d'entreprise femmes.

### ***Les modes de management***

Plusieurs chercheurs américains ou anglais et de nombreuses femmes chefs d'entreprise rencontrées mettent en avant des modalités de gestion différentes (primat à l'écoute, aux relations humaines), des objectifs différents (harmonie vie familiale/vie professionnelle) conduisant à de véritables transformations dans la conduite de leur entreprise. Ces observations demandent à ne pas être traitées sur le seul plan qualitatif.

### ***Les femmes et le devenir et le développement de leurs entreprises***

Ces indicateurs sont importants et très sollicités, dans la mesure où ils expriment la performance d'une population ; encore faut-il bien maîtriser le sens de ces indicateurs et les sous-populations afférentes à comparer pour que cela ait du sens.

A titre d'exemple, l'indicateur taux de pérennité n'a d'une part pas toujours la même définition selon les pays, d'autre part, celui-ci n'a pas non plus le même sens selon les sous-populations que l'on compare. Ainsi, la population des créateurs d'activité déjà évoquée connaît souvent des allers et retours entre le travail indépendant et le salariat, sans que la cessation de l'entreprise soit un « échec ». Cela serait beaucoup moins le cas pour ceux qui visent le développement.

### ***Les spécificités culturelles, législatives et d'accompagnement (y compris les aides publiques et privées à la création d'entreprise et celles plus spécifiquement dévolues aux femmes) et leur évolution***

Comparer l'entrepreneuriat féminin dans les différents pays requiert la prise en compte des modalités différentes d'exercice de cet entrepreneuriat : chefs d'entreprise et associés (aides familiales non rémunérées, salariées de l'entreprise). Les modalités changent vraisemblablement fortement selon les pays. C'est suivre aussi d'une certaine façon la place de la femme dans le couple et les rôles respectifs. Par ailleurs, l'évaluation des grandes mesures prises devrait permettre de définir des « pratiques exemplaires ».

## **Recommandations**

### ***Se mettre d'accord sur ce qu'il faut connaître et comparer***

L'accord doit notamment porter sur la population de femmes visées : toutes les femmes chefs d'entreprise quelle que soit la nature juridique et le type d'entreprise, ou seulement les femmes développeurs, prenant en compte ou non les conjointes collaboratrices en entreprise, les associés femmes.

L'accord doit aussi porter sur ce que l'on veut savoir : importance du nombre, de la place des femmes dans ce domaine, spécificités des femmes (modalités de gestion, problèmes qui leur sont propres, etc.).

Quelles sont les questions qui doivent être traitées en priorité ? Quelles sont celles qu'il faudrait aussi traiter ? Avec quels pays ou organismes ?

### ***Mettre en œuvre la production de statistiques « sexuées » en ce qui concerne l'entrepreneuriat (intentions de créer, création/reprise d'entreprise, entreprises existantes, défaillances d'entreprise)***

A partir de fichiers d'enquêtes ou d'études du domaine économique :

- Enrichir les fichiers d'entreprises, obligatoires dans différents pays, d'une brève fiche relative au dirigeant (sexe, âge, niveau de diplôme par exemple) et ce quelle que soit la forme juridique ou type d'entreprise.
- Enrichir les enquêtes d'entreprises par secteur (portant sur les chiffres d'affaires, la rentabilité, les ratios financiers mais aussi sur les pratiques propres au secteur d'activité en termes de recherche-développement, conseil, financement, innovation, etc.) d'une brève fiche précisant le sexe du dirigeant en titre et prendre en compte dans les échantillons d'enquête la présence des femmes comme un des critères de base pour bâtir l'échantillon.
- A partir des recensements de la population totale et active et des enquêtes emplois veiller à ce que les concepts utilisés dans les enquêtes économiques et démographiques soient semblables ou compatibles quand on traite des chefs d'entreprise et des femmes chefs d'entreprise dans d'autres types d'enquêtes.

L'amélioration des statistiques sur les femmes chefs d'entreprise passe par une connaissance fiable des micro-entreprises et des très petites entreprises. Les efforts engagés en ce sens doivent être poursuivis.

### ***Utiliser les mêmes concepts ou des concepts suffisamment proches pour permettre les comparaisons entre pays***

Si cela est opérationnel pour les nomenclatures d'activités, il y a lieu de vérifier par exemple que l'on utilise les mêmes tranches d'âge et d'établir une table de correspondance en ce qui concerne les niveaux de formation.

A ce niveau, il serait opportun de définir une typologie des femmes chefs d'entreprise qui pourrait être partiellement consolidée au niveau de l'OCDE.



***Veiller à la qualité des travaux, études et publications (bonne définition de la population dont on traite, de la qualité de l'échantillon en nombre et en représentation)***

Il y a particulièrement lieu de vérifier la qualité des données lors de comparaisons internationales ; par exemple, l'on peut s'étonner des tendances assez différentes révélées dans des études internationales sur les femmes chefs d'entreprise. Alors que les données paraissent concerner un même concept (la population des femmes employeurs et indépendantes dans l'ensemble des employeurs et des indépendants, hors les aides familiales et les activités relatives à l'agriculture) certaines études montrent que l'importance de l'entrepreneuriat féminin était en diminution dans des pays comme la Finlande, l'Allemagne, l'Italie entre 1976 et 1986, et en forte progression aux États-Unis et au Canada (notamment entre 1986 et 1996), pays dont la valeur exemplaire est par ailleurs fortement mise en avant. Il serait nécessaire de s'assurer de la fiabilité de telles statistiques.

***Définir pour chaque pays les grandes ressemblances et différences en ce qui concerne la culture, la législation, les politiques publiques ou mixtes d'appui (conjuguant public et privé) en ce qui concerne les femmes<sup>2</sup> et l'ensemble des entreprises***

Ces données permettent d'interpréter les flux et les évolutions des femmes créatrices et chefs d'entreprise.

***Mettre en place quand cela n'existe pas une instance de coordination dans chaque pays autour de la connaissance des femmes chefs d'entreprise et créatrices d'entreprise***

Cette instance peut, selon les pays, traiter tout autant d'autres statistiques à propos des femmes. Ces instances alimenteront alors les organismes internationaux tels l'OCDE, l'ONU, l'UNESCO, l'Union européenne.

***Poursuivre les études qualitatives, en faisant en sorte que travaux qualitatifs et travaux quantitatifs s'enrichissent mutuellement***

Les données qualitatives sont totalement indispensables pour interpréter les résultats chiffrés.

## **Conclusion**

En France, 507 000 femmes environ étaient chefs d'entreprises en 1999 (chiffres hors agriculture et pêche). Elles représentaient donc 27 % des chefs d'entreprise et près de 40 % de leurs entreprises avaient des salariés. Les femmes sont par ailleurs 80 000 à avoir créé ou repris une entreprise en 1998.

La France dispose ainsi de quelques données, mais trop peu pour parler d'une vraie connaissance. Ce même constat s'applique à la plupart des pays. Pour aller plus avant dans cette connaissance, il faudrait :

- D'une part, améliorer l'approche conceptuelle afin de mieux cerner ce que nous souhaitons savoir, afin aussi de comparer les données d'un pays avec celles des autres pays. Il faut ainsi clarifier ce que l'on appelle PME (les différentes tailles avec leur dénomination en type d'entreprise, sans oublier les personnes travaillant seules et celles travaillant comme

---

2. Incluant aussi les appuis spécifiques à la gestion du foyer (garde d'enfant, allocation maternité).

indépendants à temps partiel) ; ce que l'on désigne par le terme « chef d'entreprise » (notion juridique, notion économique ou sociologique ?); et ce que l'on entend par entrepreneuriat. Veut-on observer l'ensemble des femmes « actives » et non salariées ou seulement les femmes chefs d'entreprise développeurs de chiffre d'affaires et d'emploi, généralement à la tête d'une organisation qui est une entreprise ?

- D'autre part, observer l'ensemble des femmes juridiquement responsables d'entreprise (au lieu de niveler les différences), car il dissimule des situations très contrastées que seule une typologie pertinente permet d'appréhender pour rendre compte de la complexité de la réalité. Cette typologie permettrait de mieux définir les programmes d'action à conduire (exemple : on pourrait distinguer les femmes chefs d'entreprise à la place de leur mari, celles de retour sur le marché du travail par la création d'une entreprise, celles diplômées de l'enseignement supérieur et chefs d'entreprises dans les services, notamment sous la forme de professions libérales, etc.).
- Enfin privilégier dans un premier temps l'approche quantitative, dans la mesure où celle-ci permet à la fois de situer la place, et l'importance des femmes dans l'entrepreneuriat, dans l'emploi et dans le chiffre d'affaires, dans la mesure aussi où celle-ci permet de conduire des analyses qualitatives beaucoup plus fiables en se fondant sur une population, voire une typologie de population plus près des réalités.

Cette approche quantitative doit encore permettre la production d'indicateurs spécifiques pour connaître les femmes chefs d'entreprise ; elle permet aussi d'opérer des comparaisons internationales sous réserve que l'on ait défini en commun les concepts et les types de données qui permettront ces comparaisons.

## *Chapter 5*

# **STATISTICS ON START-UPS AND SURVIVAL OF WOMEN ENTREPRENEURS: THE DANISH EXPERIENCE**

*by*

**Peter Bøegh Nielsen**  
**Head of Service, Statistics Division, Statistics Denmark**

### **Abstract**

This chapter describes the methodology developed and used by Statistics Denmark to produce statistics on new enterprises; it is based solely on the use of administrative registers. It also looks at the indicators developed for measuring new enterprises, the entrepreneurs behind them and their qualifications. Policies relating to new enterprises must address not only their creation but also their survival, if they are to contribute to employment creation and development of new products and services in a changing economy. To enable policy makers to evaluate programmes directed towards new enterprises, Statistics Denmark has developed a longitudinal database which includes all new enterprises and has identified a set of indicators that are of significance for the survival of new enterprises.

These indicators can be broken down by gender, but Statistics Denmark has chosen to use only indicators related to both women and men entrepreneurs. Statistics Denmark finds it important not to develop gender-specific indicators but to develop general indicators which can be used to measure the performance of both women and men entrepreneurs. In this way, the actual output of the analysis, the statistics produced, can reflect whether a certain indicator is gender-sensitive and may lead to policy considerations in terms of improving framework conditions for women entrepreneurs.

### **Introduction**

Entrepreneurship is a key element of the new economy, and new enterprises are contributing to creating a dynamic business environment through economic growth, opening of new job opportunities and innovative production processes and products. Issues relating to new enterprises, such as magnitude, survival and job creation, have been important in Danish business policy since the early 1990s. Even if new enterprises make a limited contribution to economic growth and employment in the start-up phase, they play a central role in increasing flexibility and in the innovation process.

Since 1998, the Danish government has placed special emphasis on and sought to encourage start-ups by women, as women entrepreneurs are seen as an unexploited source of economic growth and innovation. The aim is for the share of new women entrepreneurs to equal that of women in the

labour force. To develop and formulate an effective policy to this end, basic statistical information on number of new enterprises, distribution by economic activity and number of jobs created is fundamental.

To evaluate the performance of new enterprises, it is not enough to analyse traditional enterprise data. There is a strong link between a new enterprise and the entrepreneur-owner, as the vast majority of new enterprises begin life without any employees. If a policy to create better framework conditions for new entrepreneurs is to be formulated on a sound basis, the statistics must also include information on the gender and age of new entrepreneurs, their education and their competencies. It is for this reason that Statistics Denmark has developed statistics on the personal qualifications of new entrepreneurs.

The goal of policy relating to new enterprises is not only their creation but also their survival, with a view to the creation of new jobs and new products and services in a changing economy. To enable policy makers to evaluate programmes directed towards new enterprises, Statistics Denmark has developed a longitudinal database which includes all new enterprises created during the years 1990, 1994 and 1996.

These statistics are part of the continuous monitoring of new enterprises in Denmark. For policy-making purposes, however, more detailed information on entrepreneurs is needed and has been obtained through the use of specially designed *ad hoc* surveys. With financing from the Danish Agency for Trade and Industry, Statistics Denmark has carried out a survey on motivations and barriers for women entrepreneurs to supplement the annual quantitative data with more qualitative in-depth information.

This chapter describes the different statistical tools developed by Statistics Denmark, introduces the indicators developed and discusses their relevance, especially in terms of the information needed to formulate policy directed towards women entrepreneurs.<sup>1</sup> As official statistics on new enterprises and the entrepreneurs behind them only exist in a few countries and as comparable international statistics have not been collected, this chapter may serve as input to a discussion on the need for and the possibility of developing internationally harmonised statistics on new enterprises and entrepreneurs. A number of statistical indicators for new enterprises and entrepreneurs are proposed.

## **New enterprises in Denmark, 1990-98**

On the basis of administrative sources alone, Statistics Denmark has developed a method for identifying the total number of new enterprises in Denmark. It does not rely on surveys, as these place a higher burden on new enterprises in terms of paperwork. A new enterprise is defined as: "a business unit that has not been directed by another owner, has not existed under another type of ownership, has

---

1. The methodology and indicators developed and the statistics on new enterprises and entrepreneurs are available in Danish only in the following joint publications from the Danish Agency for Trade and Industry and Statistics Denmark: *Erhvervfremmestyrelsen og Danmarks Statistik: Iværksættere i 1990'erne - et statistisk portræt*, København 1996 og *Erhvervfremmestyrelsen og Danmarks Statistik: Iværksættere i 1990'erne - statistisk portræt nr. 2*, København 1999. Statistics on women entrepreneurs are included in the following publications in English from the Danish Agency for Trade and Industry: *More Women Needed among the Entrepreneurs of the Future*, Copenhagen, 1998; and *Women Entrepreneurs – Now and in the Future*, Copenhagen, 2000.

not been a subsidiary of another firm or owned by a person who is already registered for activities liable to VAT.”<sup>2</sup>

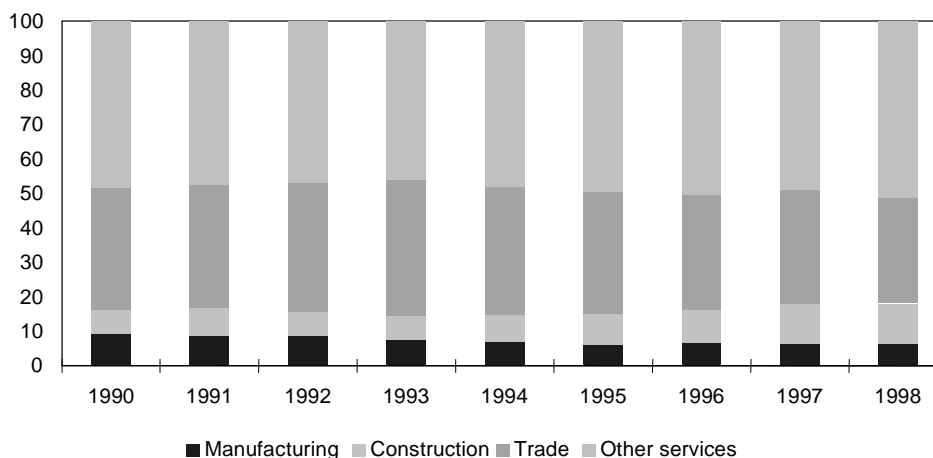
Since 1990, Statistics Denmark has developed a battery of indicators for measuring entrepreneurship in purely quantitative terms. These indicators are used for measuring the dynamics, economic importance and job creation of new enterprises (indicators 1 and 2) to show the potential number of entrepreneurs (indicator 3), to indicate a possible push effect (indicator 4) and to judge cultural influence (“employee culture”) (indicator 5) (see Box 1).

In the period 1990-98, almost 137 000 new enterprises were established in Denmark (Figure 1), with between 14 200 (1990) and 16 200 (1997) new enterprises created annually. There are no clear trends. In countries such as France, the Netherlands and Sweden, where comparable statistics on new enterprises are compiled, there also appear to be small fluctuations in the number of new enterprises created each year.

**Box 1. Structural indicators on new enterprises**

1. Number of new enterprises broken down by: economic activity, size class (turnover and employment), legal form, and gender.<sup>3</sup>
2. Number of new enterprises created as a percentage of the total stock of enterprises.
3. Number of new enterprises created per thousand labour force (16-66 years).
4. Number of new enterprises created per thousand unemployed.
5. Public sector employment as share of total employment.

**Figure 1. New enterprises in Denmark, 1990-98**  
Percentage



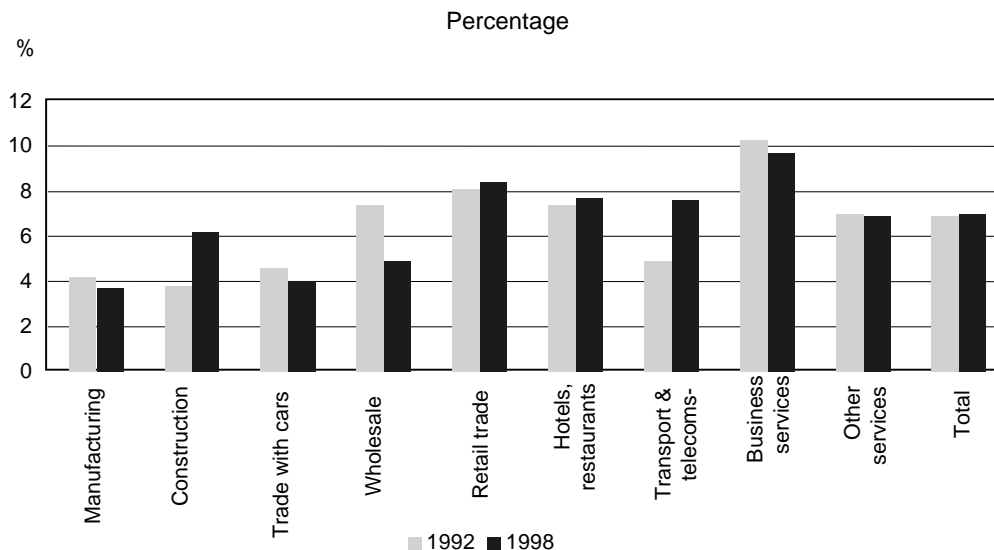
When new enterprises are broken down by economic activity, it is obvious that they reflect the general shift towards a service- and knowledge-based economy. The share of manufacturing industry declined from 9% of all new enterprises in 1990 to 6% in 1998. Business services constitute around

2. The methodology and definition used is further explained in Danmarks Statistik: *Tilgang af nye virksomheder 1998* in Statistiske Efterretninger. Generel erhvervsstatistik 2000:12.
3. It should be noted that the gender of the owner of the enterprises registered in the Danish Business Register is only available for personally owned enterprises, not for companies. In principle this indicator has been developed as one indicator related to the personal qualifications of the entrepreneur.

one-third of all new enterprises, with IT consultancy services the largest element, having increased from around 800 new enterprises in 1990 to around 1 400 in 1998.

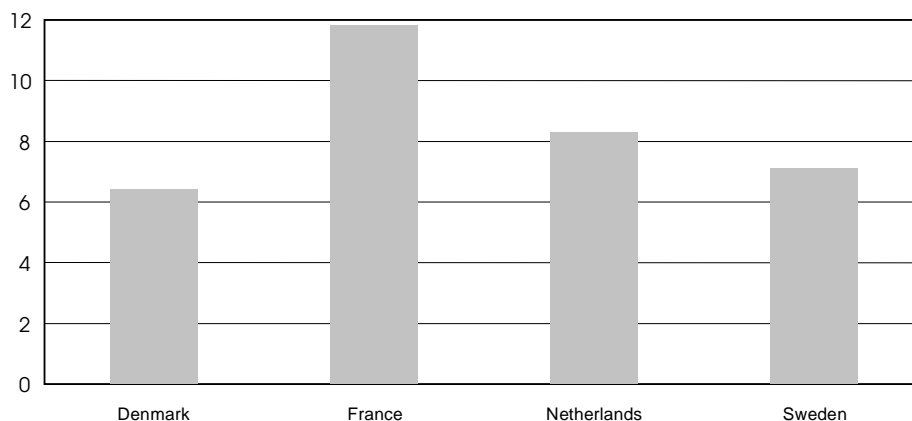
A comparison of the number of new enterprises with the existing stock of enterprises helps to understand the dynamics of the different sectors (Figure 2). The largest share of new enterprises is in business services, with almost 10%, followed by retail trade with 8%. The share of new enterprises in information technology (IT) consultancy services was 12.5% in 1992 and reached an impressive 21.8% in 1998 when manufacturing industry accounted for less than 4%.

**Figure 2. New enterprises as a share of the stock of enterprises in Denmark, 1992 and 1998**



New enterprises as a share of all enterprises is also an useful indicator for international comparisons, as levels in absolute figures are less telling. Compared to France, the Netherlands and Sweden, the share of new enterprises is relatively low in Denmark (Figure 3).

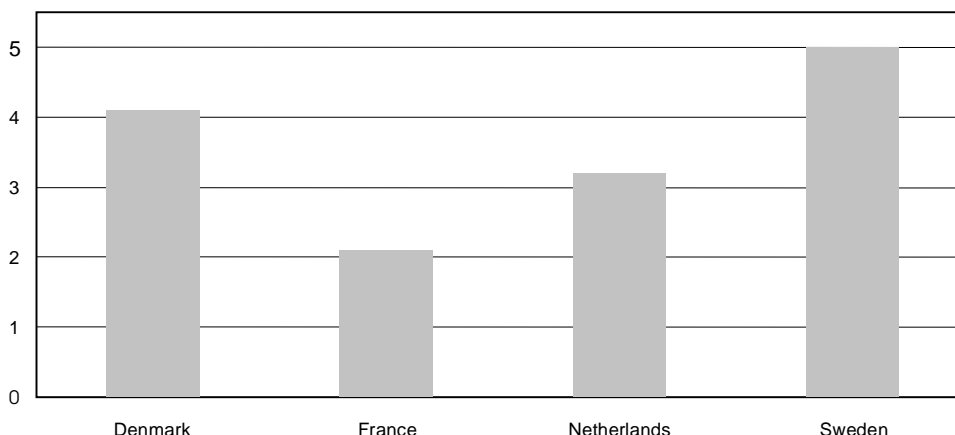
**Figure 3. New enterprises as a percentage of all enterprises in Denmark, France, Netherlands and Sweden, 1996**



The caution needed when making international comparisons in the complex field of enterprise demography can be illustrated by using another indicator, namely the number of new enterprises per

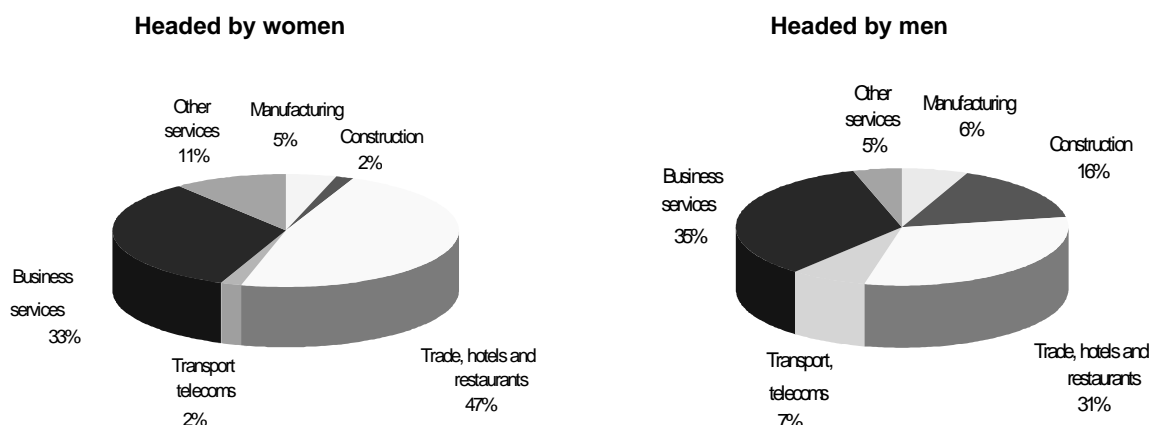
thousand labour force. The stock of new entrepreneurs as a share of the active population is an alternative way of analysing the national level of entrepreneurship. The result is somewhat different from the first indicator, as Denmark here has a relatively high share (Figure 4).

**Figure 4. Number of enterprise per thousand inhabitants (aged 16-66 years) in Denmark, France, the Netherlands and Sweden, 1996**



The gender of new entrepreneurs is one indicator used in Danish statistics and is one focus of this chapter. The share of women entrepreneurs heading new enterprises has been stable at around one-third in the period 1990-98.<sup>4</sup> In 1998, nearly 3 800 new enterprises set up with sole proprietors were started by women. A breakdown by sector shows a clear difference between men and women entrepreneurs (Figure 5).

**Figure 5. Sectoral breakdown of new enterprises**



Women entrepreneurs mainly start new enterprises in two sectors, trade, hotels and restaurants and business services, with 80% of start-ups in these two sectors compared with 66% for men

4. See previous footnote.

entrepreneurs. On the other hand, construction and transport are dominated by men. Many women entrepreneurs enter retail trade (34%). One-third of women's start-ups in business services are in industrial cleaning, compared to 10% for each of the more knowledge-based activities of management consultancy, auditing and bookkeeping and translation services. In other services, approximately one-third of women's start-ups are in hairdressing.

### **The entrepreneurs and their qualifications**

As nearly 80% of all new enterprises start without employees, the entrepreneur and his/her qualifications are very important attributes of the enterprise. It is therefore important to be able to supplement traditional enterprise data with statistical information about the persons behind the new enterprises. By matching enterprise and personal data, Statistics Denmark has developed a database containing information about individual entrepreneurs and their competencies and qualifications.

The first step was to develop a number of indicators that were judged to be important for analysing the performance of new enterprises and for gaining knowledge useful for policy making aimed at new enterprises (see Box 2).

Statistics including these socio-demographic indicators are produced annually by Statistics Denmark. The indicators related to family status (indicator 8) and number of pre-school children (indicator 9) were developed as a way to give special consideration to gender. Branch experience (indicator 12) is especially important for understanding the performance and likelihood of survival of new enterprises. To illustrate the information obtained from these indicators, the population of new entrepreneurs in 1995 and 1996 was broken down into a number of variables, as well as by gender and characteristics of the total labour force (see Figures 6-10; Annex Table 1 recapitulates the information by sectors of activity).

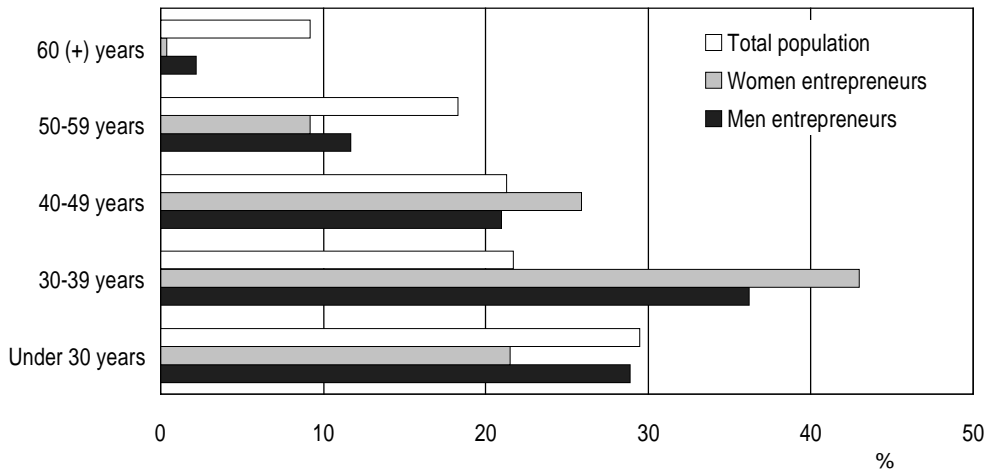
#### **Box 2. Indicators related to personal qualifications**

6. Age of entrepreneur.
7. Nationality.
8. Family status.
9. Number of children under seven years of age (pre-school age).
10. Highest level of education.
11. Total work experience.
12. Previous branch experience.
13. Entrepreneur's relation to labour market the year prior to enterprise start-up.
14. Entrepreneur's gross income the year prior to enterprise start-up.

The new entrepreneurs are mainly (over 60%) between 30 and 49 years of age (Figure 6). Among women entrepreneurs, a relatively large share are between 30 and 39 years old and relatively few are under 30. There are also relatively few women entrepreneurs in the older age groups, which traditionally participate less in the labour market.

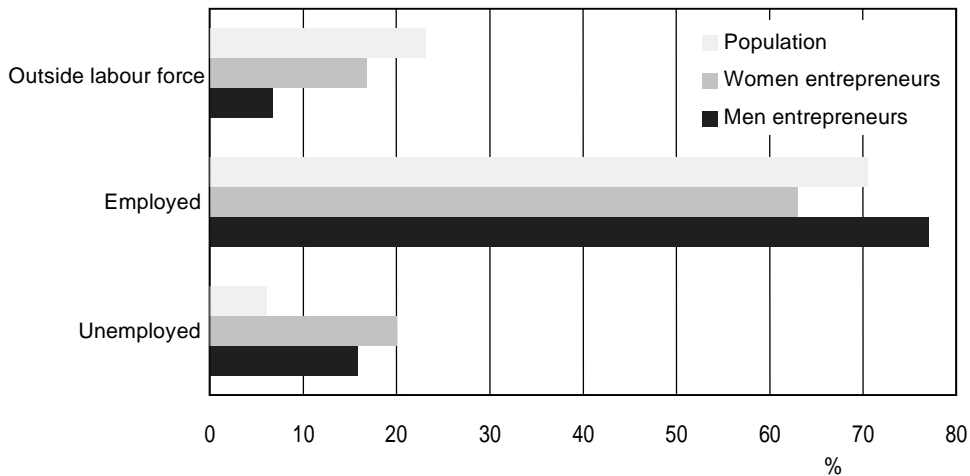


**Figure 6. New entrepreneurs and total population (16-66 years), by age groups**



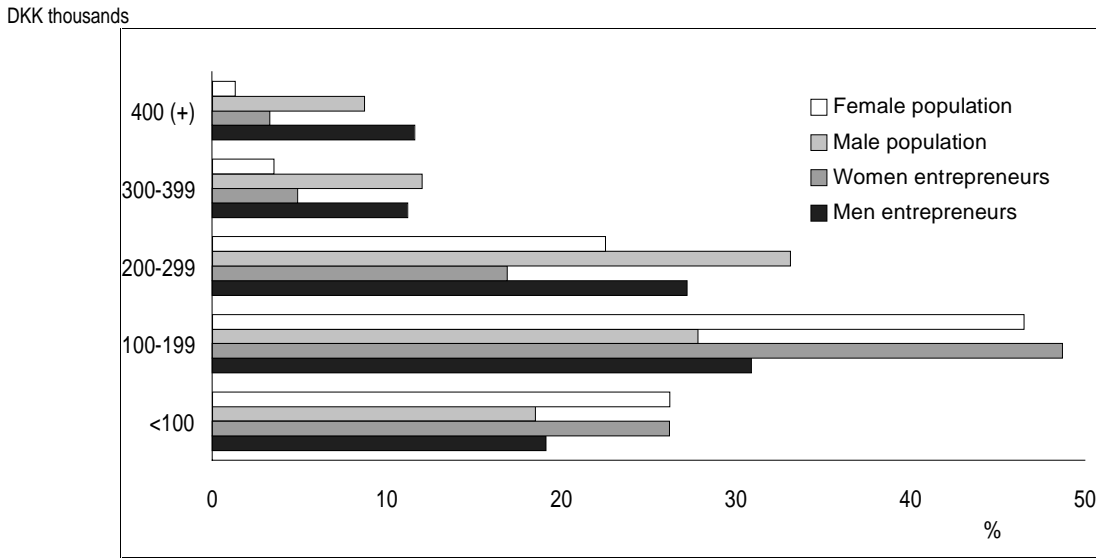
More women entrepreneurs than men start their own business from a situation of unemployment or from outside the labour force (Figure 7). Men entrepreneurs largely move from existing jobs.

**Figure 7. New entrepreneurs and total population (16-66 years): relation to the labour market in the year prior to enterprise start-up**



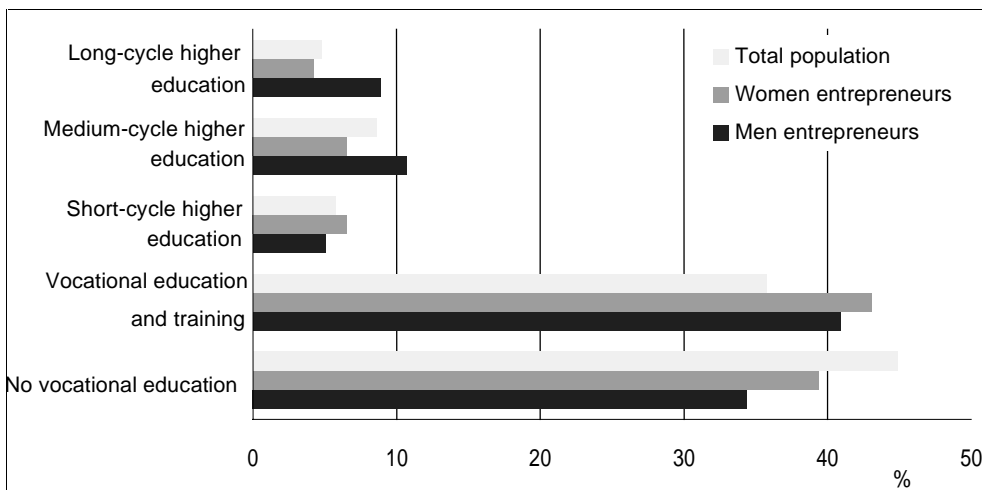
Not surprisingly, the share of women entrepreneurs with annual gross income over DKK 400 000 is considerably smaller than that of men entrepreneurs (Figure 8). However, new entrepreneurs generally include a relatively large share of persons with relatively high income, an indication that the level of earnings before enterprise start-up cannot unambiguously be interpreted as a push factor. Nevertheless, potential income as an entrepreneur may be seen as a pull factor (see below). The share of women entrepreneurs starting from a very low annual income is larger than that of men entrepreneurs, but for both men and women the shares correspond to those of the lowest income group overall.

**Figure 8. New entrepreneurs and total population (16-66 years): gross income in the year prior to enterprise start-up**



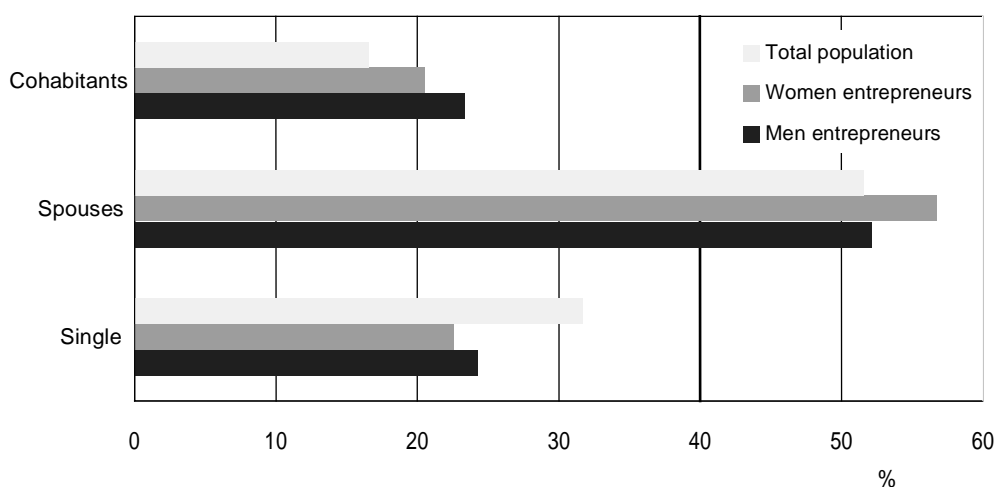
New entrepreneurs are generally better educated than the overall work force (16-66 years of age). This is partly because entrepreneurs are younger (Figure 6). A relatively high share of women entrepreneurs have vocational education, but the share of women entrepreneurs with a university-level education is less than half that of men entrepreneurs (Figure 9).

**Figure 9. New entrepreneurs and total population (16-66 years), by type of education**



In general, new entrepreneurs have spouses or cohabit (Figure 10); this is not surprising given their higher average age. Women entrepreneurs in particular tend to be married, and again this is not surprising, owing to their average age.

**Figure 10. New entrepreneurs and total population, by type of family**



### Survival of new enterprises

To judge the contribution of new enterprises to economic growth, it is necessary to follow them beyond their initial year in business. An analysis of the importance of new enterprises for the economy's dynamics and development requires knowledge about their survival rate and their growth in the years following their start-up.

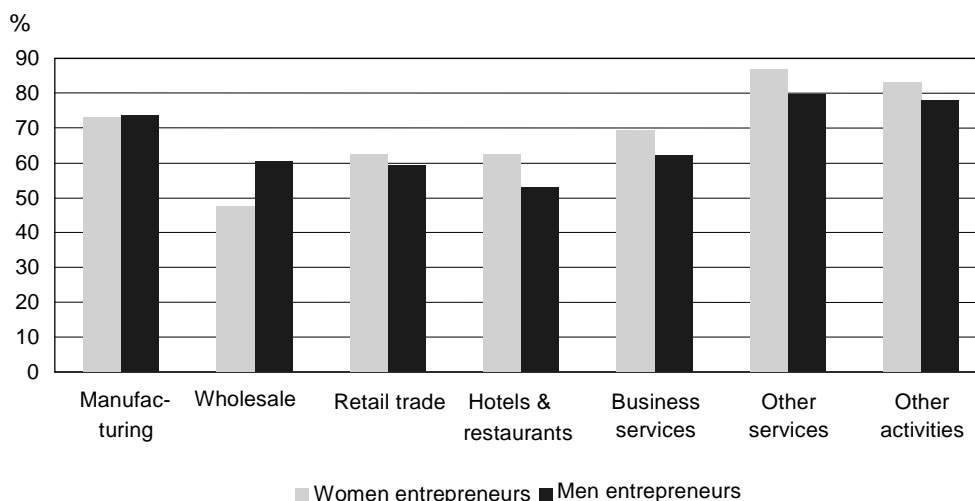
For this reason, Statistics Denmark has developed a method for carrying out a longitudinal analysis of new enterprises. The analysis uses a regression model to identify the marginal effects of the qualifications of the entrepreneurs on the likelihood of the enterprise's survival. Box 3 lists the qualifications that were found to be the most important in this respect. Here, the analysis is supplemented with an indicator thought to be more gender-sensitive, number of pre-school age children.

#### Box 3. Indicators related to survival of new enterprises

- Economic activity of the new enterprise (indicator 1a)
- Previous branch experience (indicator 12)
- Age of entrepreneur (indicator 6)
- Highest level of education (indicator 10)

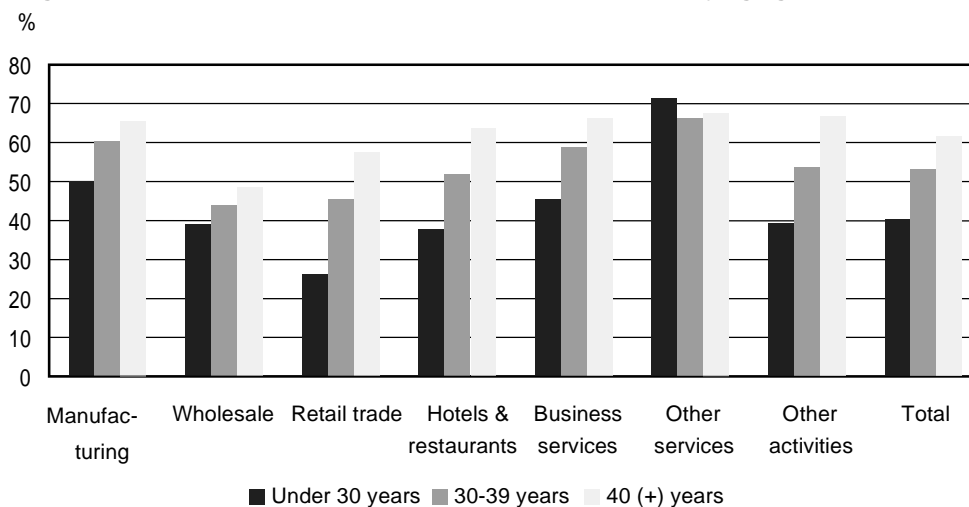
A longitudinal analysis of the 15 500 new enterprises started in 1994 shows that after three years, 55% had survived. There is a small difference in survival rates for women and men entrepreneurs, as 56% of new enterprises started by men survived compared to 52% of those started by women. The analysis and the regression model show that previous branch experience is the crucial factor in raising the possibility of survival. New entrepreneurs starting up in a branch in which they were employed in the year prior to start-up had a survival rate of 69% compared to 51% for the entrepreneurs without previous branch experience. There is almost no difference in survival rates for women and men entrepreneurs with branch experience (Figure 11). In all sectors except wholesale trade, women entrepreneurs have a higher survival rate than men entrepreneurs. This is especially true for business services and other services, where the overall survival rate of women entrepreneurs is relatively high.

**Figure 11. Survival rates for new entrepreneurs with previous branch experience, by gender**



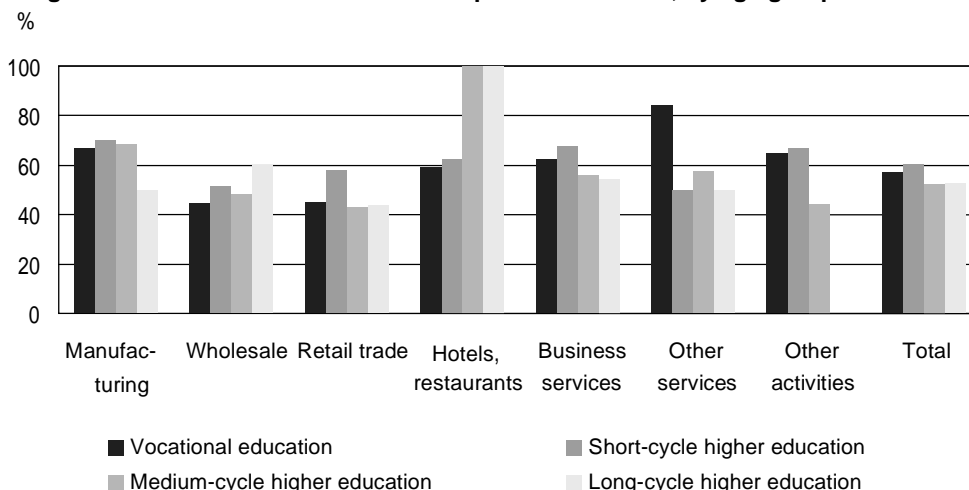
The survival rate of new enterprises is significantly affected by the entrepreneur's age alone, *i.e.* even excluding factors such as more education or longer work experience. The oldest group of women entrepreneurs (40+ years) shows a survival rate of 61% compared to 40% for the youngest age group (Figure 12), a pattern that is found in all sectors except other services, where the youngest age group has the highest survival rate. The other services sector also has the largest share of women entrepreneurs under 30 years of age (38%). The biggest difference in survival rates is found in retail trade, where there is a difference of 31 percentage points between the youngest and oldest age group.

**Figure 12. Survival rates of women entrepreneurs 1994-97, by age group and sector**



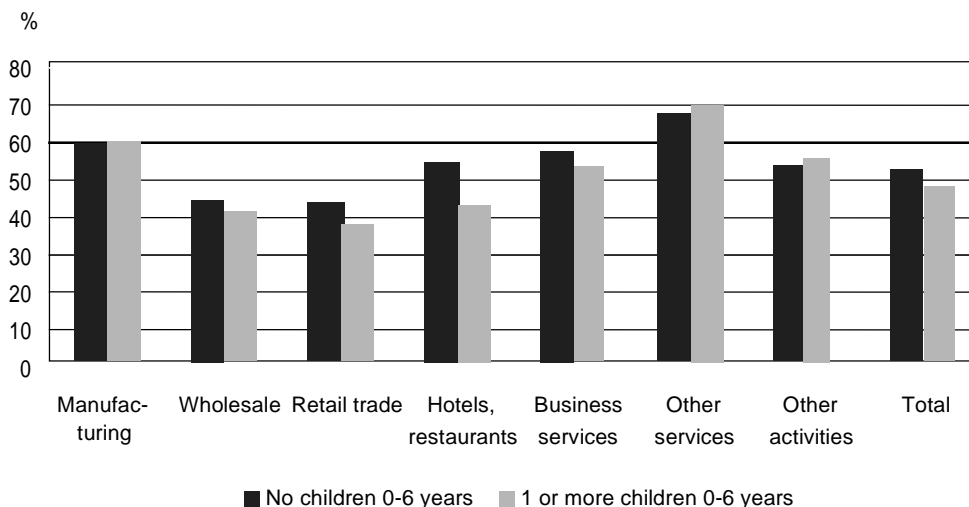
Only 50% of women entrepreneurs starting up in 1994 had vocational education compared with 56% of men entrepreneurs. In general, both women and men entrepreneurs with vocational or short-cycle higher education have a higher survival rate than those with medium- or long-cycle higher education. There are large differences in survival rates among sectors (Figure 13). Women entrepreneurs with vocational education have a particularly high survival rate in other services, a sector which includes hairdressers and is characterised by the largest share of new women entrepreneurs with vocational education.

**Figure 13. Survival rate of women entrepreneurs 1994-97, by age group and sector**



The longitudinal analysis also includes information about the number of children of pre-school age (under seven years old) in order to analyse the effect of having small children when starting an enterprise. Nearly 30% of women entrepreneurs and 25% of men entrepreneurs had pre-school age children when they started their enterprise in 1994. In general, women entrepreneurs with no small children had a slightly better survival rate (52% compared to 48% for those with young children) (Figure 14). Men entrepreneurs with small children had a higher survival rate than those without.

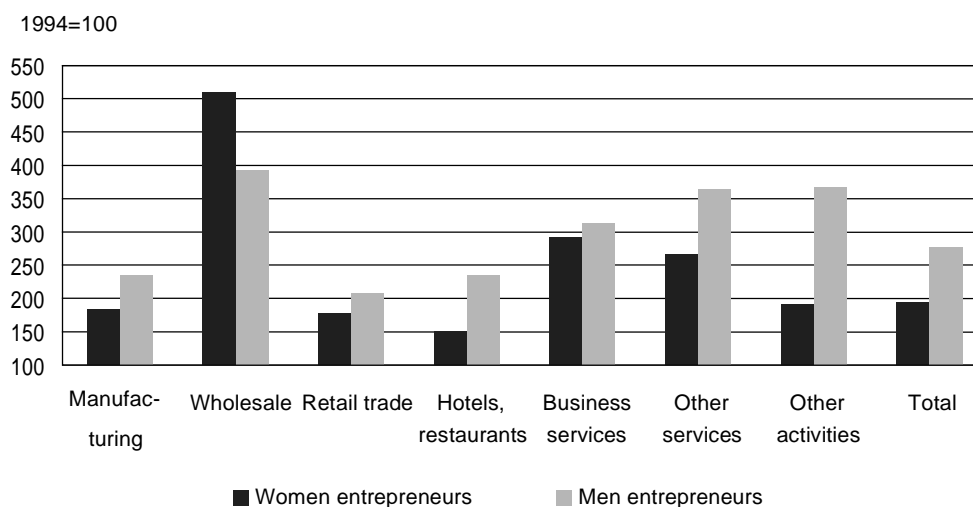
**Figure 14. Survival rate of women entrepreneurs with and without pre-school age children, by sector, 1994-97**



Another approach for analysing the survival of new enterprises is to look at job creation. The number of employees in the surviving firms started by women entrepreneurs nearly doubled between 1994 and 1996 (from 679 to 1 321 employees). At the same time, men entrepreneurs nearly tripled their employment (from 1 136 to 3 145 employees). As a point of reference, the number of employees in the private sector grew by 7% over the same period. There are large differences among sectors, but the different base numbers should be kept in mind (Figure 15). For instance, women entrepreneurs in wholesale trade more than quintupled their employment, but started from a very low base (a total of fewer than 20 employees). The two sectors that initially had the largest shares of employees, retail trade and hotel and restaurants, had the lowest growth rate over the period 1994-96. In the year of

start-up, enterprises headed by women had an average of 0.3 employees and those headed by men had 0.2 employees. The average in 1996 was 0.6 employees for both women and men entrepreneurs.

**Figure 15. Growth in number of employees in new enterprises started in 1994 and active in 1996, by gender and sector**



### Women entrepreneurs: motivations and barriers

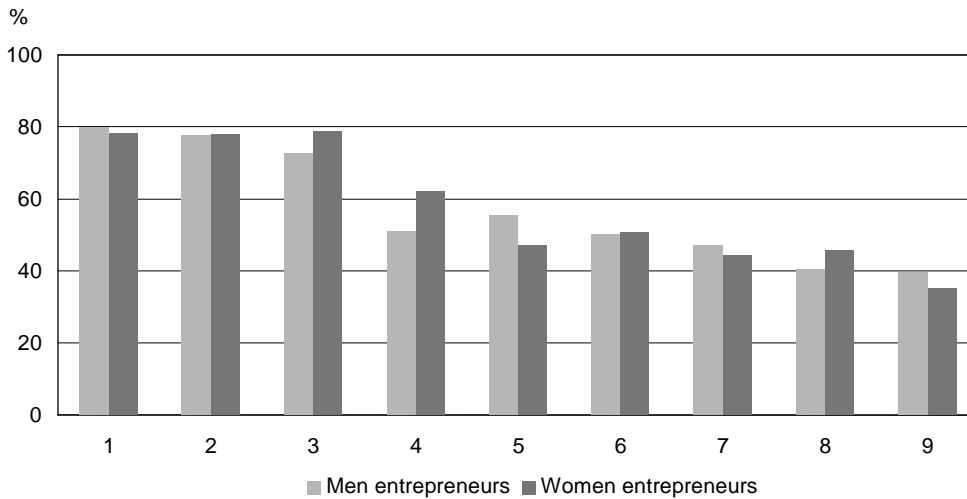
The preceding discussion has shown what can be learned through the use of administrative registers in Denmark's normal annual statistical production. However, domestic users have argued for more detailed information, especially qualitative information, to help in formulating policy aimed at women entrepreneurs. As a consequence, in 1999 Statistics Denmark carried out a questionnaire-based survey of entrepreneurs who started in 1995 or 1996 and whose enterprises were still in existence in 1999. Box 4 gives the main indicators used in this *ad hoc* survey.

#### Box 4. Qualitative indicators

15. Motivations for start-up of own enterprise.
16. Barriers for start-up of own enterprise.
17. Framework conditions for the entrepreneur.
18. Types of co-operation.
19. Barriers for continuation of activity.

For four out of five new entrepreneurs, the desire for independence, the need for a new challenge and the possibility of better planning of working hours are the most important motivations for starting their own enterprises (Figure 16). The differences between the major motivations of women and men are minor, although the possibility of better planning of working hours and a better combination of family and work have more importance for women than for men entrepreneurs. The possibility of increased earnings is mentioned somewhat more frequently by men entrepreneurs.

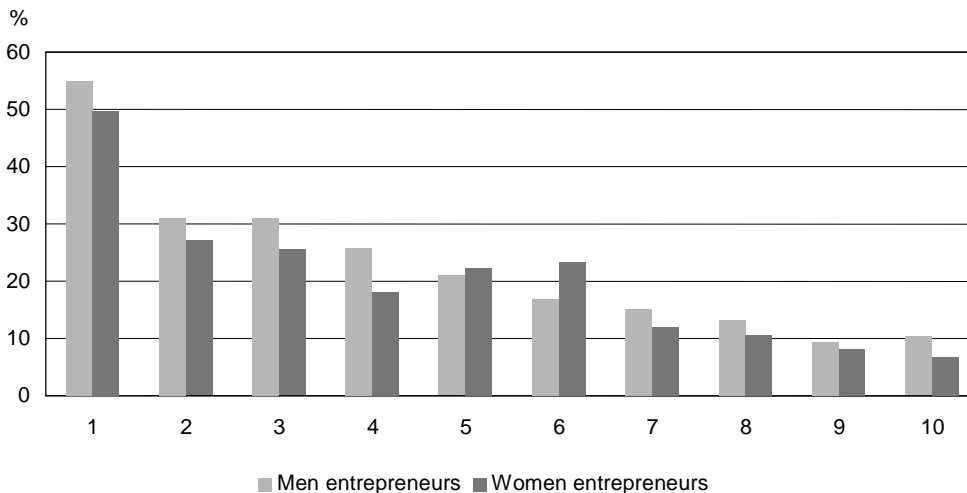
**Figure 16. Motivations for start-up of own enterprise, by gender**



1. To be one's own boss.
2. The need for new challenges.
3. Better organised working life.
4. Better combination of family life and work.
5. Prospect of earning more.
6. Getting away from an unsatisfactory work situation.
7. The desire to make a living out of a hobby.
8. To avoid unemployment.
9. To realise an idea about a new product.

For both women and men entrepreneurs, the most important barrier when establishing a new enterprise is administrative burdens, such as tax and other accounting procedures (Figure 17). The survey shows that women entrepreneurs generally find the different tasks related to the start-up and running of an enterprise less problematic than men entrepreneurs. The only barrier mentioned more frequently by women entrepreneurs is use of information technology.

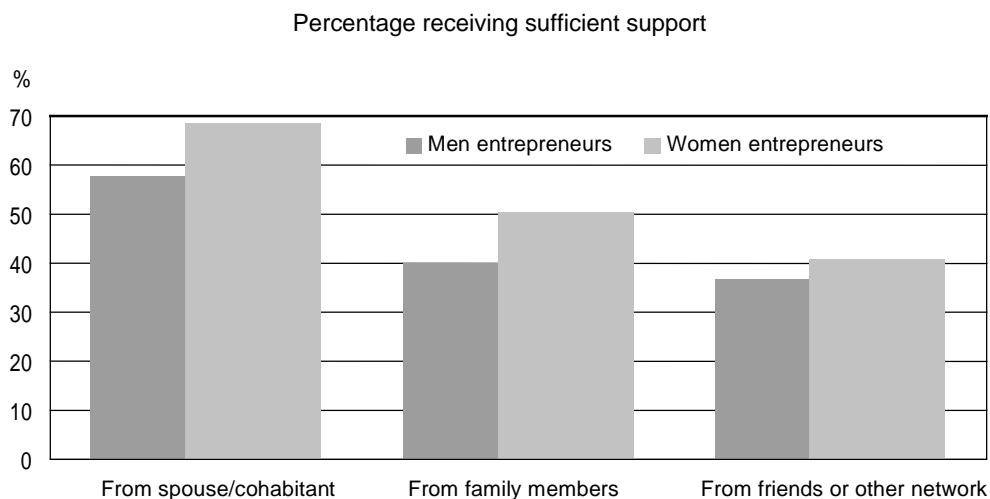
**Figure 17. Barriers for establishing an enterprise, by gender**



1. Tax, accounting, etc.
2. Running an enterprise alone.
3. Contact with customers and the market.
4. Raising financing.
5. Pricing the product.
6. Using IT.
7. Finding a suitable workplace.
8. Finding suitable suppliers.
9. Formulating the business concept.
10. Getting support from the spouse

Support and backing are essential to the new entrepreneur's success. Nearly 70% of the women entrepreneurs indicated that they received sufficient support from their spouse or cohabitant, compared to slightly under 60% of men entrepreneurs (Figure 18).

**Figure 18. Support to the new entrepreneurs from their family or other personal relations**



## Conclusion

This chapter describes the methodology developed and used by Statistics Denmark to produce statistics on new enterprises; it is based solely on the use of administrative registers. It also looks at the indicators developed for measuring new enterprises, the entrepreneurs behind them and their qualifications. These indicators can be broken down by gender, but Statistics Denmark has chosen only to use indicators related to both women and men entrepreneurs. Statistics Denmark finds it important not to develop gender-specific indicators but to develop general indicators which can be used to measure the performance of both women and men entrepreneurs. In this way, the actual output of the analysis, the statistics produced, can reflect whether a certain indicator is gender-sensitive and may lead to special political considerations in terms of improving framework conditions for women entrepreneurs.



**Annex Table 1. Sectoral profile of women and men entrepreneurs**  
**Women entrepreneurs**

	Manufacturing	Construction	Trade with cars	Wholesale	Retail trade	Hotels and restaurants	Transport, telecommunications	Business services	Other services
Age 15-39 years	--	-	++	+	-	-	++	+	+
Single	--	--	--	--	--	+	++	++	+
Foreign nationality	---	---	---	+	+	+++	+	---	++
Vocational education	--	+++	--	-	++	--	---	--	+++
University-level education	+	--	---	+	---	---	---	+++	--
General work experience: 6+ years	--	++	++	-	+	-	-	-	+
Previous branch experience	---	+	---	---	---	+++	---	+	+++
Unemployed year prior to start-up	+++	---	--	+++	--	++	---	+	-
Gross income DKK 200 000+ year prior to start-up	---	++	--	++	--	--	--	+++	-

**Men entrepreneurs**

	Manufacturing	Construction	Trade with cars	Wholesale	Retail trade	Hotels and restaurants	Transport, telecommunications	Business services	Other services
Age 15-39 years	+	+	++	-	+	+	+	-	+
Single	-	-	-	--	--	+	++	+	++
Foreign nationality	---	---	-	-	+++	+++	---	---	--
Vocational education	+++	+++	+++	+	+	---	+	---	--
University-level education	--	---	---	-	---	---	---	+++	-
General work experience: 6+ years	++	+++	++	+	--	---	++	--	-
Specific branch experience	-	+++	+++	-	---	--	-	---	--
Unemployed year prior to start-up	-	--	++	--	++	+++	++	---	++
Gross income DKK 200 000+ year prior to start-up	++	++	-	+	--	---	-	+	-

---	If the index is more than 30 points below average (less than 70).
--	If the index is 10 to 30 points below the average (70 to 90).
-	If the index is less than 10 points below the average (> 90).
+	If the index is not more than 10 points above the average (< 110).
++	If the index is 10 to 30 points above the average (110 to 130).
+++	If the index is more than 30 points above the average (> 130).

## *Chapter 6*

### **BANCOSOL AND FINANCING FOR WOMEN ENTREPRENEURS**

*by*

**Kurt Koenigsfest**  
**General Manager, BancoSol, Bolivia**

#### **Introduction: women in the society and the economy of Bolivia**

Bolivia, geographically located in the centre of South America, is classified as a developing country on the basis of its social and economic indicators. Population is estimated at around 8 million, 50% of whom are women. GDP for 1999 was USD 8 billion and per capita income close to USD 1 000. For many years, the country's population has been largely rural. Subsistence agriculture and the concentration of land prior to the Land Reform of 1952 explain the high levels of peasant activity until the 1960s.

The modernisation of the state in terms of political organisation, and the concentration of growth in urban areas as result of government actions (state-owned enterprises, public investment focused on the country's three largest cities) have created important income distortions. Living conditions have improved in urban areas, while growth and access to water, education and electricity have lagged in rural areas.

The most evident result has been mass migration to cities and the appearance of urban poverty belts. At first, when the economy was state-dominated, most citizens could find jobs in factories and industries owned by the national or local governments. Today, after 15 years of economic adjustment and a clear move towards an open, market economy, migrants from rural areas have become micro-entrepreneurs engaged in commercial activities (retail sales) and highly labour-intensive basic production processes.

At the end of 1999, there were some 2.6 million women in urban areas, of whom 70% were under 30 years of age. The country's educational levels are among the lowest in the region and the education and training levels of women are even lower. Only 150 000 women are currently enrolled in public education at the pre-university level and even fewer complete a university education.

In Bolivia, most women become mothers in their early 20s, often without a formal marital relationship, so that the role of mother is frequently combined with a need to earn a living for her family. Most often, this segment of the population engages in micro-entrepreneurial schemes. Retail sales, small businesses related to food, rustic textiles and selling in traditional grocery markets are among the most frequent activities of women micro-entrepreneurs in the main cities.

## **BancoSol: nine years of success**

Over the past decade, micro-finance programmes in Bolivia have developed considerably. Today, the micro-finance industry is well established and highly competitive. Several micro-finance organisations have succeeded in extending financial services to the poor. Moreover, most of these initiatives have become established and profitable organisations. In Bolivia, BancoSol is the leader in this industry.

In 1984, Accion International, a US based non-governmental organisation (NGO), which has operated throughout Latin America since 1961, was invited by a group of Bolivian business executives to spearhead the creation of a micro-enterprise development programme.

In 1986, a Bolivian NGO (PRODEM) was created as a joint venture of Accion International, which contributed its know-how and methodology, and prominent Bolivian business leaders, who provided the leadership. Initial funding came from the United States Agency for International Development (USAID), the Bolivian *Fondo Social de Emergencia* (Social Emergency Fund), the Bolivian private sector, and the Calmeadow Foundation (Canada).

PRODEM's credit programme provided working capital for small-scale production and commercial activities in the Bolivian micro-entrepreneurial sector, thereby increasing employment opportunities, encouraging investment in micro-business and increasing the income generated by this sector.

The programme was very successful, and by the end of 1991, the NGO had helped to finance more than 45 000 micro-businesses, providing loans equivalent to more than USD 28 million. At that time, this meant an active portfolio of USD 4 million, with a default rate close to zero. Several factors, among which funding limitations were foremost, prompted the organisation's leadership to consider an alternative structure for its lending programme.

It took two years to establish Banco Solidario S.A. (BancoSol), which began operations on 10 February 1992 as the first private commercial bank in Latin America to provide micro-finance services to micro-entrepreneurial sectors. Its main purpose is to support the operations of self-employed entrepreneurs and to encourage savings.

At the beginning, BancoSol offered a single type of loan based on a common debt structure, known as the Solidarity Group. This product has offered those who have never had a loan the opportunity to obtain credit and has also served an educational function. In this type of operation, all members of the group are debtors and share the implications of being in debt to a bank. This has been crucial for the initial relationship and for dispelling the myths and fears of being in debt. It is important that this product does not require assets as collateral; all members are guarantors and co-debtors. The average loan size was low, around USD 500, or 50% of per capita GDP.

Solidarity Group loans are granted to groups composed of a minimum of three individuals who act as personal guarantors for each others' loans. The amount of the loans range from USD 50 to USD 2 000 per individual for a term not exceeding three years. These loans are usually sequential, *i.e.* one loan follows another almost immediately: the amount of the loan and its duration may increase incrementally over time, subject to the client's needs and repayment record.

In 1998, the bank developed individual loans for micro-entrepreneurs who are more established in their businesses. In time, those small operations tend to grow so that the client's financial needs become greater and more specific. Also, the client acquires assets that can be used as collateral for a more conventional credit operations. In these cases, preparation of cash flow and *pro forma* indicators

are part of the economic evaluation. That is, the loan officer becomes a sort of adviser to the client. Because these clients do not maintain formal accounting records, the bank assumes the task of learning the client's business and preparing the basic figures in order to project the client's debt service capacity. Individual loans require collateral, a personal guarantee or a pledge guarantee. These loans have a ceiling of USD 30 000, but the average disbursement is around USD 1 000.

## **Product line**

Recently, the Bank has developed additional products, all of them directed towards the same market niche, which is not targeted by the traditional banking system. However, in addition to micro-entrepreneurs, the bank accompanies the growth of more established micro initiatives. Today, a number of these clients are small companies with significant assets and net worth, producers and providers of services with capital of more than USD 10 000. These clients had been clients of BancoSol, but had to go elsewhere when the bank did not have the products that met their later needs. Today, they are returning in response to the broader products and services offered.

***Sol Vivienda*** is the housing loan programme. It is directed towards securing a first mortgage; again, the average loan size is relatively small (USD 3 000). The property involved is often a piece of land (with formal registration of property) with a few square meters of construction, generally one bedroom, kitchen and bath.

***Sol Vehículo*** is a loan for clients who work in the transportation sector. The objective is to finance automobiles for public transportation (buses, cabs, etc.).

***Sol Efectivo*** is a consumer loan for niche clients. BancoSol's clients have consumption needs like any other segment of population. While BancoSol's experience is that those needs have always been met, the bank now has a specific product for helping to meet them.

***Solicita*** is a commercial and revolving credit line for BancoSol's most established clients. It is directed to microenterprises with a credit history, a segment in which BancoSol often faces competition from the commercial banking sector. Amounts to be disbursed for this product can reach USD 100 000. Interest rates are highly competitive and the collateral is usually a first mortgage.

***Servisol*** is a product designed for financing the cost of installing public utilities such as water, electricity or natural gas in homes. The maximum amount of the loan is USD 3 000, and the bank has signed agreements with suppliers in order to maintain the quality of its portfolio. In other words, if the client does not repay the loan, the supplier no longer provides the service.

Historically, the quality of BancoSol's loan portfolio has been excellent, owing to its low level of arrears and default rates. However, the percentage of non-performing loans has increased in the past two years, following the general economic crisis, and generated serious delays in repayments. Nonetheless, the quality of the loan portfolio remains high as a result of adherence to a solid methodology and prudent management, which includes a thorough initial screening process and a strong, ongoing personal relationship between the loan officer and the client. Loan officers are recruited from the communities and neighbourhoods where BancoSol branch offices are located and receive extensive training in BancoSol's philosophy and methodology.

Potential Solidarity Group clients are screened by the solidarity groups, as members carefully select creditworthy individuals who will guarantee/meet the group's obligations. For other products, the selection process has been reinforced institutionally by the creation of a risk management department, which is independent of the loan department and is responsible directly to the general

manager. This ensures that a third party is filtering the risks that the bank assumes in the new crisis context.

Finally, it is important to note that most of BancoSol's clients are women who work as market vendors. The rest of the portfolio includes loans to shoemakers, tailors, bakers, mechanics, etc.

BancoSol is currently providing new non-interest-bearing services. One of the most interesting of these services relates to international money transfers. Today, there is a large population of Bolivian migrants in neighbouring countries, the United States and Europe. These immigrants usually generate income and send a portion of their earnings back home to support their families. This service has been arranged with the co-operation of Western Union, a US-based company with years of experience. Money drafts and transfers can be made through BancoSol's 38 branch offices throughout the country.

In addition, BancoSol offers a variety of liquidity/return options (savings accounts, term deposits) tailored to clients' needs. The minimum amount required to open a savings account is BOB 100 or USD 20; to make a term deposit, the minimum amount is BOB 1 000 or USD 200. Savings accounts average about USD 450 and are held by both current clients and non-borrowers.

These products dispel the belief that savings are insignificant at the lower end of the economy. The growth of BancoSol's savings programme has shown that micro-entrepreneurs can save when provided with safe, accessible mechanisms. In fact, once the product is shown to be accessible and reliable, an increasing proportion of clients replace savings in terms of inventories (raw materials) with monetary savings. BancoSol's clients are excluded from formal sector financial institutions because of required minimum amounts, lack of accessibility and an implicit literacy requirement. Consequently, these individuals have had no alternative but to store the value of their currency in assets or save without the benefit of an interest-bearing account.

Owing to the complexity of Bolivia's current micro-finance market, BancoSol is developing other services. One is Sol de Oro, a loan backed by gold jewellery to meet emergency liquidity needs. Another important advance is the launch of guarantees on behalf of clients who provide contractual services to third parties. The bank covers the cost of the services if the bank's client fails to comply with the terms of the contract. For example, if a carpenter fails to deliver the products covered by the contract on time, the bank assumes the underlying costs.

Many factors contribute to BancoSol's performance. It is an organisation with an institutional culture fully committed to its clients, a proven methodology, trained personnel, a commitment to developing new opportunities and to positive change and an infrastructure that is well positioned in the market.

BancoSol's growth has been significant and solid. It is profitable, with a healthy loan portfolio. It is also the largest bank in the country in terms of number of clients, with nearly 35% of all borrowers of the banking system, and ranks high in terms of risk, solvency, liquidity and capital adequacy when compared with other banks in the Bolivian financial system. At the end of 1998, BancoSol was the second most profitable bank in the Bolivian banking system. Also, BancoSol has been ranked among the top three banks in the Bolivian banking system for the three years since 1997. Today, BancoSol is considered the micro-finance institution with the highest risk rating in the country. The qualifications given by Thomson Financial Bank Watch (FITCH) place BancoSol in a solid position within the national banking industry.

**Financial highlights**  
USD thousands

<b>Earnings data</b>	1994	1995	1996	1997	1998	1999	2000
Total revenues	11 956	12 069	14 627	18 734	24 313	24 205	23 620
Net income	865	600	1 107	2 090	3 417	1 271	550
Return on assets	2.1%	1.3%	2.3%	3.4%	4.2%	1.4%	0.58%
Return on equity	13.3%	9.2%	14.4%	23.8%	28.9%	9.0%	3.81%
<b>Balance sheet data</b>							
Total assets	45 797	45 448	59 183	77 680	90 795	99 205	91 899
Loan portfolio	33 214	36 857	47 448	63 086	74 068	82 273	77 802
Other assets	12 583	8 591	11 735	14 594	16 727	16 932	14 096
Total liabilities	39 284	38 335	50 963	67 533	77 424	84 862	77 300
Deposits	5 645	7 102	11 000	14 707	18 984	18 165	29 268
Other financing	30 904	29 278	36 926	49 043	53 810	62 911	44 751
Net worth	6 513	7 113	8 220	10 147	13 371	14 343	14 598
Past due loans	5.14%	3.11%	2.55%	2.05%	4.52%	7.02%	12.33%
Leverage	14.2%	15.7%	13.9%	13.1%	14.7%	14.5%	15.9%
Average loan (USD) <sup>1</sup>	541	585	661	828	908 <sup>1</sup>	1 126	1 276
Loan clients	61 384	63 038	71 745	76 216	81 555	73 073	60 976
Branch offices	29	32	33	35	40	42	38
Employees	428	454	473	490	630	629	554

1. Average loan portfolio per client.

### **Women and BancoSol's loan portfolio**

The structure of Bolivian society explains the structure and participation of women in the micro-enterprise sector and in the portfolio of BancoSol. Traditionally, society considered that men were responsible for the economic support of the family and women were responsible for raising children and taking care of the home. This model was appropriate as long as the salary or income generated by men covered all the family's needs. However, after years of economic adjustment, lack of formal employment and periods of high inflation, with the consequent deterioration of real wages, women have had to work to complement family income.

Situations in which men contribute no income have increased to the point where women have had to take up a wide variety of activities. The participation of women in the formal labour market has been and remains relatively marginal; however, they participate significantly in the informal economy.

Women account for up to 63% of BancoSol's clients, with participation of 53% in terms of the portfolio. Clearly, women play a major role in number and in amounts of outstanding loans. Although this is not conclusive, the data show that overdue loans for women (16.9%) are higher than for men (14%). This result is highly correlated with the type of activity in which men and women are engaged. While men are involved in production processes (carpentry, manufacturing, etc.), most women work in retail sales, an activity that has suffered as a result of customs reform and remains depressed owing to the contraction of aggregate demand.

Performing loans					
Gender	Clients	Participation	Portfolio	Participation	
Men	17 643	38%	33 153 430	49%	
Women	28 196	62%	35 054 250	51%	
Total	45 839	100%	68 207 680	100%	

Non performing					
Gender	Clients	Participation	Portfolio	Participation	
Men	5 540	37%	4 313 232	45%	
Women	9 597	63%	5 281 839	55%	
Total	15 137	100%	9 595 071	100%	

Total (31/12/00)					
Gender	Clients	Participation	Portfolio	Participation	Non-performing
Men	23 183	38%	37 466 663	48.1%	11.51%
Women	37 793	62%	40 336 089	51.9%	13.09%
Total	60 976	100%	77 802 751	100.0%	12.33%

In terms of type of product, Solidarity Group loans play the most important role for both men and women, although to a greater degree for women (72%) than for men (58%). Among all Solidarity Group clients, 32.4% are men and 67.5% are women. That is, women use the product with fewest collateral requirements more intensively. One explanation may be that men control the family assets, and there are therefore limitations on what women can commit as assets for individual loans. Concentration in terms of loans is quite similar. Women account for 63% of total outstanding Solidarity balances and men for 36%.

In terms of individual loans, men account for 46% and women for 54% of the loans. In terms of amounts, men have slightly higher amounts (50.7%) than women (49.3%), *i.e.* the average outstanding balance is higher for men. Only 26% of the banks' women clients have individual loans. In sum, women have fewer individual loans, and those who do have a lower average balance than men.

The bank's other products have been developed recently, and this the main reason for the low participation rates. However, an initial analysis of consumer loans (*Sol Efectivo*) shows a greater concentration of men clients, who represent 56% of total clientele and 57% of the portfolio. In terms of house financing, men also have more loans and a higher share of the total amount. The same tendency is apparent for the other new products.

Product	Total (31/12/00)				Clients		Loans	
	Clients	Participation	Portfolio	Participation	Men	Women	Men	Women
Sol Individual	21 065	34.55%	38 972 000	50.09%	45.75%	54.25%	50.8%	49.2%
Solidario	37 667	61.77%	26 233 681	33.72%	32.66%	67.34%	36.5%	63.5%
Sol Efectivo	1 332	2.18%	1 603 281	2.06%	53.98%	46.02%	55.9%	44.1%
Sol Vivienda	284	0.47%	3 312 668	4.26%	48.59%	51.41%	54.2%	45.8%
Servisol	265	0.43%	138 105	0.18%	52.45%	47.55%	57.3%	42.7%
Solicita	344	0.56%	7 332 815	9.42%	67.44%	32.56%	70.1%	29.9%
Sol Vehículo	19	0.03%	210 201	0.27%	73.68%	26.32%	81.9%	18.1%
Total	60 976	100.00%	77 802 751	100.00%	38.02%	61.98%	48.1%	51.9%

Another variable for which gender differences are apparent is the guarantee. Women have a higher proportion of personal guarantees (55.9% in terms of clients and 54% in terms of loans), while men are more represented, in terms of both numbers and amounts, for mortgages.

<b>Men</b>				
Guarantee	No. of clients	Participation	Portfolio	Participation.
Bank	50	0.21%	93 101.82	0.24%
Solidarity	11 673	50.35%	11 193 959.57	29.87%
Consumer [Personal]	8 842	38.14%	13 141 244.36	35.07%
Individual	1 188	5.12%	2 033 807.28	5.43%
Mortgage	1 321	5.70%	10 937 400.77	29.19%
Other guarantee	109	0.47%	67 148.87	0.18%
<b>Total</b>	<b>23 183</b>	<b>100.00%</b>	<b>37 466 662.67</b>	<b>100.00%</b>

<b>Women</b>				
Guarantee	No. of clients	Participation	Portfolio	Participation
Bank	97	0.26%	97 071.51	0.24%
Solidarity	24 198	64.03%	16 284 319.09	40.37%
Consumer [Personal]	11 266	29.80%	14 931 824.78	37.02%
Individual	1 106	2.93%	1 469 640.68	3.64%
Mortgage	1 017	2.69%	7 493 136.67	18.57%
Other guarantee	109	0.28%	60 095.80	0.15%
<b>Total</b>	<b>37 793</b>	<b>100.00%</b>	<b>40 336 088.53</b>	<b>100.00%</b>

When analysing the quality of the loan portfolio for gender groups, the data show that 72% of men and 70.63% of women are rated as “normal” clients. The difference becomes larger in terms of the portfolio; where “normal” loan balances are 82% for men and 79% for women. In terms of doubtful and non-performing loans, 16% of both men and women clients fall into these two categories. In terms of the overall portfolio, women have a lower portfolio quality than men: 6.98% of the funds borrowed by men are doubtful and non-performing loans, while for women this figure is slightly higher at 8.89%.

<b>Men</b>				
Rating	Clients	Participation	Portfolio	Participation
Normal	16 808	72.50%	31 672 480.94	84.53%
Potential problems	1 024	4.41%	1 136 439.88	3.03%
Deficient	1 357	5.85%	1 951 675.09	5.21%
Doubtful	582	2.51%	597 062.98	1.59%
Default	3 412	14.72%	2 109 003.78	5.63%
<b>Total</b>	<b>23 183</b>	<b>100.00%</b>	<b>37 466 662.67</b>	<b>100.00%</b>

<b>Women</b>				
Rating	Clients	Participation	Portfolio	Participation
Normal	26 922	71.23%	33 006 029.51	81.82%
Potential problems	1 542	4.08%	1 179 804.19	2.92%
Deficient	2 257	5.97%	2 347 503.94	5.82%
Doubtful	1 089	2.88%	862 164.79	2.14%
Default	5 983	15.83%	2 940 586.10	7.29%
<b>Total</b>	<b>37 793</b>	<b>100.00%</b>	<b>40 336 088.53</b>	<b>100.00%</b>



In terms of the average loan for all products, men receive a higher amount (USD 2 294) than women (USD 1 708). It is important to realise that this reflects exclusively the needs of clients. Also, the average is biased towards men because of their higher participation in products such as housing loans where the disbursements cover larger amounts.

<b>Men</b>			
Clients	Participation	Portfolio	Average amount
23 183	38.02%	55 205 973.81	2 381.31
<b>Women</b>			
Clients	Participation	Portfolio	Average amount
37 793	61.98%	65 760 436.76	1 740.02
<b>Total (31/12/00)</b>			
Clients	Participation	Portfolio	Average amount
60 976	100.00%	120 966 410.57	1 983.84

Finally, in terms of seniority and number of loans taken, 83% of men have had between one and five loans from BancoSol, as compared to 74% of women. However, 17% of women and 13% of men have had between six and ten loans. In general, women have been clients longer than men; 26% have received more than five loans, as compared to only 17% of men.

<b>Men</b>				
Number of loans	Clients	Participation	Portfolio	Participation
1 to 5	19 282	83.17%	45 239 152.37	81.94%
6 to 10	3 036	13.09%	7 667 091.27	13.89%
11 to 15	684	2.95%	1 734 893.72	3.14%
16 to 20	148	0.64%	393 852.99	0.71%
21 to 25	22	0.09%	157 797.46	0.28%
26 to 30	7	0.03%	5 557.62	0.01%
More than 30	4	0.01%	7 628.38	0.01%
Total	23 183	100.00%	55 205 973.81	100.00%
<b>Women</b>				
Number of loans	Clients	Participation	Portfolio	Participation.
1 to 5	27 756	73.44%	46 668 471.52	70.97%
6 to 10	6 413	16.97%	12 390 406.45	18.84%
11 to 15	2 430	6.43%	4 677 731.44	7.11%
16 to 20	834	2.20%	1 446 621.69	2.20%
21 to 25	279	0.74%	489 362.90	0.75%
26 to 30	58	0.15%	69 488.51	0.10%
More than 30	23	0.06%	18 354.25	0.02%
Total	37 793	100.00%	65 760 436.76	100.00%

## *Chapter 7*

### **BEST PRACTICES FOR FINANCING WOMEN-OWNED BUSINESSES: THE WOMEN'S GROWTH CAPITAL FUND AND WOMENANGELS.NET**

*by*

**Patty Abramson  
Managing Director, Women's Growth Capital Fund and  
Founder, WomenAngels.net, United States**

The United States has recently witnessed its greatest period of economic prosperity in over 30 years. The unparalleled impact on economic growth and productivity of ownership of businesses by women is clear:

- Women today own 9.1 million of the roughly 24 million (38%) small businesses in the United States.
- Women-owned businesses generate over USD 3.6 trillion in sales to the US economy and employ 27.5 million people.
- In every industry sector, women are starting businesses at the same rate as men, and women-owned businesses are as financially sound and creditworthy and more likely to remain in business than the average US firm.

In spite of this, until just a few years ago, women-led businesses were receiving less than 2% of the institutional venture capital in the United States. The reasons for this discrepancy have been stated repeatedly:

- Historically, women have operated retail and service businesses, but these are not the type of business usually backed by venture funds.
- Very few women have a history of running venture-backed businesses, and venture funds tend to be more willing to invest in entrepreneurs with a "track record".
- Very few women work in venture funds, and women have not had ready access to the mostly male venture community.

It was in this climate and with this knowledge that the managing partners founded the Women's Growth Capital Fund in 1997 in the belief that it was possible to find and invest in dynamic women-led businesses that were not being looked at by traditional venture funds. The Fund felt that, while some of the companies it invested in would be led by women who would have no difficulty attracting investment from the traditional funds, these women would welcome the Fund's investment in order to have more women "ownership" around the table. The Fund also felt that other companies it invested in would not "get through the door" of traditional funds, but that, with the Fund's investment, they might be able to gain access. Finally, it considered that there were women who wanted to leave "corporate

America” to start a company and/or purchase an early-stage company and that the Fund could assist them in that effort. All of this has in fact happened.

However, it was clear that to accomplish these objectives, WGCF had to be highly credible to potential investors, to women entrepreneurs who would be seeking capital, to the financial services community generally and to the business and financial press. Accordingly, every aspect of the fund – its statement of purpose, structure, operating principles, management and public image – had to be thoughtfully designed and professional executed. To be successful, WGCF would have to be:

- Managed primarily by women.
- Creative about assuring a high-quality, proprietary deal flow.
- Analytically rigorous about its investment criteria.
- Thorough and highly professional in terms of due diligence.
- Respected by and considered as value added for women entrepreneurs seeking equity capital.
- Active in its monitoring of portfolio companies.
- Committed to significant financial returns for its investors.

In 1998, when Women’s Growth Capital Fund I was closed, with USD 29 million and a license to operate as a small business investment company (SBIC), it was the largest venture fund investing in women-led companies. Its prestigious investors included Bank of America, First Union National Bank, State Street Bank, BankBoston (Fleet), six other financial institutions and 70 individuals, 70% of whom were women. Two other funds focused on investing in women-led companies had also been licensed by the Small Business Administration (SBA) (Capital Across America in Nashville, Tennessee; Viridian Capital in San Francisco, California) and two funds in the Midwest invested in women and minority-led businesses. When the Fund announced its close, its stated goals were to see more women heading publicly held companies, to see more women taking ownership of their financial well-being and investing in private equity and to achieve a 25-30% rate of return on investment for its limited partners.

Since 1998, the number of US women-led companies seeking venture capital has increased dramatically. The Fund has calculated that there are about 4 000 women-led businesses currently seeking venture capital. Most are in the technology or telecommunications sectors, but others are in the health care, education and retail sectors.

While many of the founders of these companies are first-time entrepreneurs, the Fund has increasingly seen women leading their second or third early-stage company. The Fund has recently met with several early-stage companies who hired women from large corporations as their chief executive officers (CEOs). To date, the Fund has invested in 15 companies and when fully invested, it will have 18 companies in its portfolio. Four of the women CEOs in the portfolio have previously run businesses, several have run corporate divisions and the others are first-time entrepreneurs.

The last two years have seen an explosive growth in women-led companies seeking venture capital. More women are graduating from business schools, more women are trained in the leading investment banking and consulting firms, and more women are in top management in high-growth companies and want to start their own businesses. There are more women-oriented venture capital funds and more women angels and women with access to traditional venture capital funds. Today, a mere two years after Fund I was closed, six venture funds in the United States focus on investing in women-led companies. A series of venture fairs (Springboard) is taking place around the country and

bringing women-led companies to the attention of traditional venture capital funds. New women angel networks are springing up. This is only the tip of the iceberg.

The Women's Growth Capital Fund maintains a leadership position in this dynamically growing market segment. The Fund currently owns the largest portfolio of women-led companies. It has received press coverage in virtually every major financial news outlet in the country and, as a consequence, has a large and growing deal flow. It has used its brand name, its Web site, its role in women's venture fairs, its networks of angels and business and professional women, to make a statement about the power of women-led companies, and the Fund has been taken seriously in all of these efforts.

In the Fund's portfolio, 70% of the companies are in the technology sector, with the rest in health care, telecommunications, education and retail businesses. The investment in any one company is USD 1-2 million. Because the Fund is not industry-specific, it seeks out funds with in-depth expertise to invest with it in specific deals in the belief that high-quality, multiple investors bring far more than their money to a company. Thus, the Fund has sought to develop relationships and work with other venture funds in its region. When the Fund was first raised in 1997, the "mainstream" regional funds looked on it with scepticism, assuming that its companies would not be first-rate and that the expertise of its first-time fund managers would be limited.

Over the past two years, the Fund has begun to prove its capabilities. It prides itself on building strong relationships with the senior management of its companies. The Fund's partners are involved with the Boards of most of its portfolio companies and spend at least half of their time working with them. The Fund has a diversely skilled and experienced team with deep marketing, finance and management expertise. Its goal is to bring true value added to these companies.

Among the Fund's investments are Destiny Websolutions, which provides technology solutions to the world's leading financial institutions; Cylex, which is a medical diagnostics company developing tools for the assessment of immune response; Paratek Microwave, which is a telecommunications company that provides electronically tuneable components and scanning antennas; and Communispace, which has developed an applications service provider (ASP) collaborative software application for corporations.

The Fund has been investing for over two years, but 60% of its investments have been in the portfolio for less than 18 months. One company, Women.com, has gone public, two have ceased operations and most of the others have raised a next round of capital at a significantly higher valuation. Based on current projections, the Fund expects to have 18 companies in its portfolio when it is fully invested, and foresees that its limited partners will achieve an annual rate of return of 30% or more.

Having established itself in a leadership role for investing in women-led companies, WGCF is raising a second fund with a targeted close of USD 75 million. Fund II will invest primarily in technology and telecommunications companies located on the East Coast of the United States. Its average investment will be USD 5 million, generally targeted to the first or second institutional round. It will lead or co-lead on most investments and invest along with top-tier traditional venture funds.

The United States has seen strong growth in the technology sector in the last ten years and a corresponding growth in venture investment. Quarterly statistics compiled by PriceWaterhouse Coopers show a huge influx of investment dollars, with the numbers doubling annually. Institutional venture capitalists will invest close to USD 40 billion in high-growth businesses in the year 2000, up from USD 14 billion in 1999 and only USD 6 billion in 1995. In the mid-Atlantic region, over USD 1 billion was invested in the second quarter of 2000 alone.

However, venture investing is only one of the engines that drives innovation in the United States, and it is a very small part of corporate investment. The vast majority of external funds for growing businesses comes from banks, pension funds and other sources, not from the over 2 500 venture funds that invested in about 2 800 companies last year.

Since April 2000, there has been a great deal of market volatility. Interest rates have fluctuated, there is concern about inflation, Internet mania has cooled and the market for initial public offerings (IPOs) has virtually disappeared. This has clearly affected venture investing. Venture capitalists are moving at a slower pace, reserving more money for their existing portfolio companies, forcing companies to focus on profitability and slow down their “burn rate”. Early stage companies are still being funded, but it is taking longer and initial funding is coming more frequently from “angels”.

Angel investment has always been a primary element of growth and development. Historically, writers and artists depended on angels as patrons. In recent decades, the term has come to apply to those who invest in young, high-growth companies. It is currently estimated that angels invest three to five times the amount of money invested by venture capitalists each year. This type of investing has been very inefficient. Angels tend to be individuals who have accumulated wealth or sold companies and therefore have money and time and want to find an entrepreneur or an idea they believe in. They perform their own due diligence and pay for the necessary legal work. In the last few years, as more and more venture funds have been founded to focus on early stage companies, it has become more difficult for individuals to find and add value to these companies. Entrepreneurs are seeking larger initial amounts of capital and would rather have it from venture funds than from many individual “partners”.

About ten years ago, a group of angels banded together in Silicon Valley, California, to invest in young companies. Since that time, similar groups that pool their resources and their expertise have been founded in North Carolina, Boston, Houston and Washington, DC. These are private equity clubs, made up of individuals who meet on a regular basis to hear presentations from entrepreneurs and make investment decisions. They often invest alongside other angel groups or with venture capital funds.

There have been very few women angels in the United States, and very few women are members of these new angel clubs. While there are many women with adequate financial resources, they have seldom been exposed to this kind of investing. Many male angels have been successful entrepreneurs themselves, but women’s networking opportunities have been different, and they have not been in a position, professionally or financially, to “play” in this arena.

In view of this situation, in November 1999, the founders of the Women’s Growth Capital Fund launched WomenAngels.net, the first women’s private equity investment club in the United States. When it announced its intention to form this group, it hosted a series of breakfast meetings to assess interest. The response was overwhelming. Women were eager to be a part of such a group. They wanted to invest in young, high-growth businesses as a way of making money. They felt they could bring management, operating and marketing expertise to these companies. They wanted to build a network with other women investors, and they wanted to increase their knowledge of early-stage investing. It was originally intended to have 75 members in this first club, but within two months of the announcement, the group was oversubscribed. It held a first meeting in February 2000 with 85 members.

Each member of WomenAngels.net agreed to purchase one unit in the club for USD 75 000 with a three-year draw schedule, USD 30 000 at the first close and USD 30 000 annually on the anniversary of the close. Members must be accredited investors, *i.e.* individuals whose net worth, or joint net

worth with a spouse, exceeds USD 1 million or who had individual income in excess of USD 200 000 in each of the last two years.

The members of Club I are successful women, women who have sold their companies, women with inherited wealth, women growing their own businesses or professional practices, women who wanted to get together, learn together and invest in early stage businesses. In terms of occupations, about one-fourth of the members work in the financial sector, in venture funds, investment banks or retail banks. The rest of the group is made up of lawyers and business owners and operators. At the outset, many of these women were concerned about their lack of experience. They worried that they lacked the financial skills to assess companies. However, the founders knew, and the members have learned, that they bring enormous intuition, skills at assessing people, understanding markets and marketing and identifying audiences. These are skills that are crucial to investing in growing companies and skills that women want to put to work.

Key to the success of WomenAngels.net is the monthly “refresher” session. These hour-long sessions, prior to the meetings, on topics such as due diligence, term sheets and financial statements, offer members an opportunity to increase their knowledge of private equity investing. They are widely attended, even by members of the Club with prior experience in investing in this asset category. It is clear that the members want to be knowledgeable, participate in quality due diligence and bring more than their money to the portfolio companies.

The Club invests between USD 200 000 and USD 750 000 in each company. It co-invests with other angel clubs or with venture capital funds. The group is run by a manager who receives a 3% fee to cover direct club expenses as well as 20% of the profits returned, as is the case in the standard model of venture capital firms and other clubs in the region. As a company in the portfolio is sold, the original investment is returned to the members along with the profits on that investment.

The Club meets once a month, prior to which the club manager and her team read business plans, meet with entrepreneurs, choose two entrepreneurs to present to the club and coach them for their presentations. After the presentations, Club members have the opportunity to ask questions, discuss the company and its business plan with the entrepreneur and among themselves and make a decision about whether to proceed with due diligence. If the members decide to proceed, a due diligence team, led by the WomenAngels management team and including members of the Club, is formed. The process can take weeks or months, depending in part on how quickly other investors move forward. If the team is satisfied that the investment has merit, a term sheet is prepared and the opportunity is voted on by the membership. Each member of WomenAngels.net has one vote, and if the Club votes to proceed, the manager executes the investment. On any given deal, members can co-invest individually along with the Club.

In the first eight months of operations, the Club received nearly 200 business plans and executive summaries. These are referred by members, other angel clubs, venture funds, service providers and the huge and growing network of the Women’s Growth Capital Fund. To date, the members have seen businesses in the Internet technology, telecommunications, retail and biotechnology sectors. They have invested in five companies and believe that their portfolio will mirror regional industrial composition. A member of the Club is on the Board or has observation rights with each company, and the group as a whole has been helpful to several of the companies in their efforts to expand their management teams, bring their product to market and gain customers.

In November 2000, WomenAngels.net announced the formation of Club II. It has held three introductory breakfasts, each attended by 20 women. There is a great deal of interest in this second club, although market conditions are likely to keep some women who have expressed interest from participating. The hope was to close Club II with at least 50 members by February 2001.

Over the last six months, the Club has been approached by women in other parts of the country who are interested in starting women angel clubs and would like its assistance. One thing that is clear is that certain conditions must be in place for an angel club to succeed in a given region. First, there must be a fertile community of high-growth, early-stage and later-stage companies, along with the supporting infrastructure. This usually requires a strong university system that encourages entrepreneurship. Next, budding entrepreneurs must have access to advisors and/or an incubator system as well as individual angel investors who can provide early money and assistance. And, for these companies to raise successive rounds of capital, there must be a robust venture community. Unless there is an almost unlimited flow of deals, with a waiting group of venture investors, there will not be a large enough community of potential angels and, more specifically, women angels.

Opportunities are currently being assessed in at least a dozen cities, and it is expected that several groups will be launched over the next year. The vision is of groups of women angels throughout the country, linked together through a shared Web site, viewing presentations through streaming video, sharing investment opportunities, due diligence and expertise and learning together through conferences and on-line education. The Women's Growth Capital Fund and WomenAngels.net feel that they have the opportunity to help make this vision a reality over the next few years and look forward to the time when women investing in private equity is the norm rather than the exception, when those employed by venture funds are as likely to be women as men and when the percentage of investment dollars by venture funds reflects the percentage of women-led companies in the United States.

## *Chapter 8*

### **E-COMMERCE TECHNOLOGIES AND NETWORKING STRATEGIES FOR ASIAN WOMEN ENTREPRENEURS**

*by*

**Vivien Chiam**

**Business & Partnerships Development Manager, International Development Research Centre,  
Regional Office for Southeast and East Asia, Singapore**

#### **Abstract**

Small and medium-sized enterprises (SMEs) make up 95% of all enterprises in the Asia-Pacific region, and contribute 30-60% of GDP in each APEC economy. In Asia, 35% of SMEs are headed by women. Clearly, women entrepreneurs in Asia are significant engines of economic growth. Yet, according to recent studies, three-quarters of women in the Asia-Pacific region have not even started to use new technologies to enter the digital economy. What are the opportunities open to them?

This chapter introduces the Pan Asia Networking e-mall, created by the International Development Research Centre of Canada as an experimental platform for developing country organisations to enter the field of e-commerce. It is an e-mall with a difference because it is not profit-driven; its mission is to help those with few or no resources, including small enterprises run by and for women. The chapter also looks at some tools available to women to expand their networks in cyberspace through on-line interest groups and women's portals.

#### **Introduction**

The Internet is now used by an estimated 332 million people around the world.<sup>1</sup> E-business is becoming pervasive, and by 2001, e-business transactions will account for USD 30 billion in Asia.<sup>2</sup> These projections are based on the assumption that women workers, entrepreneurs and consumers in Asian countries have the skills to use the Internet and other related technologies. The Internet has emerged as the new place to conduct business and to purchase goods and services. Yet, according to recent figures, three-fourths of women in the Asia-Pacific region have not yet pressed the "power" button that will let them enter the new economy.<sup>3</sup>

---

1. National University of Australia Internet Survey, June 2000.

2. International Data Corporation, 1999.

3. "Turning Analog Women into a Digital Workforce", <http://www.womenasia.com>.



SMEs make up 95% of all Asia-Pacific enterprises, employ up to 84% of the workforce and contribute 30-60% of GDP to each APEC economy. SMEs account for about 35% of all exports from the APEC region.<sup>4</sup> In Asia, 35% of SMEs are already headed by women. In China, women account for 25% of all new business start-ups.<sup>5</sup> In Japan, four out of five Japanese small businesses owners are women.

It is clear that women entrepreneurs in Asia are significant engines of economic growth. Yet, if women-led businesses and organisations do not act quickly to adapt or transform their businesses to e-businesses, they will lose their viability and competitiveness. Those who innovate will survive. Are women ready to participate in e-commerce? What is being done to help them to use these new technologies to maintain their competitiveness and expand their business networks?

### **E-commerce – what is it and how does it work?**

At a recent conference of statisticians in Singapore<sup>6</sup> it was stated that there is as yet no universal definition for e-commerce. However, for the sake of simplicity, the following definition on the Singapore Infocommunications Development Authority (IDA) Web site (<http://www.ec.gov.sg>) can be used:

*E-commerce refers to business transacted electronically. In common usage, the term usually includes the sale of goods over the Internet and the provision of services over the Internet, but not electronic funds transfer or purchases made over private value added networks using electronic data interchange. E-commerce can occur between a business and a consumer, between a business and its suppliers and partners, or even between individual consumers.*

The term “e-commerce” is sometimes used interchangeably with “e-business”, but according to IBM, e-business is broader than e-commerce. E-businesses typically use Internet technologies to improve and transform key business processes.<sup>7</sup>

The following is an example of a business-to-business model, taken from the IDA Web site (<http://www.ec.gov.sg>). From a manufacturer’s standpoint, e-commerce can be used to find the deal from suppliers that best matches time and cost requirements. Once the manufacturer has prepared his production schedule, the system then goes through the inventory to check which materials need to be ordered and which suppliers can provide them. The manufacturer then proceeds to post the order requests to various suppliers through the Internet. Suppliers then reply with their quotes and delivery estimates. Thus, the manufacturer is able to determine which supplier can provide the best deal and delivery time within a few days instead of the weeks involved when communicating by post or fax. Manufacturers may also post their production schedule on the Web for suppliers to access. This allows suppliers better to prepare themselves to meet the manufacturer’s production demands.

The benefits of this business-to-business model include:

- Lower purchasing cost: purchases are consolidated.

---

4. The APEC SME E-Commerce Study, September 1999.

5. Asia Pacific Economic Cooperation (APEC).

6. Conference on the Measurement of E-commerce, 6-8 Dec 99, <http://www.ec.gov.sg>.

7. “About E-business”, IBM, <http://www-3.ibm.com/e-business/overview/28212.html>.

- Reduction in order processing time: replies are usually received within a day, faster if the supplier also uses e-commerce.
- Reduction in inventories: no need to stockpile supplies.
- Increased awareness of potential problems: production schedules can be adjusted if the supplier cannot fulfil the request.

In the business-to-consumer model, the firm interacts directly with its customers via the Internet, including giving product information and receiving customer orders and feedback.

### **Pan Asia Networking e-commerce mall**

While today thousands of e-commerce malls are set up by, and for, profit-driven businesses, community-based organisations that work towards improving the lives of ordinary people face a much bigger challenge because of their limited resources. Many of these organisations are run by and/or for women, for example, handicraft producer associations and self-help, development-oriented groups, who desperately need assistance in getting started on the Internet. Among the obstacles they may face to begin e-commerce are:

- Lack of e-commerce sites in their countries that offer genuine, trustworthy, affordable and appropriate services (there are many e-commerce hoax sites).
- Difficulty of obtaining merchant accounts with e-commerce service providers.
- Lack of commercial know-how and the necessary technical skills.
- Absence of a peer group to share experience and develop strategies and solutions, given that e-commerce is such a new activity.

Pan Asia Networking<sup>8</sup> responded to these needs by establishing an e-commerce facility that enables Asian communities to set up their storefronts and learn a range of skills necessary for e-commerce, including Web-based technical, marketing and business skills. It is an “e-mall with a difference”, as it is not profit-driven but aims to open up the e-commerce marketplace to participants in the third world.

The PAN e-mall, operating from the PAN multimedia Web site (<http://www.panasia.org.sg>) located in Singapore, serves Asian development organisations that wish to engage in e-commerce as a new channel to generate additional income.

The following is an introduction to the various e-commerce systems on the PAN e-mall and the opportunities to participate that it makes available to women. It also highlights the unique character of an e-mall where all the partners learn to be merchants together by sharing experience in a non-intimidating environment, with the Pan Asia team providing technical guidance.

---

8. Pan Asia Networking is an initiative of the International Development Research Centre (IDRC), a public corporation created by the Parliament of Canada to help researchers and communities in the developing world find solutions to their social, economic, and environmental problems. Contact: [pan@idrc.org.sg](mailto:pan@idrc.org.sg). Web site: <http://www.panasia.org.sg>.

## The PAN e-mall home page



### *Business model of the PAN e-mall*

The PAN e-mall is designed to serve multiple organisations/merchants selling a variety of goods. The high costs and daunting logistics of running centralised order fulfilment led to an early decision to decentralise order fulfilment for all **physical products** to the respective merchants. The e-mall presents an on-line catalogue of goods for customers to browse, takes orders, processes credit card transactions and automatically communicates the orders to the respective merchants for fulfilment.

For **digitised products**, orders for products are delivered centrally from PAN, as it is more technologically and economically feasible to host the application engine as well as the digitised content there.

Given PAN's objective and an appreciation that significant numbers of people living in developing countries do not have credit card facilities, the PAN e-mall also accepts bank draft payments for physical goods.

Four application systems have been designed and customised to run on the e-mall in line with PAN's development partners' needs:

- Virtual Bookshelf System (VBS): transacts purchases of digitised versions of books and journals over the Web.
- Mail Order System (MOS): manages orders of conventional merchandise such as books, handcraft, art works, CD-ROMs, video cassette tapes, etc.
- Video-On-Demand Library (VOD): delivers digitised videos and films over the Web, mostly to broadband users.

- Grameen Cotton Checks Order System: showcases about 400 check-design fabrics hand-woven by rural women villagers of Bangladesh who are assisted by the Grameen Bank of Bangladesh.

### ***Virtual Bookshelf System (VBS)***

VBS merchants are able to use this innovative application to sell texts on line. They can upload the full text of their titles to the PAN server, in html or pdf format, through a Web browser.

Visitors to the VBS are free to browse the titles and short abstracts of items offered in many shops or they may perform a keyword search. They may buy multiple items from different shops/merchants in one visit and make one payment at the end of their visit. Upon credit card payment, buyers may view the full texts of the items they have purchased. As access is enabled through a password, buyers may access these publications from anywhere in the world.

#### **The Pan Asia Networking Yearbook— a digitised publication on the Virtual Bookshelf**



### ***Mail Order System (MOS)***

MOS shops offer books and publications, handicrafts, video cassette tapes, CD-ROMs, etc. The system works in ways that are similar to VBS. Merchants gain access via a Web browser to set up shops and upload product information, including graphics illustrating their products. The main difference is in how MOS processes orders. After a customer has paid for her/his purchases, MOS automatically sends an e-mail to the relevant merchant, confirming the sales transaction, so that the merchants may fill the order.

One of the biggest challenges in designing MOS was to link the various delivery options (airmail, parcel post, courier, surface) with corresponding shipping costs to various delivery destinations. PAN

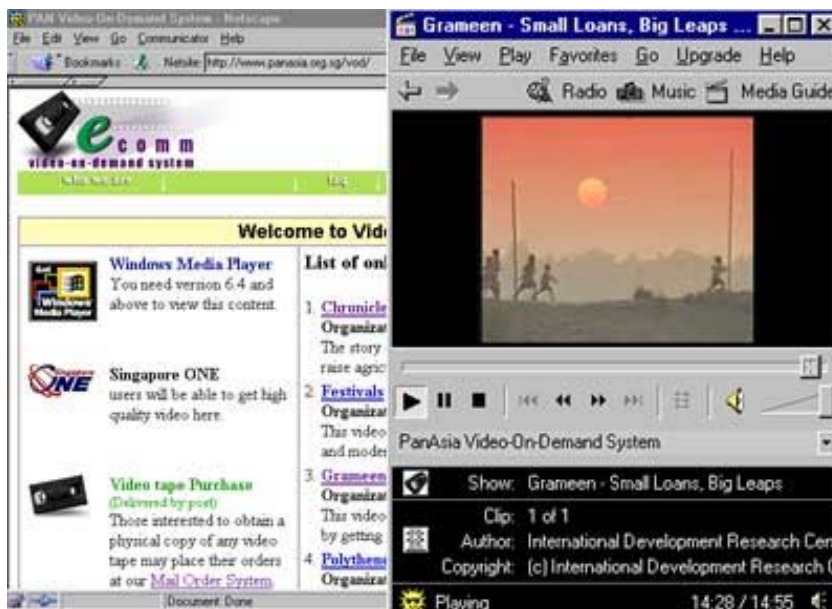
has designed in its shopping cart a feature which makes it possible to add accurate shipping costs to the order once a buyer keys in the destination, based on the shipping rates entered into the system by the merchant. On most e-malls, unrealistically high shipping costs (usually charged on the basis of the furthest point of delivery) deter buyers from completing their orders.

### A videotape featured on MOS



### Video-on-demand Library (VOD)

#### A video being played on VOD



VOD is aimed at testing the sale of development content in a video-on-demand format, using Microsoft Windows Media Player to deliver the video content. The test market is largely users with broad bandwidth Internet access. Those with videos of a non-commercial nature which may interest audiences looking for Asian R&D content are invited to place their videos here as an additional promotional channel for their work.

## Grameen Cotton Checks Order System

This system was built in conjunction with PAN support for the Grameen Bank's work. The world-renowned Grameen Bank of Bangladesh runs a highly effective micro-credit programme for the poor communities that lack access to conventional bank financing. The majority of loans go to women who use them to start small businesses to generate employment and income for themselves. Hand-weaving of fabric in a large variety of check designs is one of the many activities that have received support. Over the years, the villagers have developed thousands of check designs which are sold by Grameen Uddog on behalf of weavers in villages scattered across Bangladesh. As there is a minimum order quantity of 1 500 yards, this system is more a business-to-business model.

### More than 400 Grameen cotton check designs on the PAN Web



## Order fulfilment and payment

Orders for products with *digitised content* are filled directly from PAN's servers in Singapore. Because of their digital nature, delivery to customers can be automated using PAN's database. Centralising this part of the operation speeds up customer access (by drawing upon PAN's high-speed connections) and results in economies of scale (merchants do not need to establish and maintain their own servers and Internet connections). The latter is of major importance to participating merchants who do not have the financial resources to establish and maintain their own servers for these electronic products.

For *physical items*, given that PAN does not wish to participate in the e-mall business itself, but to provide this facility to its partners, PAN has designed the system so that orders are filled by the respective merchants from their own premises.

PAN's centralised system takes care of collection and clearance of all payments, whether by credit card or bank draft, thereby freeing the merchants of the need to handle cumbersome logistics such as foreign exchange. PAN remits the sales proceeds to merchants every quarter, after deducting an agreed percentage for administrative costs. Merchants can go to the site to check their sales status at any time.

## **Security**

E-commerce transactions on the PAN e-mall are conducted in a secure environment; the URL begins with "https", instead of the normal "http". Credit card information sent by the customer to the PAN e-commerce server and to the payment gateway provider for clearing are encrypted via SSL (Secure Socket Layer) end-to-end encryption. The IP address of the PAN e-commerce server and a unique server identifier number are used for authentication when connecting to the payment gateway service provider. The PAN server does not keep subscribers' credit card information. Credit card details are transmitted immediately to the payment gateway service provider and are not stored on the PAN server. PAN has selected the largest payment gateway provider in Singapore, National Computer Systems, as its service provider.

## **Promotional strategies**

PAN believes that motivating the merchants whose products stock the e-mall is as important as advertising the presence of the e-mall to potential customers. Both merchants and customers are crucial to the success of the PAN e-mall. In advertising the e-mall to customers, PAN uses a combination of conventional and new media approaches: listing on search engines, use of e-mail lists and participation in major international information and communication technology (ICT) conferences/trade shows.

Merchants also undertake joint promotion and advertising for the e-mall via their respective organisational publications and catalogues, "plugs" for the Web site at conferences and meetings and personal referrals. This cross-promotional strategy reaches across the contacts and mailing lists of all the participating merchants. PAN merchants have observed that those who advertise and promote their on-line shops aggressively, whether via the Web or by traditional means, have much better sales results than those who do not take this initiative.

## **Competitive advantage**

IDRC's long-standing reputation as a trusted, reputable, international development agency, with 30 years' of experience in Asia, has proven to be an invaluable asset in attracting quality development partners. The Pan Asia Networking Programme of IDRC has enjoyed much publicity in development and ICT circles since its launch some five years ago, and the "PAN brand name" is already well known. Visitors to the e-mall are assured of a *bona fide* site with merchants who have been screened and approved by PAN.

PAN's systems are SSL-compliant, and this is an added assurance for customers. PAN also applied for and received the right to apply the "Verisign" logo to the e-mall's homepage as an

endorsement of the reliability and credibility of the e-mall operator for potential customers who require such assurance.

### **Training for merchants**

When the PAN e-mall was launched in August 1999, 27 merchants from the Asia-Pacific region were invited to a four-day workshop at which they were trained in the “shop management” features of VBS and MOS. The workshop also focused merchants’ attention on issues relating to promotion of the e-mall and the products of individual merchants, pricing of products, order fulfilment and legal contracts.

The workshop also served the important purpose of enabling merchants to meet face to face and to discuss what they shared and how they complemented each other. This personal touch has carried over successfully to regular post-workshop consultations over the Internet using a virtual conferencing software licensed from WebCT. It is believed that this “learning network” for all the merchants is a feature not found on other e-malls.

### **Legal considerations**

Although the PAN e-mall is not profit-driven, it is necessary to have service-level agreements between IDRC and its merchants in order to formalise the relationship and to clarify the roles, responsibilities and liabilities of all parties. A sample agreement is made available to all potential partners. The business terms between the merchants and PAN are also incorporated in the Buyer’s Terms and Conditions which are displayed to potential buyers, and which buyers must accept before their orders are processed.

PAN e-mall merchants are alerted to “safe” business practices that help to prevent e-commerce fraud. One involves always checking with the buyer to confirm the order prior to shipment. Merchants are also advised to keep their stocks updated to conform to delivery deadlines.

### **Current PAN e-mall partners**

The PAN e-mall now has 18 partners operating as merchants, from Bangladesh, China, India, Indonesia, Malaysia, Nepal, the Philippines and Singapore. They range from small non-governmental research institutions like the Asia-Pacific Coconut Community to larger establishments like the Grameen Bank. Women-led partners include the Mothers-for-Mothers E-market, a volunteer group from Malaysia that encourages mothers who have to work from home to work on line, and Grameen Uddog, which represents the rural Bangladesh women weavers.

### **Networking strategies**

#### ***Interest groups***

Moving into the digital age requires new mindsets, new skills and new knowledge. Women who are able to harness the power of the Internet are creating new networks in cyberspace where they can learn, share and create synergy together.



The Singapore Women in Technology (SWIT) is one such network. Housed under the Singapore Business and Professional Women's Association,<sup>9</sup> the SWIT interest group grew from slightly over 100 members in 1997 to 700 today. It originally started as an on-line forum for women working in the information technology (IT) industry to share views and updates. It soon grew from a virtual group to a physical presence because of increasing interest from women who were not from core IT sectors, but were working in peripheral areas such as marketing and recruitment targeting the IT sector.

At the same time, an increasing number of women from IT companies in North America and Europe were posted to Singapore, and SWIT served as an excellent platform for them to meet and interface with local women involved with IT. The network quickly became a place where any working woman could come and learn more about IT trends and developments. Women speakers are invited to monthly dinner meetings and given an opportunity to share their knowledge and insights. Many SWIT members have also acknowledged the useful business contacts and deals made through the SWIT networking nights.

Based on the SWIT model, the Singapore Business and Professional Women's Association has established several other interest groups that bring together like-minded women. They are:

- Singapore Women in Mentoring (SWIM). This association helps to match young women entrepreneurs with more senior ones from the same industry sector or interest area. Some of the senior women may even be interested in investing in the start-ups of the younger women, particularly in technology companies. At the same time, an interesting process of "reverse mentoring" takes place, as younger women who are more technology-savvy act as mentors to the senior women in the use of the Internet.
- Singapore Women in Finance (SWIF). This interest group caters to women working in the financial industry. With Singapore aiming to be a leading e-commerce hub in the region and e-banking coming on stream, this group faces continuous new challenges.
- Young Career Women. This interest group caters to those who are 35 or younger, who are building their careers or starting out as entrepreneurs. Many are also in the process of raising young children and are looking to work from home using new technology.

### ***Women's business networking portals***

Women's portals that offer serious business information are becoming important networking tools on the Web. By joining these portals, women are immediately in contact with a live network of women entrepreneurs all over the world and can take advantage of the many services offered on these portals: job recruitment, business matching, mentoring schemes, success stories of other women, new product and market information and industry news updates.

In line with technology and software advances, networking portals for women will be able to provide a variety of tools to deliver information and help the business process:

- Virtual conferences for preliminary contacts between potential business partners, obviating the need for expensive travel.
- Virtual exhibition halls for preliminary viewing of products.

---

9. The Singapore Business and Professional Women's Association is an active networking platform for business and professional women in Singapore. Web site: <http://www.sbpwa.org.sg>.

- Distance education and training courses, enabling women to acquire new skills wherever they are.

Examples of women's networking portals include WomenAsia.com,<sup>10</sup> FemmE-net.com<sup>11</sup> and Newwomen.net.<sup>12</sup> There are many more. By connecting to such portals, women instantly become members of an expanded virtual, global network where they can reach new markets and new clients at the click of a mouse.



## Conclusion

The advent of Internet e-commerce has changed not only the business landscape; it also affects every aspect of life, including the public and development sectors. While market-driven strategies for e-commerce mostly concern commercial models, PAN believes that the development sector deserves attention as well. There are many opportunities for e-commerce innovations in this sector. By building an e-mall for this sector, PAN aims to open a route to the marketplace of the future for the third world.

Women have always had an aptitude for building relationships through networking. The Internet is an enabler which propels women into a virtual, global network where they can forge new links with business partners, customers and suppliers. Women should use this powerful vehicle to carve out useful "market-spaces" for themselves. They need to learn new skills that can help them to get the most out of their membership in such networks, *e.g.* by posting information about themselves on these portals, searching for and finding the right types of information for their businesses and working comfortably with others outside the traditional face-to-face environment.

Cyberspace is not only where the future of commerce, entertainment and education are headed; it is where new communities are being formed that will shape the future in each of those areas.<sup>13</sup>

- 
10. WomenAsia.com is the first global business-to-business network connecting women in Asia and North America. Web site: <http://www.womenasia.com>.
  11. FemmE-Net is a network for women entrepreneurs, created to provide information and assistance on key trends and issues, technologies, business opportunities, training, events, publications, products and services related to women and the World Wide Web. Web site: <http://www.femme-net.com>.
  12. Newwomen.net is a Web site established by the National Council of Women's Organisations, Malaysia, a non-political, non-religious and non-communal consultative and advisory body for the 82 organisations affiliated to it and various other governmental and non-governmental agencies. Web site: <http://www.newwomen.net>.
  13. "Women's Role in Networking on the Net", <http://www.advancingwomen.com/webnetwork5.html>.

## *Chapter 9*

# **SUPPLY CHAIN MANAGEMENT AND ITS USE AS A FACILITATOR OF INTERNATIONAL TRADE FOR WOMEN ENTREPRENEURS**

*by*

**Susan Phillips Bari<sup>1</sup>**

**President, Women's Business Enterprise National Council, United States**

*“Advanced IT systems are enabling companies  
to build an electronic supply chain,  
which is smarter, faster and more efficient  
than the old paper chain.”*  
IBM Web site

### **Abstract**

The Internet has changed the way business is being conducted. While the business-to-consumer (B2C) business model offers many opportunities to small women-owned companies across the globe, greater growth opportunities can be found in the business-to-business (B2B) business model.

Corporations around the world are migrating their supply chain management to electronic formats and requiring their suppliers to follow suit. This change in business processes – from the way products and services are marketed, to the manner in which requests for quotes are made, order delivery tracked and invoices sent – can present problems or opportunities. Women's business organisations must adapt their programmes and service offerings to address the new needs of their constituents.

Organisations must keep abreast of changes in the B2B business model and provide training, access to capital and credit, research and statistical information and advocacy that reflect the small business needs of the 21st century.

### **Changing the culture of women-owned businesses**

With the Internet, new opportunities abound for companies everywhere, including those owned and run by women. With each technological solution, however, comes a new question. Key among them is whether or not this technological revolution will create the level playing field long sought by women business owners, or raise a new barrier that must be scaled. One important question involves

---

1. Special thanks and recognition to the Dallas/Fort Worth Electronic Commerce Resource Center and TIR, Inc., for their insights and contributions to this paper.

the cost and financing of this new technology. Of concern to many on both sides of the purchasing transaction is the role in the new paradigm of customer service, buyer-supplier relationships and traditional marketing strategies. There is also the question of who will provide the necessary services and interconnectivity at affordable prices. On the plus side, technology may allow Web-based solutions to compensate for size and location by providing a global marketplace defined by a diversity of products, languages and cultures.

Women business owners will not begin to benefit from the low-cost, cross-border opportunities presented by e-commerce unless and until they come to grips with converting their companies' business processes to the new e-business models. In terms of supply chain management, this means the migration of the business functions involved in the management of that supply chain to the Internet. The role that these new systems will play in assisting women entrepreneurs to make their businesses more profitable, through administrative cost savings and expanded market opportunities, is still being worked out. It is clear, however, that if women entrepreneurs are to establish and maintain a competitive stance domestically and abroad, they must have the capability and readiness to respond to the demands of large corporate and government clients. This requires addressing the needs of small and medium-sized enterprises (SMEs) and interpreting those needs with respect to the implementation of new technology. E-commerce needs are basically identical to those of the old economy. The most important among these are training, finance and statistical research.

### **The key elements of successful business transformation**

A wealth of information is now available at our desktops through the Internet. Many would argue that there is too much information and that someone or something is needed to filter out what is unnecessary and make available what specific businesses in specific industries need. This would require comprehensive training programmes on the following:

- Effective use of new technologies.
- How to address the lack of shared standards across industries.
- General courses on trends in technology implementation.
- How to find resources within industries.
- How to integrate new technologies into existing businesses.
- Specific technological programmes that address specific software or media.

The rapid move to new business models puts increased pressure on women entrepreneurs to finance new systems and business models. Access to capital and credit is needed for:

- Financing of business expansion.
- Purchase of expensive back-end software solutions.
- Financing of portal operations.
- Financing of expanded business opportunities.
- Credit for conducting on-line transactions.
- Currency conversion services for international transactions.

To monitor the progress of women in SMEs, consistent research which includes longitudinal studies is crucial in order to:

- Track use of new technologies by women entrepreneurs.
- Track corporate implementation of supply chain management systems.
- Evaluate costs, savings and opportunities.

### **What is supply chain management?**

For supply chain management in the new business context, it is necessary to have control over the technological solutions and processes needed to manage the supply chain process. Supply chain management encompasses various business processes and customer relationships: manufacturing, purchasing, distribution, communication and financial flows. It affects all participants in the purchasing process: suppliers, manufacturers, distributors and customers. Simply stated, supply chain management is how a purchaser identifies suppliers, products and services, solicits proposals or quotes for work, offers a contract, tracks delivery, enters merchandise into inventory, receives an invoice and makes payment. It is also how a supplier maintains a catalogue of products and/or services, receives requests for quotes, accepts a statement of work/contract, tracks delivery, invoices the purchaser, adjusts inventory records and receives payment.

Supply chain management is one aspect of what most term “e-commerce” and may apply to B2C or B2B e-commerce. B2C solutions generally refer to the selling of products on line. The first businesses to go on line sold books, CDs, travel reservations and computers and gave small businesses throughout the world an opportunity to offer products to an international clientele.

### **Internet marketplaces**

While the B2C market has received the most publicity, the B2B market is larger (in terms of dollar volume) and is growing faster. While women-owned firms can benefit from the B2C model, greater opportunities may be found in the B2B arena. According to Goldman Sachs & Co., total sales in B2B e-commerce have exploded, from almost nothing a few years ago to more than USD 114 billion today. Experts predict sales to reach USD 1.7 trillion by 2004. By 2002, 25% of all B2B revenue will be generated by the Internet.

Fundamentally, B2B e-commerce is a way for companies to buy and sell their goods and services. A B2B e-commerce system can support the entire procurement process and the entire supply chain, from evaluating the cost of the desired items, to the initial credit check on a potential supplier, to order/entry, fulfilment, billing, tracking shipping and so on. It can replace the phone calls, faxes and even the direct sales and service calls traditionally used in buying, selling and post-sales customer support between businesses. Much has been said about the cost savings of using paperless processes on line for major corporations, but the same savings are also available to small companies.

Many believe that almost all large firms have e-business strategies in place and that small businesses cannot compete in e-business procurement. The reality is, however, that few companies have fully integrated e-business procurement strategies and that small business can and will be players in the e-marketplace. For businesses of all sizes, an Internet business strategy is short-term and dynamic and requires routine re-evaluation and updates.

## Case study

Like many corporations throughout the world, the Chase Manhattan Bank has been moving its supply chain management to the Internet. A major investor in the portal Mētion (formerly Intellysis), Chase is slowly migrating all of its purchasing functions from the traditional paper process to an end-to-end Internet solution. As supplier diversity and the inclusion in the supplier mix of firms owned by women and minorities is a major concern of this company, it is investigating ways to assist its current suppliers to become B2B-enabled.

Debbie Milner, owner of Jade Systems, a supplier to Chase, has found great opportunities for growth and profitability by becoming B2B-enabled and has benefited greatly from this corporate initiative. In less than one year, Jade's billings with Chase increased from USD 1.4 million to more than USD 14 million and its sphere of operations expanded from the New York/New Jersey region as far as Texas.

How did it happen and what lessons can be learned for international trade? First, Chase approached Jade and made certain that this important supplier owned by a woman would have the technical back-end capability to continue to do business with them as they moved their purchasing function to the Internet. Chase underwrote some of the funds necessary to put Jade's catalogue on line and to enable it to participate in Chase's B2B environment. Chase buyers throughout its sphere of operations are now able to access Jade's on-line catalogue, send a request for quote (RFQ), place an order, receive an invoice for payment and track delivery from their desk-top computers. Jade is able to receive the RFQ, respond with a bid, accept the order, confirm the terms, track shipments and delivery and invoice Chase for payment. It has also been provided with back-office capabilities that will be beneficial for its transactions with many other clients. These paperless transactions are readily accessible on line to buyer and seller. Chase introduced Jade to an intermediary that has provided an affordable solution which will enable the company to interact with other portals as well.

This success story was not without problems, however. Accustomed to doing business in one region, Jade discovered that it was not licensed to charge and accept tax payments in another. The problem was resolved quite easily, however; while various state and local government authorities were involved, the transactions concerned one country with a common language. If the increased sales activity had included new international locations, the need to deal with a different culture, legal structure and language might have been more difficult for a small business.

For Jade, key elements of the change in corporate culture were made easy. Its major client underwrote much of the cost of the migration to the Internet. Its research and training curves were greatly shortened by being directed to a solution provider and a model. It was not necessary to seek out and analyse various systems or perform cost-benefit analyses.

Debbie Milner was a willing and eager participant in the Chase process and reports increased business volume, faster payments and increased profitability. Chase was eager to make certain that its current suppliers, even small ones, have the opportunity to compete on an equal footing in the new purchasing environment. Not all companies are as proactive. Moreover, Jade Systems benefited by being part of a small test group that was targeted to evaluate the cost and effectiveness of a strategy to migrate current suppliers from a paper to an Internet process.

To provide an idea of the scope of the problem, Chase currently has 22 000 suppliers. It is not prepared to provide all of them with the customised solution it provided to Jade. The cost would be prohibitive. However, the experiment did help Chase to identify low-cost solutions that are affordable to even the smallest of their suppliers. This relieves their suppliers of the need to undertake the

necessary research, but the suppliers must now integrate the cost of migration into their overall marketing and administration budgets.

Before they can adopt new systems to remain competitive, many companies must have information about where to find appropriate solutions, what they will cost and whether or not they will interact with the portals of various clients. Because of the wealth of information now available, a filter is needed to provide entrepreneurs with an appropriate solution for their industry and client base. Chase addresses this problem by providing educational workshops and seminars for current suppliers in which information on suggested solutions is presented and the test group describes their experience.

The migration to the Web has not gone as smoothly for all suppliers, even those with strong customer relationships. Nothing could be further from high technology than the kitchen of Ava Hernandez, an entrepreneur whose company supplies hot sauce to restaurants across the south-west United States. Recently, a corporate client informed her that when her contract came up for renewal, the call for tender would go through the corporation's new B2B marketplace. To be eligible for contracts she has held for years, she will have to participate in what amounts to an auction at that e-marketplace. From the client's perspective, it must control its supply chain and cut costs to remain competitive in its industry. Hernandez says she is not prepared for the B2B revolution, but her client has not offered to provide her with a solution or with the kind of help Chase offered to Jade Systems. She must look on her own for resources, both educational and financial, to accomplish her migration to supply chain management on the Internet.

Many women-owned businesses are in Hernandez's position. In the old economy, they were accustomed to reacting to the requirements of their private industry or government customers. Changes in the world of e-commerce are so rapid that the future will belong to firms that are proactive and adapt their business practices quickly and effectively.

Women's organisations can facilitate this transition by doing the research on products and solutions, providing training on developing e-commerce strategies and specific technologies and finding financing. Women's organisations can also play a key role as advocates to government and the business world to make certain that companies do everything in their power to ensure that their women suppliers in SMEs have access to information, training and support.

## **Adapting to change**

The Internet – e-mail, Web sites and on-line business transactions – has become the place where business is being conducted today. The marketing strategies and business models of all firms will have to change and adapt rapidly to this new way of doing business. This has provided opportunities for new on-line companies and software developers to create solutions to meet the challenge. A quick review of the topic using just one search engine, Yahoo!, for example, brings up hundreds of companies prepared to provide supply chain management solutions to businesses of all sizes, including those that already do business worldwide or wish to do so. The intricacies of tariffs, taxes, regulations and laws have been researched, catalogued and integrated into seamless systems that allow even the smallest firm to become an international business.

Much has been written on B2B portals, e-marketplaces and B2B exchanges, terms which are often used interchangeably. They are simply all-in-one Web sites that bring together many companies' products and services which can be bought or sold from and to businesses. They may target specific industries or be open to all. Generally, they integrate all business processes and charge either registration or transaction fees or both. The implications for global trade are clear. These new auction sites and exchanges provide companies with new and unlimited suppliers around the world.

## Case study: changing the way an industry does business

Teri Ray, President of Adprint International, Inc., a full-service promotional products company, was approached by one of her clients (which include ExxonMobil, Texaco, and Schlumberger) to become part of a major vertical exchange, Commerce One. Because the company was not charged to be registered on Commerce One, the decision was a rather easy one. The company did, however, conduct research to determine whether or not its other major customers would also benefit. Adprint simply had to supply a Microsoft Excel document containing information on the items it carries.

The files accommodate photos and graphics to enhance listings. Commerce One charges Adprint a transaction fee for each item purchased at its site. This arrangement is typical of exchange/supplier relationships. If the corporation does not pick up the initial registration fee, that cost, which varies greatly, would have to be picked up by the supplier as well.

The experience with changing Adprint's corporate culture and the way it conducts business has so far been a positive one and has justified the costs involved. Ray says: "We are now looking at incorporating our back-end system into their on-line catalogue so that we can become a "paperless" company. The cultural change began even before the opportunity to become part of Commerce One arose, as Ray was already committed to migrating her business processes to the Web. She communicates as much as possible by e-mail, including sending and receiving artwork, thereby saving time and reducing costs. Ray's goal is to double the size of her company using her existing business model but to add millions in revenue from e-commerce. Her biggest challenge is to find affordable software that will enable her to reach her e-commerce goals.

Ray recommends that companies maintain a flexible marketing strategy. "Some of our clients are pushing us to get involved in online B2B, while some Fortune 500 clients have purchasing people who do not even have Internet access. We have to sell our products through both our traditional methods and online."

## Size and scope

According to the Boston Consulting Group (BCG), there are more than 600 e-marketplaces in operation, many of them less than a year old. Others estimate that there are more than 1 500. A. T. Kearny sets the number at 1 700. Every month brings a new estimate. E-commerce experts expect a consolidation in the next couple of years with one or two of the e-marketplaces surviving in each industry.

As a result, many suppliers have decided to "wait and see". This could be a costly marketing decision. B2B portals are luring corporations with promises of lower costs and streamlined procurement processes. Among the savings would be reductions in general overhead and administration, marketing and selling expenses and the need for physical infrastructure. There would also be an increase in working capital turnover. One example of specific savings is savings on printing and distribution costs through the replacement of printed with on-line catalogues.

On-line supply chain management is presented as an opportunity for buyers to increase the intensity of competitive bidding and decrease the expected response and fulfilment time, thereby decreasing the cost of doing business and increasing profits. According to A. T. Kearny (2000, p. 13):

*Opportunistic relationships will represent the rebirth of power-based purchasing, where the price-oriented purchaser meets the margin-obsessed supplier. When the cost to switch suppliers is low (both in terms of money and goodwill), when the impact on end-customer*



*value is minimal and when cost savings can be quite large, such relationships make sense. And because e-markets reduce problems of distance, communication and other traditional barriers, the pool of possible partners for this type of relationship will expand.*

According to the Boston Consulting Group, companies that have moved aggressively into B2B e-commerce report cost savings of up to 15% on materials. Ariba, a leading exchange, reports that its customers (including IBM) can save 5% of total operating resource costs, leading to a 28% gain in profits. Reported savings on transaction costs in the purchase and ownership of indirect materials could reach almost 65% as buyers' – and suppliers' – internal purchasing and record-keeping processes are simplified.

Respected US industry executive Jack Welch of GE has embraced the Internet and converted his company's processes at a rapid pace. Like many of its corporate peers, GE is developing solutions for themselves and their suppliers. Welch has stated: "Why would I ask a dotcom to come between my customer and me?" (eCompany Now, 2000, p. 3). "Companies are now realising that B2B e-commerce only works if you can build a community", said Otto Kubar, Vice President of Interchange Solutions at GE Global eXchange Services (www.GE.com).

One of the unknowns is how corporations will integrate their support for women- and minority-owned firms into their new B2B portals. According to William Alcorn, Vice President and Controller of the JC Penney Company, "JC Penney has put together a working team to manage our participation in the World Wide Retail Exchange and has included individuals responsible for supplier diversity on that team. The working team is examining their strategies to ensure inclusion of women and minority business owners in our e-procurement." Not all corporations have made this inclusion a part of their e-strategy. It is important for all companies concerned about including women-owned businesses in their supplier mix to include that concern in any strategy to migrate supply chain management to the Internet.

### **Implications for small and medium-sized women-owned firms**

B2B can give women-owned businesses access to new and greater business opportunities. Part of that new opportunity is the ability to do business across borders. Transaction costs are not just being lowered for corporations; they are lowered for everyone. B2B could be a true free market where price and quality determine success, not one's golf score or whom you know. That would be a good thing for firms owned and controlled by women seeking a level playing field, with products and services that are competitive in terms of price and quality. These owners need to know how to get to the field and what game is being played.

To get there, women-owned businesses will have to undergo a cultural change. They must develop an e-business strategy, evaluate the projected return on investment of the software and hardware systems that facilitate e-business, assess their internal and external human resource needs, and evaluate internal automation across the supply chain, business processes and system integration.

The company's senior management will be crucial to the success of any strategy. A clear vision backed by a strategic plan that supports the vision is essential. As with any business plan, research is needed to evaluate market opportunities and develop a realistic understanding of those opportunities.

Companies that delay taking these steps run the very real risk of being excluded from major market segments (RedHerring.com, 2000a). Women business owners seeking to do business electronically need to learn how to translate their traditional, old-economy skills to this new medium.

They must learn as much and as quickly as they can about the emerging technologies through which B2B commerce will be conducted. They must not let the fear of technology constrain their vision.

### **Case study: a training model**

Some women-owned companies are ahead of the technology curve and plan to stay there. “For the past six or seven years I have been transitioning CESCO, a company that furnishes office equipment and furniture, to e-commerce”, explains its president, Billie Bryant. “Currently we are doing approximately 350 e-transactions a month with major corporations.” Billie Bryant is a pioneer in becoming e-enabled and in training other women’s firms to do the same. In addition to co-chairing the Women’s Business Enterprise National Council’s B2B Committee, which looks at these e-commerce issues, she is also the President of the Dallas Electronic Commerce Resource Center.

The nation-wide Electronic Commerce Resource Centers (ECRCs), partially funded by the US Department of Defense (DoD) and set up as non-profit organisations, teach businesses to use e-commerce technologies. To achieve their objectives, each regional ECRC offers a variety of services ranging from education and training to technical consultation and support. The free to low-cost training offered by these centres does not stop at DoD contracts. The ECRCs have a strong record of empowering companies owned and managed by women with the knowledge of technology to make their businesses prosper and grow in all markets. Government support, with matching funds from private companies and foundations, provides essential training for small businesses.

A sample offering from the ECRC is a seminar on the Business Strategy Development Process. This programme brings the entrepreneur through a seven-step process that includes:

- 1. *Readiness assessment***
  - a. Identify the company’s e-business vision and objectives.
  - b. Evaluate the company’s adaptability to change.
  - c. Determine leadership’s awareness and support of e-business.
  
- 2. *Current state assessment***
  - a. Identify existing processes, competitors, customers and supply chain and selling chain partnerships.
  - b. Identify current technology infrastructure including hardware, software and networking systems.
  
- 3. *Future state vision***
  - a. Identify potential threats from existing and impending competition.
  - b. Identify desired processes.
  - c. Identify potential customers.
  - d. Identify desired or necessary supply chain and selling chain partnerships.
  - e. Align e-business vision with company’s overall strategy.
  
- 4. *Gap analysis***
  - a. Identify the difference between current state and future vision in areas of processes, partnerships, technology, competitive position and customer base.
  - b. Identify series of e-business projects required to achieve the future state.
  - c. Estimate costs and other resources required.
  
- 5. *Development of the business case***
  - a. Identify the benefits and business impacts of proposed e-business projects.

- b. Perform cost benefit analysis and return on investment calculations.
- c. Prioritise projects accordingly.

**6. *Strategic implementation plan***

- a. Develop a project plan for realising the e-business vision.
- b. Identify project resources such as technology, cash, time and people.
- c. Consider timing.
- d. Incorporate change management (culture change).
- e. Develop metrics to evaluate impact of strategy on the business.

**7. *Evaluation of the strategy***

- a. Continual business analysis to monitor systems, processes and approach.
- b. Compare organisational performance against metrics.
- c. Keep strategy aligned with business model.
- d. Update strategy as needed.

**Next steps**

Women's business organisations must practice what they preach. If they recognise the need for women entrepreneurs to have new training opportunities, they should provide them. If increased financing is needed to fund major business transformations, those groups that assist women to find access to capital and credit need to put technology at the top of their list of priorities. Research organisations need to track not only how women are keeping up with the new trends but the trends themselves. Advocacy organisations must incorporate the challenges of technology into their priorities.

The challenge of keeping abreast of new industry-specific exchanges and the confusion resulting from software and hardware requirements are increasing daily. The complexity of preparing for on-line trading is a significant obstacle to the adoption of supply chain e-commerce technology, especially by smaller companies.

The supplier community – both concerned buyers in corporate America and the women- and minority-owned firms that are their constituents – are scrambling to integrate electronic communication and e-commerce strategies. They face the same challenge in all industries: inadequate experience and an insufficient knowledge base.

New companies and new technologies are being designed to help businesses use the Web to accomplish the tasks required to prepare for the on-line exchange of business documents. They will make it easier for smaller companies to join the on-line trading networks of the large corporations with which they do business.

This is a critical issue for all those involved in advocacy for women entrepreneurs. A proactive approach is needed to assist women business owners to develop information sources and obtain training in the new technologies. Data need to be collected from them and from the corporations with which they do business. If these issues are not addressed immediately, women business owners will fall behind as changes continue to take place at a rapid pace in government and large corporate cultures. If SMEs do not keep up with the changing technological marketplaces, they will lose the capacity to exchange information with business partners and customers and suffer a loss of market share. Firms will not remain competitive if paper-based processes increase costs.

Women's business organisations worldwide must take responsibility for ensuring that their constituents have access to affordable training and information. Co-operation among international organisations can provide a common understanding of enabling technologies and potential threats for e-business.

### **Case study: what women's organisations can do**

The author's own organisation, the Women's Business Enterprise National Council (WBENC), is taking a multi-tiered approach to the problem. With the assistance of a grant from the PepsiCo Foundation, it has designed a full-day workshop on "B2B Survival Training". Technical trainers, along with women business owners who have begun to do business with major business clients using the Internet, and corporations that have either joined major portals or created their own, provide information, direct participants to resources and give practical examples of new business solutions.

WBENC also conducts quarterly "round tables" of major corporations to learn about the direction their supply chain activities are taking. This enables WBENC to direct its advocacy on behalf of women business owners more effectively and to see how to adjust its training programmes. Included in these roundtables are representatives of specialised portals who seek to make certain that Internet-based sourcing tools can identify suppliers owned by women or minorities. One is WBX.com, an exchange established by Working Woman Networks, which publishes *Working Woman Magazine*. Others include B2Bdiversity.com and B2Bequality.com. These sites offer low-cost solutions for women business owners who wish to access multiple portals and to outsource many of the business processes used in Internet transactions.

WBENC is also collecting data on the use of technology by women business owners. An on-line and paper survey of members was recently completed and results are available on the Web site ([www.wbenc.org](http://www.wbenc.org)). This study will be followed by one of a larger audience of women business owners conducted in partnership with [www.WorkingWoman.com](http://www.WorkingWoman.com) in the first quarter of 2001.

Taken together, these initiatives will allow WBENC to continue to fulfil its mission "to enhance opportunities for women's business enterprises in America's major business markets". In doing so, it will also help its constituents enter the world of international trade.

## REFERENCES

- AMRRESEARCH.com (2000), "The Internet Renews Procurement Outsourcing," Pierre Mitchell, 2 August.
- AMR Research, Inc. (2000) "The Report on E-Commerce Applications", April.
- A. T. Kearny (2000), "Executive Agenda", Vol. III, No. I, Second quarter.
- Business Week Online (2000), "Who will Profit from the Internet Agora?", 5 June.
- Ecompany.com (2000), "Corporations of the World, Unite! You Have Nothing to Lose But Your Supply Chains", Erik Schonfeld, June.
- Fool.com, "A Short Intro to Business to Business E-Commerce", The Motley Fool.
- Forrester Research, Forrester.com
- Red Herring.com (2000*a*), "Shop Talk: B2B Snoozers will be Big-time Losers", James Christie, 27 June.
- Red Herring.com (2000*b*), "GE and Commerce One Form B2B Dynamic Duo", James Christie, 25 July.

## *Chapter 10*

### **ASIAN-BORN WOMEN ENTREPRENEURS IN SYDNEY: INTERNATIONAL TRADE AND COMPUTER TECHNOLOGY**

*by*

**Angeline Low**  
**Managing Director, Ken Resources Pty Ltd.**  
**Doctoral Scholar, University of Technology, Sydney, Australia**

#### **Female ethnic minorities in international trade**

In this era of globalisation and fast-changing technologies that affect the way business is done, little is known about women entrepreneurs engaged in the global world of trade and investment and there are few successful women role models. However, the number of immigrant women travelling back and forth between their adopted countries and their countries of origin appears to be increasing. These women are engaged in international trade between Florida and Cuba, England and India, Germany and Turkey, Canada and Hong Kong (China), Australia and Vietnam, etc. They can be seen in airports, on ferries, in trains, in buses and trucks as they cross borders and continents to do business. There is little research on the entrepreneurial activities of these migrant women, most of whom are from non-English speaking backgrounds and are often referred to in terms of “ethnic minorities”. As these women entrepreneurs contribute to shaping the process of globalisation, their international trading activities are attracting the attention of policy makers who seek to ensure that they reap the benefits from changes in communication technologies and electronic commerce.

#### ***International migration***

Around the world, more than 150 million migrants have either settled or remain for an extended stay in a foreign country. Broadly, they are either voluntary or forced migrants. According to the International Organisation for Migration (2000),<sup>1</sup> “Voluntary migrants include people who move abroad for employment, study, family reunification or other personal factors. Forced migrants leave their countries to escape persecution, conflict, repression, natural and human disasters, ecological degradation or other situations that endanger their lives, freedom or livelihood.”

---

1. The International Organization for Migration (IOM), based in Geneva, is an intergovernmental body committed to the principle that humane and orderly migration benefits migrants and society. IOM acts with its partners in the international community to assist in meeting the operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well-being of migrants. See: <http://www.iom.int>.

Those who have settled in a foreign land, for whatever reasons, eventually have to earn a living using whatever resources they possess, such as education or skills, labour and savings. Where possible, they re-skill, innovate and adjust and seek new opportunities for work and enterprise. Many have succeeded and, in so doing, made substantial contributions to the wealth and social well-being of their adopted country. This is evident in countries that receive many migrants, such as Australia, the United States and Canada.

Australia is home to 3.9 million people born overseas. Between 1993 and 1998, more than 1.2 million people intending to stay for one year or more arrived in Australia. They came from over 200 countries. The 1996 Census showed that one or both parents of a further 3.8 million persons born in Australia were born overseas. It identified 2.6 million persons who spoke a language other than English at home. Altogether, Australia's population of 19 million speak 282 languages.<sup>2</sup> This diversity is also evident in the United States and Canada. Today, almost 1 million legal immigrants a year enter the United States and another 300 000 enter by unauthorised means. On a per capita basis, Canada's intake of planned immigrants is one of the highest in the world, averaging 200 000 a year.

In Australia, the largest group of those born overseas are from the United Kingdom and Ireland, Italy, New Zealand, the Former Yugoslav Republics and Greece. However, over the last two decades, beginning with the acceptance of refugees from Vietnam, Asian countries have become an increasingly important source of both settlers and long-term visitors. Today, first-generation Asian-born migrants still make up less than 10% of Australia's population.

An interesting trend in international migration is its increasing feminisation, with women making up 47.5% of all international migration (International Organisation for Migration, 2000). In other words, there are over 71 million female migrants around the world. Often, the resettlement, social and economic issues facing women migrants differ from those facing men. Women migrants have different human, social and economic needs owing to their roles as wives and mothers or as single mothers and as care providers. In addition, many have to be both bread givers and breadwinners. They seek employment and need access to the same economic opportunities as men. Unfortunately, policy makers frequently overlook gender issues associated with female migrants. Nonetheless, there is much evidence of the capacity of women to help themselves. If gender barriers are removed and access to resources and opportunities improve, the capacity of migrant women to contribute to the wealth of nations and society at large could be enhanced.

### ***Lack of official statistics and research on women entrepreneurs***

Little has been done to increase the collection and presentation of gender-disaggregated statistics on women-owned businesses in Australia since the first OECD conference on women entrepreneurs in SMEs, held in 1997. Over the past five years, there has been hardly any substantial official research on female entrepreneurship and the economic activities of female minorities in Australia (ethnic women, aboriginal women and young women entrepreneurs). There is no official statistical information on women-owned SMEs that invest and do business overseas. This lack of official statistics, of gender-disaggregated data and of research on female entrepreneurship is unfortunately true of most countries. This is a major gender equity issue of concern to all women and needs to be addressed.

---

2. Australian Bureau of Statistics, 1996 Census, *Australia Now: A Statistical Profile, Population, Australia's Cultures*, See: <http://www.abs.gov.au>.

At the OECD Conference for Ministers responsible for SMEs, held in Bologna, June 2000, ministers of industry and representatives of 47 governments adopted the Bologna Charter<sup>3</sup> on SME Policies. It referred to “recognising the increasing importance of small and medium-sized enterprises (SMEs) in economic growth, job creation, regional and local development, and social adhesion, also through the role played by women and young entrepreneurs”. This official recognition of the role of women entrepreneurs is encouraging. There is much concern that women entrepreneurs in general are not aware of opportunities for international trade and investment. Their business activities are mainly confined to domestic markets, but rapid changes in technology make it urgent for women to engage in e-commerce and be encouraged to “go global”, as foreign competition may threaten their position in their domestic market. More research is needed on the extent to which women are managing the impact of globalisation and changes in electronic technologies on their business. Gender issues related to promoting entrepreneurship, forming small businesses and the use of new technologies in business need to be carefully considered by policy makers and government.

### *Migrants who achieve economic independence*

Australia’s experience shows that migrants generally have a high capacity to help themselves and achieve economic independence. This is especially the case for the so-called ethnic minorities (a term used to refer to migrants from a non-English speaking background). As Table 1 shows, in the 1996 Census, ethnic minorities, both men and women, achieved higher participation rates in self-employment or as employers than migrants from English-speaking countries. The table shows that migrant women born in non-English speaking countries are more likely to be employers (2.13%) than Australian-born women or than migrants born in English-speaking countries. Women in the Asian-born minorities group also had higher participation rates (2.05%) as employers when compared with those born in Australia (1.95%) and with migrants from an English-speaking background (1.82%).

Those born in an English-speaking country have the highest participation rate for working independently (5.05%). In the category of “contributing family workers”, which refers to those working in family enterprises where their work or employment is often not fully formalised, women migrants from Asia have the highest participation rate (1.87%) and migrant women from English-speaking countries had the lowest (1.16%). The point here is not to find reasons for the differences in participation rates in the various categories of employment, but to highlight the capacity of ethnic women (and men) to achieve economic independence and business ownership in their adopted country.

In addition, migrant women entrepreneurs, and ethnic minority women especially, are active participants in international trade and have a high propensity to adopt new technologies. They possess social and cultural capital and networks that help them to establish trading links with their countries of origin. They grow their international business and expand their trading links to other countries by leveraging their trading record and networking with other migrant ethnic groups around the world. Their paths to success are by no means simple. They face the obstacles that other entrepreneurs face. However, their workload, which comprises business development, day-to-day operations, and business travel, is often heavy. They are expected to juggle domestic chores and family and childcare responsibilities. Often, they are expected to play all these roles because of cultural gender bias and tradition. Normally, businessmen do not face this burden of domestic responsibilities.

---

3. OECD Conference for Ministers Responsible for SMEs and Industry Ministers, “Enhancing the Competitiveness of SMEs in the Global Economy: Strategies and Policies”, Bologna, Italy, 14-15 June 2000. See: <http://www.oecd.org/dsti/sti/industry/smes/>.



**Table 1. Participation rates of female and male employment in Australia**  
As a percentage of total employed

Birth place	Employer	Own account worker	Contributing family worker	Employee
<i>Australia</i>				
Female	1.95	4.28	1.32	92.45
Male	3.10	6.83	0.74	89.33
<i>Overseas</i>				
Female	1.98	4.81	1.55	91.66
Male	2.79	7.07	0.75	89.39
<i>Selected Asian countries<sup>1</sup></i>				
Female	2.05	3.63	1.87	92.45
Male	2.74	4.21	1.17	91.86
<i>Born in an English-speaking country</i>				
Female	1.82	5.05	1.16	91.98
Male	2.56	7.90	0.41	89.14
<i>Born in non-English-speaking country</i>				
Female	2.13	4.66	1.84	91.38
Male	3.02	6.50	0.98	89.50

1. China, Hong Kong (China), Indonesia, Malaysia, Philippines, Singapore, Thailand, Taiwan, Laos, and Vietnam.  
Source: Australian Bureau of Statistics, 1996 Census.

### *Asian-born women entrepreneurs in international trade*

To understand migrant women's participation in international trade and the impact of globalisation on their businesses, a study of Asian-born women entrepreneurs (ABWEs) in Sydney was carried out.<sup>4</sup> This group of migrant women, many of whom have lived in Australia only for the last 10-15 years, successfully established their enterprises in a totally new environment. Asian-born women were chosen as subjects for the study because of the diversity of their starting positions, their underlying motivation and the different paths they took. For example, many came as refugees with almost nothing more than the clothes they were wearing. Some more affluent arrivals held university degrees and had work and business experience, but their qualifications and past achievements were not recognised. They had to start over again to rebuild their credibility. Others who found work faced the "accent ceiling" in their workplace and had to venture out as self-employed.<sup>5</sup> Eventually, their business grew and they employed others. In addition, the economic activities of ABWEs in Australia and elsewhere around the world where they have resettled are highly visible owing to their physical presence in shops, factories and airports.

Face-to-face in-depth interviews were conducted with women entrepreneurs from ten Asian countries: China, Hong Kong (China), Indonesia, Malaysia, Philippines, Singapore, Thailand, Chinese Taipei, Laos and Vietnam. The interviews were semi-structured. As a starting point, a fixed set of questions was used to determine the women's demographic profile and their immigration experience.

4. A. Low (2000), Doctoral Research, University of Technology, Sydney.

5. The *accent ceiling* explains blocked mobility in career and social advancement based on ethnicity, as opposed to the *glass ceiling* and the *glass door*. Migrant women from a non-English-speaking background may find it harder to find employment or progress in career and social status because they are different, sound different and look different and may approach work tasks and career challenges differently. See J. Collins (1998), "Cosmopolitan Capitalism: Ethnicity, Gender and Australian Entrepreneurs", 3 vols., PhD Thesis, University of Wollongong, Australia.

Another set of questions was used as an interview guide to probe each woman's experience in her path to entrepreneurship: how she did it, the milestones and hurdles along the way, the resources she has and how she gained access to the resources needed to start her business, her experience in international trade, the extent of her computer literacy and her adoption of Internet technology and e-commerce in her business. They were also asked about their experience with banks and with government authorities in matters relevant to their businesses and the contributions they have made to Australia.

The following research findings serve to highlight the participation of ABWEs in the global, technology-driven environment, as characterised by their international trading activities.

### ***ABWEs: participation in international trade***

Just over half of ABWEs are engaged in one or more forms of international business activity.<sup>6</sup> The remainder are in businesses that cater to the domestic market. Some of the latter group expressed their intention of entering international trade in the immediate future. If these plans are realised, it is expected that by the year 2002, at least 55% of these ABWEs will be engaged in international business.

### ***ABWEs: participation rates in international trade by country of birth***

Four groups of women, categorised by their countries of birth, had a higher participation rate in international business than others. Those born in Chinese Taipei have a participation rate of 83%, followed closely by those born in Malaysia (80%), and by those born in Hong Kong (China) and the Philippines (68% and 67%, respectively). Women entrepreneurs born in China and Singapore have participation rates of 50% and 40%, respectively. However, less than a third of the Indonesian, Vietnamese, Thai and Laotian ABWEs are engaged in international business activities.

### ***ABWEs: participation in different types of trade***

The research shows that ABWEs are just as likely to be engaged in export as in import activities: 65% export goods and services, mainly to Asia, and 63% import, again mainly from Asia. Close to one-third of ABWEs are engaged in both export and import trade.

### ***ABWEs' trading partners***

Almost all of the ABWEs engaged in international trade carry out their trade with their countries of birth (90%). Only 10% trade with other countries. In addition to trading with their countries of birth, these women entrepreneurs are very likely to trade with other Asian countries, and 63% do business with other Asian countries, including Korea and Japan, while 39% do business with non-Asian countries, mainly exporting to and importing from Europe and the United States.

---

6. The term "international business activity" includes the import or export of goods or services and overseas investments in office, plant and machinery, or direct management, marketing or technical support given to overseas local agents or overseas suppliers.

## Networks/relationship building and tools of trade

Based on the experience of the ABWEs engaged in international business activities, it was found that the critical factor for success is the network of business relationships they possess or continue to build. These networks may be formal or informal and can be used in different ways and in different combinations to produce successful outcomes for the entrepreneur. Business relationships are not built overnight. They may come as part of the individual's social capital<sup>7</sup> or be acquired through ethnic or class resources, but they all take time to build and need careful nurturing. Once built, these business relationships can increase social capital or networks.

How does one build strong overseas business networks? The following simple model of building networks gives valuable insights into how migrant women, especially the ABWEs engaged in international trade, acquire and build strong business relationships across oceans, gender, age and interests. While these building blocks and networking activities for constructing overseas business relationships may apply to men as well, they must be viewed from the perspective of women. While not the focus of this paper, it is important to recognise, when looking at globalisation issues and barriers that women face for international trade, that there are significant gender differences between male and female constructs of relationships and power in business. It is not just the similar tools men and women use, but how much access and ease of access they have to various avenues of relationship building and networks and why this is so.

### *A simplified model of building overseas business networks*

#### *Trust*

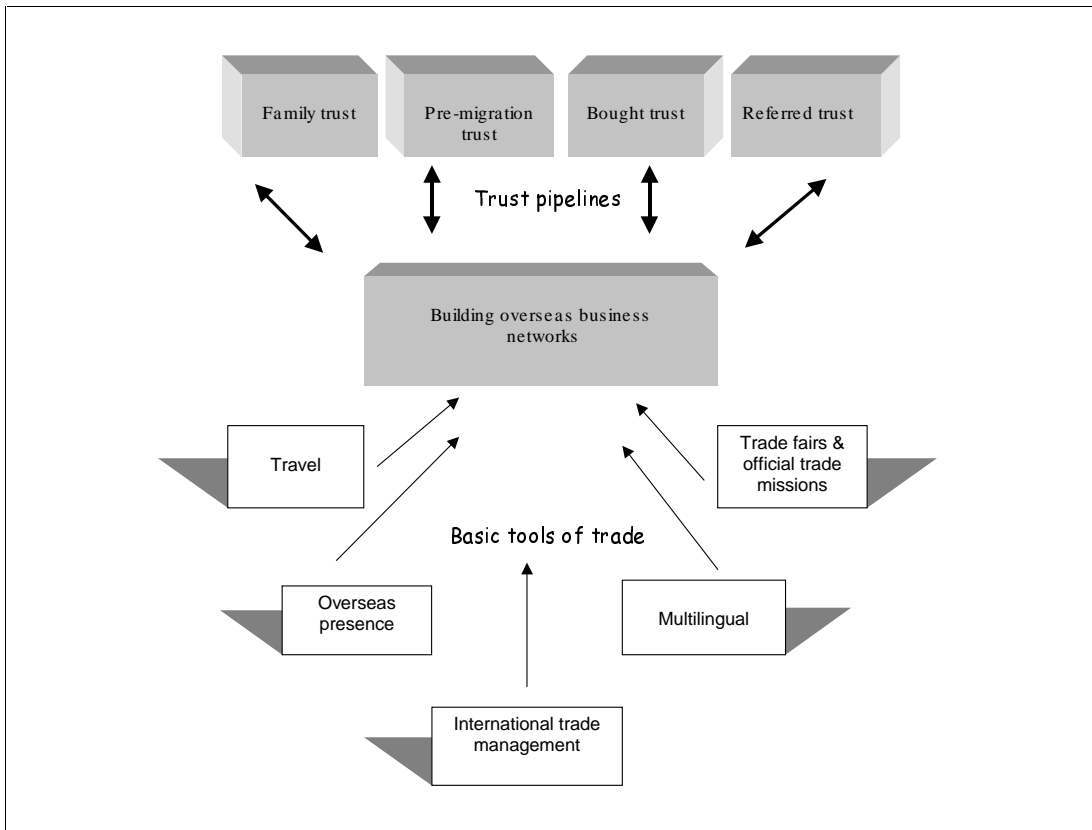
Trust is the fabric of strong business relationships between ABWEs and their overseas suppliers or buyers, as the interviews of women entrepreneurs demonstrate. The analysis of the interviews shows the existence of a two-way flow of trust in Asian business relationships. These "pipelines of trust" support migrant women entrepreneurs when they start their international trading business and continue to sustain them as they grow the business. The model of relationship building based on trust which emerges from the experience of the group of migrant women entrepreneurs studied is presented in Figure 1. The components of trust are family trust, pre-migration trust, bought trust and referred trust.

The more combinations of the components of trust an entrepreneur possesses, the stronger her network of support, sources of information, choice of partners and suppliers and the greater the opportunity to build her overseas customer base. The greater the intensity of each component of trust that exists between her and the trusted party, the stronger her base of overseas business relationships. The following describes the various components of trust as illustrated and verbalised by these migrant women themselves.

---

7. The concept of social capital is one of the most exciting discoveries in the study of entrepreneurship in modern times. Paths to entrepreneurship and success can be determined to a large extent by the quality and intensity of social capital one possesses and by how the individual entrepreneur uses his or her social capital. The simplest form of social capital is one's social network. These networks can be class-derived or ethnic-derived social capital. See I. Light and S. Gold (2000), *Ethnic Economies*, Academic Press, California.

**Figure 1. The simplified ALow model for building overseas business networks**



Source: A. Low (2000), "The Simplified ALow Model for Building Business Networks, A Model Based on Trust".

### Family trust

In Asian society, family trust remains strong and binding. A family member or a close relative is assumed to be trustworthy. ABWEs often do business with family members and relatives still living in their countries of birth or in other countries where their relatives may have resettled. When the ABWE is importing, family members overseas may give support in more ways than referring the entrepreneur to reliable suppliers. They may set up another business to support her work, for example to provide local business liaison work and organise samples and price quotes. Sometimes, close relatives overseas actually manufacture the goods the entrepreneurs need. To ensure that a shipment is properly executed, ABWEs may rely on close family members overseas. Shipments may be organised by a trusted relative who checks the finished products, packs them or witnesses the packing and then arranges for shipping.

*If you don't know them, the product you get may be of different quality and workmanship. Jurida Lee<sup>8</sup> (importer of gift products and restaurateur)*

Similarly, ABWEs exporting to their countries of origin are supported by their families there. In fact, trusted family members receive the made-in-Australia goods, which are shipped directly to them. They then deliver the goods to the foreign buyer. In such cases, trusted family members may enter into

8. All names have been changed to respect the privacy and the identity of the individual.

a more formal arrangement to act as the entrepreneur's appointed overseas selling agent or exclusive distributor.

*Yep, my family, they are my main distributor in Malaysia ... I gave them exclusive distribution rights. (Barbara Sim, importer and exporter of books)*

### Pre-migration trust

Adult migrants, especially those who relocated to Australia under the business migration or skills migration programme, enter Australia with a ready-made, valuable chain of business networks and contacts in their countries of birth and elsewhere. It is not uncommon for them to work or team up with people they knew before migrating to Australia. Knowing the "right" people in business and having worked with them either as colleagues or as business-to-business associates can obviously have advantages when it comes to choosing the "right" overseas business partner. This is somewhat like the "old boys" network that men commonly use to their advantage. In addition to her own networks, the woman entrepreneur working with her husband or a male partner can also tap into his network.

*I was talking to a friend, in fact an ex-colleague, about my marketing business and she was looking for someone to set up ... trading in Australia so it was just the right time when I mentioned it to her. I've got a partner in Canada and Hong Kong and I am based here. (Jodie Yong, importer/exporter and wholesaler of promotional products)*

*He's my husband's schoolmate. Told us he had a friend doing photo framing, would we like to [be their] associate agents in Australia. (Sara Liew, importer and wholesaler of picture frames)*

### Bought trust

What happens if an ABWE has no family support, no overseas relatives in business or in a position to assist her? In the case of well-known products and more established manufacturers, the ABWEs can identify these companies and contact them directly. They travel back to their countries of birth and from there make cold calls or call for an appointment to meet export managers or potential suppliers. They introduce themselves to these companies and then build up a trading relationship. Often in such cases, the trading relationship is based on the ABWE's ability to pay for the products before shipment.

Another important factor of success in building a reliable supplier relationship is the ABWE's ability to create credibility not only by prompt or advance payment of goods but also by sustaining volume or quantity in her orders. Often a small businesswoman finds it difficult to deal with a big manufacturer who does not know her and who may not give her priority in its production schedules.

*You have to have a very good paying record. They will not trust you without money. I pay by telegraphic transfer a month before they ship the goods. Most of my imports are prepaid. Also, you have to have the capacity to buy in volume or they will ignore you. I buy by containers not by boxes. (Marissa Madrid, importer, wholesaler, retailer of food)*

### Referred trust

Referrals given by families and friends are just as important in building business relationships as family, pre-migration and bought trust. ABWEs and their overseas suppliers or buyers are dependent

on the trust their mutual intermediary has in them. Often, referrals are given without obligation, condition or commitment by families and friends because they want to and not because they have to. They act only if they are approached personally for referrals or support by ABWEs. However, referrals are only given if families and friends have confidence in the woman entrepreneur and want to see her succeed and also trust the referred party and hope that both parties will derive mutual benefits from their introduction or intervention.

*Through connections ... because ... people introduced us to the agency ... we know people from overseas, not just France, a few places. We import from Chinese Taipei, Hong Kong (China), India. (Laura Lam, importer, wholesaler and retailer of bridal fabrics)*

Even in referred trust, the women entrepreneurs need to do a great deal to build a lasting business relationship. Often this must be combined with the ABWE's ability to buy trust as shown earlier, make prompt payments, order large volumes and make regular purchases.

*Yes, you just have to pay right up front, sometimes containers, sometimes not a container, just one parcel. It depends on the goods. (Laura Lam, importer, wholesaler and retailer of bridal fabrics)*

### ***Tools of trade***

Given trust and network support, it is then up to the ABWEs to succeed. The following five basic tools are used by ABWEs to develop their international business: travel, trade fairs, overseas presence, language, and management.

#### ***Tools of trade 1: Travel***

Travel overseas is a must for any woman doing business internationally, either to look for new products, identify suppliers or markets or to look at new trends and developments in overseas markets or new products coming into the market that may be suitable for Australian consumers.

*I .... travel back and forth. There was one year in which I did six trips to Malaysia in six months. (Jen Ying Soo, architect)*

*Six times a year. I go back for four days each time. Just business trips. (Marissa Madrid, importer, wholesaler, retailer of food)*

In some cases, ABWEs are unable to travel because of children and domestic responsibilities and because they need to take care of the day-to-day running of the business. Instead, their business partners, for example their husbands, make the overseas trips.

*My husband and myself, we are a husband and wife team, my husband usually does a lot of travelling overseas. Usually my husband will go and visit the factory and inspect the stock, whether they are reliable people, whether the goods are up to our standards before we place an order (Elizabeth Ng, importer and wholesaler of seafood)*

*We established exports to Thailand. Some Taiwanese factories moved to Thailand and I suggested that my husband visit some tanneries in Thailand. Our first customer was a Taiwanese factory in Thailand. (Evelyn Wee, exporter of raw hides)*

Some women have little or no problem travelling regularly overseas for business, but others find it hard to balance home and travel. When they make long overseas trips they worry about the running of their homes and the welfare of their children and families in Sydney. When they return home, they often find household chores left undone while they were away and have to catch up on cleaning, washing and ironing. Consequently, they have little time to recover from travel fatigue, unlike entrepreneurs with few or no domestic chores or with some form of paid or unpaid household help.

Some women who travel alone may encounter problems in coping with men who do not take women in business seriously and who see them as easy targets for sexual advances. Most women stated that they cope well when travelling alone. Those who reported having no problems are generally those supported by an overseas network of family and friends. They meet and deal with businessmen who know them and their families and friends. Those who have to do cold calls or meet suppliers and buyers for the first time have experienced problems. With some visible signs of discomfort, an attractive entrepreneur who travels at least six times a year to Thailand to buy costume and sterile piercing jewellery for her wholesale and retail business related her experience in unfinished sentences.

*For a woman it is very hard. First time, I was scared of those people [men making sexual advances], but once I show that I am not like that ... you know? Business is business. If you want to be a friend, I'll be a friend. If don't want to be a friend, business only, you can talk only business with me. If you [the men]... talk about something else, I won't talk ... that's all. That is very common for women, very common. (Dolporn Noparat, wholesaler and retailer of real and costume jewellery)*

#### *Tools of trade 2: Attend or participate in trade fairs or official trade missions*

At the first OECD Conference on Women Entrepreneurs in SMEs, the author noted that women have neglected the opportunity to gain new and wider overseas business contacts and markets by not participating in official trade missions. In addition, they have missed out on new developments in product trends and establishing contacts with manufacturers by not making this one of their business strategies for international trade. Owing to cost and time constraints as well as a lack of expertise or experience, they have not considered exhibiting their products overseas and therefore may lower their opportunity to expand their market base.

The ABWEs were asked if they had experience contacting Australian or foreign government agencies with their trade enquiries or for trade visits overseas. Fewer than a handful had tried to do so and did not find such contacts helpful or useful. One woman entrepreneur related that she contacted a foreign embassy for the list of names and contacts of exporters and packers for the products she wanted to import into Australia. However, the list she received was outdated. Unfortunately, government programmes and database information in many countries, especially in developing countries, are either outdated or not available. The lesson she learned and the measures she took to ensure the reliability and trustworthiness of the foreign supplier apply to all wishing to source supplies overseas.

*You can get names from the embassy. You can say, "I wish to buy X, could you provide me with a list of exporters and packing houses there?" They only provide that and then you have to do your homework. Ring them up, talk to the people to find out how reliable they are. Even if they say they are good, you have to be careful. They [the embassy] never update their list. Even if a firm is bankrupt, it is still on the list. You have to go and see if it really exists. I have been to factories with hardly anything and they say they can supply you with a container of prawns. Can you believe them? (Elizabeth Ng, wholesaler and importer of seafood).*

While trade consulates and embassies appeared to be of little help, a number of migrant women entrepreneurs found direct contacts and attendance at trade fairs useful in helping secure suppliers and improve their “bought trust”. Among the ABWEs engaged in international trade, only a handful indicated that they had been to an overseas trade fair and only one had experience as an exhibitor. None of the ABWEs had ever participated in an official trade mission overseas.

Women entrepreneurs and especially migrant women entrepreneurs have yet to learn to access the support available from government, overseas embassies and trade consulates. They need to be targeted and encouraged to join the official trade missions that other businessmen have learned to use to their advantage. Governments and policy makers can do much to formulate gender-sensitive policies and programmes that will support and encourage women entrepreneurs to find new markets or to improve their sourcing activities. Women entrepreneurs pay taxes that fund the running of the offices of trade ministries, their departments and embassies the world over. The following are examples of beneficial experiences described by those who had been to trade fairs.

Laura Lam regularly attends trade fairs in Sydney. She only managed to attend an overseas trade fair once, as she finds it hard to travel on business, given that she has two young children and runs a busy bridal fabric shop and a fabric wholesale business almost seven days a week. In fact, it was by attending an overseas trade fair that she identified a Chinese supplier who has become her largest overseas supplier. Her sister who works in Hong Kong (China) attends the bridal trade fairs, establishing contacts with overseas fabric manufacturers and accessory suppliers for her. Through her sister, Laura is able to keep abreast of international fashion trends. This again highlights the power of family-based networks.

Each April, Manee Hartientgam travels back to Bangkok to attend a gift trade fair.

*I enjoy going to trade shows. It's good, because some of the products you see, you can't get locally. It's especially for export. I really enjoy going there. Even if I find a couple more things I don't have the time to market them (laugh). Just to have a look at what's going on outside. It's different. Something you can touch. It's just like going shopping. (Manee Hartientgam, importer of natural deodorants and an independent IT contractor)*

### *Tools of trade 3: Establish some form of overseas presence*

Having an overseas presence is one of the strongest commitments the migrant woman has in operating an international trading business; it indicates that she is there for the long haul. Overseas presence can take the form of an appointed agent or distributor for the product or service or an office presence, whether through the establishment of a representative office, a branch office or a fully incorporated company. ABWEs commonly work through agents to access foreign markets.

*We have agents. So far about thirty... targeting Asia, definitely Indonesia [because of the recent riots and raping, more affluent parents are sending their children overseas to study]. In Indonesia I have my own representative. Like a representative office. Yes, the office is supported from here. They only work for us. We have independent agents in Korea, Japan, Thailand, India and Vietnam. That is in the Asian market. We also have Eastern European agents. Oh, we also have agents there in China. Slovakia – we just came back from Slovakia two months ago. Slovakia is a big market because they need English. And Hungary and Poland. (Hillarie Yee, owner, private college for overseas students)*

When Jurida Lee first started an export business, she incorporated a company in Thailand and employed a couple of staff to take care of orders and organise the freight forwarding. Later she converted the arrangement so that her staff worked on a commission basis. She has entered into a



formal arrangement to change her employees' status to that of independent commission agents. Her former employees are people she knows well and has built trust with. Though she has family members still in Thailand, she did not feel that they would give the time or that they had the competence for the work. She had her Thai company formally set up by professional accountants and her Thai company holds a special license for the import of organic fertiliser from Australia. By having a legal presence overseas and a license (expensive because of the unofficial facilitation fees she had to pay), she has control over export rights and can now safely leave the selling to her trusted commission agents.

When Natalie Soong migrated to Australia, she did not close down her advertising, promotion and production company in Hong Kong (China). Instead she made an arrangement with her sister to work there and run the company as though it were her own. Her sister provides her with competitive printing services and support in developing her exports to mainland China.

#### *Tools of trade 4: Be multilingual*

It is a recognised fact that to do business overseas it is an advantage to be able to speak the language of the land. Multilingualism is a relationship-building tool that ABWEs are using to their advantage in international trade. In fact, all ABWEs who carry out business with their countries of birth have an Asian mother tongue and are therefore proficient in at least one Asian language.

**Table 2. Languages spoken by ABWEs engaged in international trade**

Languages spoken	Share of ABWEs in international trade (n=41)
Total number of Asian languages <sup>1</sup> spoken (including Korean and Japanese)	
1 or 2	46%
3 or 4	34%
5 to 7	20%
Total number of non Asian languages spoken other than English	66%
None	27%
1	7%
2 or 3	
English language proficiency <sup>2</sup>	
Fluent	95%
Not fluent	5%
Total number of languages spoken	
At least 2	12%
3 or 4	44%
5 to 9	18%

1. Asian languages commonly spoken include Mandarin and Chinese dialects (Cantonese, Teo Chiew, Fukienese, Hokkien, Fu Chow, Hakka and Shanghainese); Thai; Tagalog; Indonesian; Malay; Laotian; Vietnamese.

2. The ABWEs indicated as "fluent in spoken English" are those able to respond to the whole research interview in spoken English and be clearly understood by the interviewer, despite grammatical errors or incomplete sentences.

The research shows that migrant women entrepreneurs from a Chinese background are likely to speak more than one Asian language; this includes various Chinese dialects. Table 2 gives a breakdown of the number of languages spoken by this group of migrant women entrepreneurs: 46% speak one or two Asian languages, 34% speak three or four and 20% speak between five and seven. A few have learned to speak Korean and Japanese as well by doing business with these two countries.

Excluding English, 66% of ABWEs do not speak any other European or any other non-Asian language. However, 27% of ABWEs engaged in international trade can speak French or Spanish. These women were originally from Laos, Vietnam or the Philippines and their linguistic competence reflects the French or Spanish colonial influence. Almost all ABWEs speak English fluently.

#### *Tools of trade 5: Be competent in international trade management*

To carry out a successful international business, it is not just who you know or who you can trust or chalking up frequent flyer points with overseas travel to attend trade fairs or visit foreign suppliers or customers or the overseas office. It is also about good business management and competence in the management of international trade. It is about knowing and managing the risks associated with trade, travel and work in a foreign land. The risks include foreign exchange risks, shipping risks, country risks and many others. The interviews showed that the ABWEs interviewed had little or no formal training in international trade management.

Those who succeeded had largely learned “hands on”. Sometimes, the lessons were painful, as in the early experience of Diana Bloch, who suffered losses owing to currency devaluation and foreign bad debts.

*I tried to export meat but it was cut off because the peso was devalued so suddenly. They used the money. Supposedly they collected the money but I never saw it. (Diana Bloch, owner, travel agency, and investor in an overseas fish farm)*

One of the ABWEs who had accumulated sound knowledge and experience in international trade management from her previous job in Chinese Taipei related having to comb through every word and figure on the shipping and contract documents. She had to keep track of foreign exchange fluctuations daily.

*In my work I have to be very careful with the documents. You can't even make one mistake in typing or the bank or buyer may cancel. I prefer to concentrate on working from nine to five. You can't mix housework with business work because you will make mistakes, it is dangerous. You see, each container is worth AUD 60 000-80 000 and two containers may be ordered at a time. I have to take responsibility for the goods. My work involves lots of pressure. Sometimes buyers have complaints about quality or weight shortage. We always have to follow international trade regulations. (Evelyn Wee, exporter of raw hides)*

Governments and policy makers should address improving the knowledge and skills of women entrepreneurs in international trade management and ensuring easier access to such training. The issue of training women entrepreneurs in international trade was raised at the first OECD Conference, and should be followed up.

#### **Computer technologies and e-commerce in international trade**

The OECD Bologna Conference debated many of the challenges and issues faced by SMEs in the rapidly changing technological environment in which they operate. It is urgent to create greater awareness among SMEs of the benefits of a knowledge-based industry and of including the Internet and electronic commerce in their business strategies. The OECD recognises that “With the acceleration of the globalisation of economic activities, enhancing the export potential of women entrepreneurs is becoming an important policy issue. Technology and information systems, in particular electronic and mobile commerce, are bringing about deep-seated changes in the ways small

firms do business, and this is especially true for women entrepreneurs. Today, new technologies compensate for size and distance and enable companies to grow and do business globally” (Workshop Guidelines, 2<sup>nd</sup> OECD Conference on Women Entrepreneurs in SMEs). Therefore, it is important to ensure that policy makers take into account the special issues faced by women entrepreneurs in gaining and improving their computer literacy and in their access to computer technology and e-commerce opportunities.

To ascertain women entrepreneurs’ current position with respect to the knowledge-based industry and their participation in global activities, it is necessary to look at ABWEs’ computer literacy rates, their Internet usage, e-mail applications, ownership of business Web sites and their on-line business applications. Findings are compared with the 1998 Australian Bureau of Statistics Study on Business Use of Information Technology,<sup>9</sup> and the February 2000 Yellow Pages Small Business Index Survey<sup>10</sup> of computer technology and e-commerce applications in Australian SMEs. These studies do not have gender breakdowns, so the number of businesses owned and operated by women is not known. The 1998 ABS study may be outdated, but the data on ABWEs may be fairly comparable with the more recent Yellow Pages survey as most interviews of ABWEs were conducted at around the same time.

### ***Computer literacy***

In the study of ABWEs in Sydney, a section of the interview schedule was devoted to determining the computer literacy of the 80 women interviewed and whether they used computers in their business and the nature of their computer applications. The reference to computers usage concerns use of desk-top or personal computers and does not refer to the use of other computerised equipment in their businesses. The research demonstrated that ABWEs in Sydney who are engaged in international trade are ahead of other SMEs in Australia in business use of computers.

Table 3 shows that 79% of ABWEs indicated that they use computers in their businesses. However, it was found that a small number of the women who use computers in their business are actually computer-illiterate, that is, they do not know how to operate a desk-top computer. A few others were competent computer users but indicated that they did not use computers in their business, as they did not find the need to do so. It is perhaps not surprising that the ABWEs engaged in international trade have a higher percentage of women who can operate a computer (93%) and use computers in their businesses (95%). Of those not engaged in international trade, only 64% can operate a computer and only 62% used computers in their businesses.

When compared with the ABS and Yellow Pages studies, it appears that this group of ABWEs achieved a higher overall level than the Australian 1998 national average of businesses using personal computers. The ABS study found that at the end of June 1998, 64% of all employing businesses in Australia used personal computers. The Yellow Pages Small Business Index Survey presented figures in terms of computer ownership in SMEs; this can be taken as indicative of the extent of computer usage in business. The February 2000 index shows that 84% of SMEs owned at least one desk-top computer, reflecting a higher average computer usage than that of all 80 ABWEs studied, but a lower usage than ABWEs engaged in international trade.

---

9. Australian Bureau of Statistics, “Business Use of Information Technology, Australia, 1997-98” (Preliminary) (8133).

10. February 2000 Yellow Pages, Small Business Index, Survey of Computer Technology and E-Commerce in Australian Small and Medium Business, June 2000.

**Table 3. Asian born women entrepreneurs in Sydney**

	Know how to operate a personal computer	Use computer in business
All ABWEs (n=80)	79 %	79 %
ABWEs in international trade (n=41)	93 %	95 %
ABWEs not in international trade (n=39)	64 %	62 %
ABS, June 1998 study <sup>1</sup>	N/A	64 %
February 2000 Yellow Pages <sup>2</sup>	N/A	84 % (at least one computer owned)

1. Australian Bureau of Statistics, "Business Use of information Technology, Australia, 1997-1998" (Preliminary).

2. Yellow Pages Small Business Index, Survey of Computer Technology and E-commerce in Australian Small and Medium Business, June 2000.

Source: A. Low (2000), Doctoral Research, University of Technology, Sydney.

### **Internet usage**

In the ABWE study, the women were asked if they knew how to access the Internet and the purposes of use. If they did access the Web, they were asked if they had a Web site, if they did business on line and if they did business research by surfing the Net. Those who indicated that they did not have a company Web site or homepage were asked if they planned to create a Web site in future.

**Table 4. Use of the Internet in business by Asian born women entrepreneurs in Sydney**  
Percent of ABWEs or SMEs

	Internet		Business Web sites			
	Access the Internet	Do business via the Internet	Own business Web site	Currently creating Web site	Create Web site in future	No plan for Web site
All ABWEs (n=80)	71%	20%	19%	30%	14%	37%
ABWEs in international trade (n=41)	88%	24%	24%	37%	19%	15%
ABWEs not in international trade (n=39)	54%	15%	13%	23%	8%	22%
February 2000 Yellow Pages Survey <sup>1</sup> (small businesses <sup>2</sup> )	60%	N/C	25%	N/C	18%	17%

1. Yellow Pages, Small Business Index, Survey of Computer Technology and E-Commerce in Australian Small and Medium Business, June 2000.

2. Figures shown only for small businesses employing less than 19 people.

N/C = Data not comparable.

Source: A. Low (2000), Doctoral Research, University of Technology, Sydney.

Table 4 shows the extent of Internet usage by these migrant women entrepreneurs. In the group of ABWEs engaged in international trade, 88% have access to the Internet compared with 54% of those that concentrate on the domestic market. Overall, 71% of ABWEs are able to access the Internet either by themselves or with the help of family members (often, children) or staff. The remaining 29% did not know how to access the Internet; they are computer-illiterate, do not have access to a computer or do not have an Internet connection. The February 2000 Yellow Pages Small Business Index Survey showed that 60% of small businesses (employing fewer than 19 people) use the Internet. It therefore appears that ABWEs are more ready to adopt new communication technologies and e-commerce in their business. The ABWEs commonly use the Internet for e-mail and surfing. The surfing they do is often to familiarise themselves with what is on the Net and to look for competitors' and suppliers' sites.

### ***Business Web sites***

When the ABWEs were asked whether their businesses have established Web sites, only 19% indicated they have a dedicated Web site or homepage for their business: 15 had Web sites and 24 others were creating one. It was therefore expected that by the end of year 2000, 49% of all the ABWEs interviewed would be operating a home page for their businesses. Another 11 (14%) indicated that they would develop one in the near future. It is likely that by the end of the year 2001, 70% of all ABWEs would have business homepages. The remaining 30% indicated that they were unlikely to establish a Web site, probably owing to their ignorance in the use of the Internet, but this may change as they become more aware.

The Yellow Pages survey found that 25% of small businesses had a homepage at the time of the survey conducted in February 2000 as compared to 18% in 1999 and 12% in 1998. The current Yellow Pages finding is higher than the overall ownership of homepages or Web sites by ABWEs. However, ownership of homepages by ABWEs engaged in international trade is comparable with the Yellow Pages findings. ABWEs are expected to keep up with developments in Internet technologies. They have been shown to be pragmatic and ready to adopt e-commerce in their business strategies.

### ***Doing business via the Internet***

Women with an installed Web site at the time of interview were asked if they did any business via their Web site, including e-commerce features with direct or click-on ordering of their goods and return e-mail addresses for trade enquiries. However, e-commerce is a new way of doing business and as none of the women had the direct ordering feature in place, the question was subsequently refocused on determining the extent to which the women do business on line, that is, use the Internet for on-line banking, on-line ordering or for procurement of goods and services.

All the Web sites so far created have return e-mail addresses and list contact numbers. This indicates that these ABWEs have business Web sites that advertise their company's products and services. Also, 20% of the ABWEs do business on the Web, including on-line banking, trying out on-line ordering or buying of goods and attending to e-mail enquiries from others. Those ABWEs engaged in international trade are more likely to develop and to use online business communication tools and to do business on line.

## Recommendations

- That the implementation of the *Bologna Charter on SME Policies* take into account the issues of concern to women entrepreneurs highlighted in the 2nd OECD Conference on Women Entrepreneurs in SMEs.
- That more research be carried out on ethnic female entrepreneurship to support and recognise their contributions to wealth and job creation.
- That data collection be improved to include gender breakdown of industry statistics relevant to SMEs involved in international trade. In addition, ethnic data, composition and breakdown should be collected and collated to allow migrants' contributions to be recognised and encouraged and to allow issues of ethnicity, discrimination and social and economic inequities to be addressed appropriately.
- That research be carried out to understand how women entrepreneurs around the world network and to look at how women can build global networks to increase their participation in international trade.
- That women's business organisations be strengthened to provide leadership to encourage networking and building of trust in business relationships with other women entrepreneurs.
- That women entrepreneurs be encouraged to join mainstream business organisations, chambers of commerce, local and international industry organisations and to participate actively in their country's international trade programmes.
- That women entrepreneurs be encouraged to attend formal training in international trade management and government-run workshops on issues in international trade, tariff policies, workings of WTO and others.
- That all women entrepreneurs be encouraged to adopt Internet technologies, such as e-commerce, in their business strategy so that they can benefit from globalisation and the knowledge-based economy.

## SELECTED READINGS

- Collins, J., (1998), "Cosmopolitan Capitalism: Ethnicity, Gender and Australian Entrepreneurs", Vols.1-3, A thesis submitted in fulfilment of requirements for the award of the degree PhD, University of Wollongong, Australia.
- Collins, J., K. Gibson, C. Alcorso, S. Castles and D. Tait (1995), *A Shop Full of Dreams: Ethnic Small Business in Australia*, Pluto Press, Australia.
- Foreign Affairs and Trade, Australian Government (1995), *Winning Enterprise: How Australia's Small and Medium Enterprises Compete in Global Markets*, AGPS, Canberra.
- International Organisation for Migration (IOM) (2000), *World Migration Report*, IOM, Geneva.
- Kermond C. L., K. E. Luscombe, K. W. Strahan and A. J. Williams (1991), "Immigrant Women Entrepreneurs in Australia", working paper on multiculturalism, No. 14, The Office of Multicultural Affairs, Department of the Prime Minister and Cabinet, University of Wollongong Printery.
- Lever-Tracy, C., D. Ip, J. Kitay, I. Phillips and N. Tracy (1991), *Asian Entrepreneurs in Australia: Ethnic Small Business in the Chinese and Indian Communities of Brisbane and Sydney*, AGPS, Canberra.
- Light, I. and S. J. Gold (2000), *Ethnic Economies*, Academic Press, California.
- OECD (1998), *Women Entrepreneurs in Small and Medium Enterprises*, OECD, Paris.
- OECD (2000), "Enhancing the Competitiveness of SMEs in the Global Economy: Strategies and Policies", Bologna, Italy, 14-15 June 2000. Web: <http://www.oecd.org/dsti/sti/industry/smes/>
- Roffey, B., A. Stanger, D. Forsaith, E. McInnes, F. Petrone, C. Symes and M. Xydias (1996), *Women in Small Business: A Review of Research*, A report by the Flinders University of South Australia to the Department of Industry, Science and Tourism, Australian Government Publishing Service, Canberra.
- Still L. V. and W. Timms (1997), "Women and Small Business in Australia: Barriers to Growth", a report prepared for the Office of the Status of Women in the Department of the Prime Minister and Cabinet.
- Waldinger, R., H. Aldrich and R. Ward (1990), *Ethnic Entrepreneurs: Immigrant Business in Industrial Societies*, Sage Publications, California.

## *Chapter 11*

### **IMPLEMENTING THE OECD CONFERENCE RECOMMENDATIONS: THE TSUNAMI PROJECT**

*by*

**Virginia Littlejohn  
Chairman and CEO, TradeBuilders, United States  
Special Advisor to the OECD Conference**

It has taken women entrepreneurs in the United States 25 years to get to where they are today. These 25 years have been marked by mistakes, false starts, struggles and successes as women have organised the constituency and slowly developed the “critical mass” needed to become an economic force to be reckoned with.

By identifying and sharing best practices, the OECD Conference on Women Entrepreneurs in SMEs should help women entrepreneurs to become an economic force in other countries in fewer than 25 years.

The Conference identified recommendations and best practices in four areas:

- Obtaining research, data and statistics about women-owned businesses.
- Making it easier for women-owned businesses to obtain financing (both debt and equity).
- Providing entrepreneurial education and training for girls and women.
- Facilitating access to technology, networks and international trade.

Some may have thought that the conference ended on 30 November 2000, with the announcement of these recommendations. The truth is that our work is just beginning.

Several of us who participated in the conference are working to create an on-line forum, maintained in the private sector, to develop, track and monitor conference recommendations. We want to improve and standardise our best practices template and have countries and other organisations use it as a format for collecting case studies and best practices. We also want to create a clearinghouse to assist in finding resources to implement programme initiatives. We are starting to raise funding to create this global on-line forum and clearinghouse, which is called “The Tsunami Project”.

The name comes from a letter in the programme of the OECD Conference written by Horace Sibley of King & Spalding and Linda Muir of Strategic Synergies, Co-convenors of the Atlanta Alliance of corporate sponsors. They wrote, “In years to come, women entrepreneurs will be the cause of much more than small, economic ripples that slowly widen. By enthusiastically embracing the future, they



will catalyse a global tsunami – a tidal wave of economic opportunities for their businesses, for their families and for the people in their country.”

I spoke about the tsunami image in the closing plenary session: “If the hundreds of us in this room each hold a pebble in our hand and throw it into the water at different times and in different places, we will create thousands of small ripples or waves that cancel each other out, and have no lasting impact. But if we all throw our pebbles into the water at exactly the same time, and into exactly the same place, we can create a tsunami, a global tidal wave of economic opportunities for women entrepreneurs around the world.”

Organisers of The Tsunami Project (including Ms. Muir, myself and others who attended the conference) will convene a global on-line “brain trust” of high-level agents of change who are women entrepreneurial leaders, policy makers, academics, subject matter experts and corporate, foundation and NGO executives and are well connected through a variety of networks, have access to resources and are passionate about the agenda for the growth of women-owned businesses. We will:

- Develop strategies to help women-owned businesses succeed.
- Develop an online Tsunami Matrix Action Plan, which links programme initiatives with human and financial resources around the world and syndicates best practices.
- Use 21st century tools (the Internet, on-line conferencing, videoconferencing, matching engines, etc.) to share strategies and best practices, link resources and accelerate global economic development.

Thus, the summary record of this epochal conference will not be just another book on a bookshelf. Instead, its content will be synthesised and syndicated to a dynamic community, located around the world and connected in cyberspace, which exists to ensure that key OECD recommendations are implemented and that best practices are identified and shared globally.

By working together with focus and concentration – and by throwing our pebbles into the water at exactly the same time and in exactly the same place – we will create a global tsunami of economic opportunity. Through this economic sea change, we will change the world.

## **ANNEXES**

**Annex 1. PROGRAMME OF THE 2ND OECD CONFERENCE ON WOMEN ENTREPRENEURS IN SMEs**

WEDNESDAY, 29 NOVEMBER 2000	
<i>MORNING</i>	<i>AFTERNOON</i>
<p align="center"><b>OPENING SESSION</b></p> <p><b>Introduction</b> by the Conference Chair Mr. François Patriat Secretary of State for SMEs, Commerce, Craft and Consumer Affairs, France</p> <p><b>Addresses by</b> Mr. Donald Johnston Secretary-General, OECD</p> <p>Ms. Aida Alvarez Administrator, Small Business Administration, United States</p> <p align="center"><b>PLENARY SESSION</b></p> <p><b>Chair:</b> Mr. François Patriat, France</p> <p><b>Introductory remarks</b></p> <p>Ms. Leyla Khaïat World President, Les Femmes Chefs d'Entreprises Mondiales (FCEM)</p> <p>Ms. Martine Joly President, FCEM-France</p> <p><b>Keynote speeches</b></p> <p>Mr. Herwig Schlögl Deputy Secretary-General, OECD</p> <p>Ms. Ariane Obolensky President, SME Development Bank, France</p> <p>Ms. Mariangela Gritta Grainer President, Committee for Women's Entrepreneurship and Counsellor to the Minister of Industry, Italy</p> <p><b>Discussion</b></p> <p><b>Keynote speech</b></p> <p>Ms. Lauren Supina Director, White House Office for Women's Initiatives and Outreach, United States</p> <p><b>Horizon speech</b></p> <p>Mr. Horace Sibley Partner, King &amp; Spalding and Co-convener, The Atlanta Alliance, United States</p> <p><b>Discussion</b></p> <p><b>Concluding remarks by Plenary Session Chair</b></p>	<p align="center"><b>PARALLEL WORKSHOP SESSIONS</b></p> <p><b>Workshop 1: <i>Fostering an entrepreneurial culture for women: education, management training and societal values</i></b></p> <p><i>Chair:</i> Ms. Susan Atkins Director, Cabinet Office Women's Unit, United Kingdom</p> <p><b>Workshop 2: <i>Increasing women entrepreneurs' participation in international trade and the global economy: technologies and partnering</i></b></p> <p><i>Chair:</i> Mr. Risaburo Nezu Director, Directorate for Science, Technology and Industry, OECD</p>

THURSDAY, 30 NOVEMBER 2000

**MORNING**

**AFTERNOON**

**PARALLEL WORKSHOP SESSIONS**

**CLOSING PLENARY SESSION**

**Workshop 3: *Financing for women-owned businesses***

*Chair:*

Mr. Jacques Attali  
President, PlaNet Finance, France

**Workshop 4: *Improving knowledge about women's entrepreneurship***

*Chair:* Ms. Kay Koplovitz

Chair, National Women's Business Council and President,  
Working Woman Network, United States

**Chair:** Mme Florence Parly

Secretary of State for the Budget, Ministry of Finance,  
Economics and Industry, France

**Conclusions and recommendations by Workshop Chairs**

Workshop 1: Ms. Susan Atkins, United Kingdom

Workshop 2: Mr. Risaburo Nezu, OECD

Workshop 3: Mr. Jacques Attali, France

Workshop 4: Ms. Kay Koplovitz, United States

**Discussion**

Ms. Suzanne Hurtubise

Ambassador and Permanent Representative of Canada to  
the OECD

**Statement by the OECD Secretariat**

Mr. Thomas Andersson

Deputy Director, Directorate for Science, Technology and  
Industry

**Horizon speech**

Ms. Virginia Littlejohn

Chairman and CEO, TradeBuilders and Special Advisor for  
the Conference, United States

**Concluding remarks**

Ms. Sally Shelton-Colby

Deputy Secretary-General, OECD

Ms. Florence Parly

Session Chair

## Workshop 1

### Fostering an entrepreneurial culture for women: education, management training and societal values

#### **Opening**

##### **Chair**

Ms. Susan Atkins  
Director, Cabinet Office Women's Unit, United Kingdom

##### **Keynote speaker**

Ms. Anne Fritz  
Senior Lecturer, Associate Dean for Postgraduate Coursework, Faculty of Education, University of Sydney, Australia

#### **Panel 1. Fostering women's entrepreneurship: education and management training**

##### **Lead panellist**

Prof. Elisabeth Sundin  
National Institute of Working Life and Jönköping International Business School, Sweden

##### **Panellists**

- Mr. Raymond Béthoux, Fiducial International, France
- Ms. Eugenie Burgholte-Kellermann, World Association of Women Entrepreneurs, Germany
- Ms. Danièle Rousseau, Dirigeantes, France
- Dr. Blossom O'Meally-Nelson, Postal Corporation of Jamaica
- Ms. Henryka Bochniarz, Polish Confederation of Private Employers
- Dr. Argyro Louloudi, IGVP & Associates Engineering Consultants Ltd., Greece

##### **Discussion**

#### **Panel 2. Fostering women's entrepreneurship: best practice policies**

##### **Lead panellist**

Ms. Margo Jackson Spencer  
Center for International Private Enterprise

##### **Panellists**

- Ms. Simone Susskind, Actions in the Mediterranean (AIM), Belgium
- Ms. Bruna Alexander, Association of Women Entrepreneurs and Managers (UNA), Italy
- Ms. Lejla Dragic, Southeast Europe Enterprise Development (SEED), International Finance Corporation (IFC)
- Ms. Sherrye Henry, Office of Women's Business Ownership, Small Business Administration, United States
- Ms. Marta Turk, Chamber of Commerce and Industry, Slovenia
- Ms. Barbara Mowat, Impact Communications Ltd., Canada

##### **Discussion**

##### **Concluding remarks by the Chair**

**Workshop 2**  
**Increasing women entrepreneurs' participation in international trade and the global economy:  
technologies and partnering**

***Opening***

**Chair**

Mr. Risaburo Nezu  
Director, Directorate for Science, Technology and Industry, OECD

**Keynote speaker**

Dr. Dorothy Riddle  
President, Service-Growth Consultants Inc., Canada

***Panel 1. Challenges for the internationalisation of women-owned businesses***

**Lead panellist**

Ms. Andrina Lever  
Lever Enterprises, Canada

**Panellists:**

- Ms. Sung Joo Kim, Sungjoo International, Korea
- Ms. Phyllis Bonanno, Center for International Private Enterprise
- Ms. Chitra Radhakishun, United Nations Conference on Trade and Development (UNCTAD)
- Ms. Blanca Hidalgo Icaza, ASEME, Spain

***Discussion***

***Panel 2. Networking and new technologies for international trade***

**Lead panellist**

Ms. Gail Bamford  
IBM, United States

**Panellists**

- Ms. Clara Gaymard, Direction for External Economic Relations, Ministry of the Economy, Finance and Industry, France
- Ms. Vivien Chiam, Singapore Women in Technology, Singapore
- Ms. Angeline Low, Ken Resources Pty Ltd, Australia
- Ms. Susan Bari, Women's Business Enterprise National Council, United States
- Ms. Tezer Ulusay de Groot, Private Sector Development Branch, United Nations Industrial Development Organization (UNIDO)

***Discussion***

**Concluding remarks by the Chair**

**Workshop 3**  
**Financing for women-owned businesses**

**Opening**

**Chair**

Mr. Jacques Attali  
President, PlaNet Finance, France

**Keynote speaker**

Ms. Betty Wood  
National Manager, Women and Young Entrepreneur Markets, Royal Bank of Canada

**Panel 1. Financing today for women-owned businesses**

**Lead panellist**

Ms. Angela Leigh-Doyle  
Bank of Ireland

**Panellists**

- Ms. Miriam Koreen, OECD
- Ms. Rona Feit, Women's Economic Summit, United States
- Ms. Amanda Ellis, Westpac Banking Corporation, Australia
- Ms. Teri Cavanagh, Fleet Bank, United States

**Discussion**

**Panel 2. Best practices for financing women-owned businesses**

**Lead panellist**

Ms. Patty Abramson  
Women's Growth Capital Fund, United States

**Panellists**

- Ms. Aud Rolseth Sanner, Norwegian Industrial and Regional Fund, Norway
- Ms. Etta Carignani, Associazione Imprenditrici e Donne Dirigenti d'Azienda (AIDDA), Italy
- Mr. Kurt Koenigsfest, Banco Solidario, Bolivia
- Ms. Amy Millman, National Women's Business Council, United States
- Ambassador Alejandro Ulloa de Thuin, Ambassador of the Republic of Honduras in Belgium

**Discussion**

**Concluding remarks by the Chair**

**Workshop 4**  
**Improving knowledge about women's entrepreneurship**

**Opening**

**Chair**

Ms. Kay Koplovitz  
Chair, National Women's Business Council and President, Working Woman Network, United States

**Keynote speaker**

Ms. Trish Costello  
Director, Kauffman Fellows Program, Kauffman Center for Entrepreneurial Leadership, United States

**Panel 1. The face of women entrepreneurs: what we know today**

**Lead panellist**

Mr. Gerry Finnegan  
Women's Entrepreneurship Development, International Labour Organization (ILO)

**Panellists**

- Ms. Julie Weeks, National Foundation for Women Business Owners, United States
- Dr. Kent Nielsen, Aarhus School of Business, Denmark
- Professor Gina Zabludovsky, Universidad Nacional Autónoma de México (UNAM), Mexico
- Ms. Anikó Soltész, SEED Foundation, Hungary
- Ms. Elyett Rasendratsirofo, Cabinet Performance, Madagascar

**Discussion**

**Panel 2. Data collection issues**

**Lead panellist**

Mr. André Letowski  
Agence pour la Création d'Entreprises, France

**Panellists**

- Ms. Günseli Baygan, OECD
- Professor Paula Kyrö, University of Jyväskylä, Finland
- Dr. Peter Bøegh-Nielsen, Statistics Denmark
- Dr. Mary Barrett, University of the Sunshine Coast, Australia
- Dr. Patricia Greene, University of Missouri, United States
- Ms. Annie Fouquet, Directorate for Research, Study and Statistics Activities, Ministry of Employment and Solidarity, France

**Discussion**

**Concluding remarks by the Chair**



**Annexe 1. PROGRAMME DE LA 2ÈME CONFERENCE DE L'OCDE SUR LES FEMMES  
ENTREPRENEURS A LA TÊTE DE PME**

MERCREDI 29 NOVEMBRE 2000	
<i>MATINÉE</i>	<i>APRÈS-MIDI</i>
<b>SÉANCE D'OUVERTURE</b>	<b>ATELIERS PARALLELES</b>
<p><b>Discours d'ouverture</b> du Président de la Conférence M. François Patriat Secrétaire d'Etat aux PME, au Commerce, à l'Artisanat et à la Consommation, France</p> <p><b>Allocutions</b> M. Donald Johnston Secrétaire général, OCDE</p> <p>Mme Aida Alvarez Administrator, Small Business Administration, Etats-Unis</p>	<p><b>Atelier 1. Développer la culture de l'entreprise chez les femmes : éducation, formation et changement des mentalités</b></p> <p><i>Présidente</i> : Mme Susan Atkins Directrice, Cabinet Office Women's Unit, Royaume-Uni</p> <p><b>Atelier 2. Accroître la participation des entreprises dirigées par des femmes au commerce international et à l'économie mondiale : technologies et partenariats</b></p> <p><i>Président</i> : M. Risaburo Nezu Directeur, Direction de la science, de la technologie et de l'industrie, OCDE</p>
<b>SÉANCE PLÉNIÈRE</b>	
<p><b>Président</b> : M. François Patriat, France</p> <p><b>Remarques préliminaires</b></p> <p>Mme Leyla Khaïat Présidente mondiale, Les Femmes Chefs d'Entreprises Mondiales (FCEM)</p> <p>Mme Martine Joly Présidente, FCEM-France</p> <p><b>Exposés thématiques</b></p> <p>M. Herwig Schlögl Secrétaire général adjoint, OCDE</p> <p>Mme Ariane Obolensky Présidente, Banque de développement des PME, France</p> <p>Mme Mariangela Gritta Grainer Présidente du Comité pour l'Entreprenariat féminin et Conseillère auprès du Ministre de l'Industrie, Italie</p> <p><b>Débat</b></p> <p><b>Exposé thématique</b></p> <p>Mme Lauren Supina Directrice, White House Office for Women's Initiatives and Outreach, Etats-Unis</p> <p><b>Exposé général</b></p> <p>M. Horace Sibley Partner, King &amp; Spalding, et Co-Convener, The Atlanta Alliance, Etats-Unis</p> <p><b>Débat</b></p> <p><b>Remarques de conclusion du Président</b></p>	

**JEUDI 30 NOVEMBRE 2000**

<i><b>MATINÉE</b></i>	<i><b>APRÈS-MIDI</b></i>
<b>ATELIERS PARALLELES</b>	<b>SÉANCE PLÉNIERE DE CLÔTURE</b>
<p><b>Atelier 3. <i>Financement des entreprises dirigées par des femmes</i></b></p> <p><i>Président</i> : M. Jacques Attali Président, PlaNet Finance, France</p> <p><b>Atelier 4. <i>Mieux connaître l'entreprenariat féminin</i></b></p> <p><i>Présidente</i> : Mme Kay Koplovitz Présidente, National Women's Business Council et Working Woman Network, États-Unis</p>	<p><b>Présidente</b> : Mme Florence Parly Secrétaire d'Etat chargée du Budget, Ministère des Finances, de l'Économie et de l'Industrie, France</p> <p><b>Conclusions et recommandations des présidents des ateliers</b></p> <p>Atelier 1 : Mme Susan Atkins, Royaume-Uni Atelier 2 : M. Risaburo Nezu, OCDE Atelier 3 : M. Jacques Attali, France Atelier 4 : Mme Kay Koplovitz, États-Unis</p> <p><b>Débat</b></p> <p>Mme Suzanne Hurtubise Ambassadrice et Représentante Permanente du Canada auprès de l'OCDE</p> <p><b>Exposé du Secrétariat de l'OCDE</b> M. Thomas Andersson Directeur adjoint, Direction de la Science, de la Technologie et de l'Industrie</p> <p><b>Exposé général</b> Mme Virginia Littlejohn Présidente directrice générale, TradeBuilders et Conseillère spéciale pour la Conférence, États-Unis</p> <p><b>Allocutions de clôture</b></p> <p>Mme Sally Shelton-Colby Secrétaire générale adjointe, OCDE</p> <p>Mme Florence Parly Présidente de séance</p>

**Atelier 1**  
**Développer la culture de l'entreprise chez les femmes :  
éducation, formation et changement des mentalités**

**Ouverture**

**Présidente**

Mme Susan Atkins  
Directrice, Cabinet Office Women's Unit, Royaume-Uni

**Intervenante principale**

Mme Anne Fritz  
Maître de conférence, Faculté de l'Éducation, Université de Sydney, Australie

**Panel 1. Stimuler l'entrepreneuriat féminin : éducation et formation**

**Modératrice**

Mme Elisabeth Sundin  
National Institute of Working Life et Jönköping International Business School, Suède

**Membres du panel**

- M. Raymond Bethoux, Fiducial International, France
- Mme Eugenie Burgolte-Kellerman, World Association of Women Entrepreneurs, Allemagne
- Mme Danièle Rousseau, Dirigeantes, France
- Mme Blossom O'Meally-Nelson, Postal Corporation of Jamaica, Jamaïque
- Mme Henryka Bochniarz, Confédération polonaise d'employeurs privés, Pologne
- Mme Argyro Louloudi, IGVP & Associates Engineering Consultants Ltd., Grèce

**Débat**

**Panel 2. Stimuler l'entrepreneuriat féminin : pratiques exemplaires**

**Modératrice**

Mme Margo Jackson Spencer  
Center for International Private Enterprise

**Membres du panel**

- Mme Simone Susskind, Actions in the Mediterranean (AIM), Belgique
- Mme Lejla Dragic, Southeast Europe Enterprise Development (SEED), International Finance Corporation (IFC)
- Mme Bruna Alexander, Association of Women Entrepreneurs and Managers (UNA), Italie
- Mme Sherrye Henry, Office of Women's Business Ownership, Small Business Administration, États-Unis
- Mme Marta Turk, Chambre de Commerce et d'Industrie, Slovénie
- Mme Barbara Mowat, Impact Communications Ltd., Canada

**Débat**

**Remarques de conclusion de la présidente**

**Atelier 2**  
**Accroître la participation des femmes entrepreneurs au commerce international  
et à l'économie mondiale : technologies et partenariats**

**Ouverture**

**Président**

M. Risaburo Nezu

Directeur, Direction de la science, de la technologie et de l'industrie, OCDE

**Intervenante principale**

Mme Dorothy Riddle

Présidente, Service-Growth Consultants Inc., Canada

**Panel 1. Les enjeux de l'internationalisation des entreprises dirigées par des femmes**

**Modératrice:**

Mme Andrina Lever

Lever Enterprises, Canada

**Membres du panel**

- Mme Sung Joo Kim, Sungjoo International, Corée
- Mme Phyllis Bonanno, Center for International Private Enterprise
- Mme Chitra Radhakishun, Conférence des Nations Unies sur le commerce et le développement (CNUCED)
- Mme Blanca Hidalgo Icaza, ASEME, Espagne

**Débat**

**Panel 2. Réseaux et nouvelles technologies au service du commerce international**

**Modérateur**

Mme Gail Bamford

IBM, Etats-Unis

**Membres du panel**

- Mme Clara Gaynard, Direction des relations économiques extérieures, Ministère de l'Économie, des Finances et de l'Industrie, France
- Mme Vivien Chiam, Singapore Women in Technology, Singapour
- Mme Angeline Low, Ken Resources Pty Ltd, Australie
- Mme Susan Bari, Women's Business Enterprise National Council, Etats-Unis
- Mme Tezer Ulusay de Groot, Private Sector Development Branch, Organisation des nations unies pour le développement industriel (ONUDI)

**Débat**

**Remarques de conclusion du président**

**Atelier 3**  
**Le financement des entreprises dirigées par des femmes**

**Ouverture**

**Président**

M. Jacques Attali  
Président, PlaNet Finance, France

**Intervenant principal**

Mme Betty Wood  
Directrice nationale, Women and Young Entrepreneur Markets, Banque Royale du Canada

**Panel 1. Le financement des entreprises dirigées par des femmes aujourd'hui**

**Modératrice**

Mme Angela Leigh-Doyle  
Banque d'Irlande, Irlande

**Membres du panel**

- Mme Miriam Koreen, OCDE
- Mme Rona Feit, Women's Economic Summit, Etats-Unis
- Mme Amanda Ellis, Westpac Banking Corporation, Australie
- Mme Teri Cavanagh, Fleet Bank, Etats-Unis

**Débat**

**Panel 2. Pratiques exemplaires en matière de financement des entreprises dirigées par des femmes**

**Modératrice**

Mme Patty Abramson  
Women's Growth Capital Fund, Etats-Unis

**Membres du panel**

- Mme Aud Rolseth Sanner, Norwegian Industrial and Regional Fund, Norvège
- Mme Etta Carignani, Associazione Imprenditrici e Donne Dirigenti d'Azienda (AIDDA), Italie
- M. Kurt Koenigsfest, Banco Solidario, Bolivie
- Mme Amy Millman, National Women's Business Council, Etats-Unis
- M. l'Ambassadeur Alejandro Ulloa de Thuin, Ambassadeur de la République du Honduras en Belgique

**Débat**

**Remarques de conclusion du président**

**Atelier 4**  
**Mieux connaître l'entrepreneuriat féminin**

**Ouverture**

**Présidente**

Mme Kay Koplovitz

Présidente, National Women's Business Council et Working Woman Network, Etats-Unis

**Intervenante principale**

Mme Trish Costello

Directrice, Kauffman Fellows Program, Kauffman Center for Entrepreneurial Leadership, Etats-Unis

**Panel 1. Les femmes entrepreneurs : ce que nous savons d'elles aujourd'hui**

**Modérateur**

M. Gerry Finnegan

Développement de l'entrepreneuriat féminin, Organisation internationale du travail (OIT)

**Membres du panel**

- Mme Julie Weeks, National Foundation for Women Business Owners, Etats-Unis
- M. Kent Nielsen, Aarhus School of Business, Danemark
- Mme Gina Zabludovsky, Universidad Nacional Autónoma de México (UNAM), Mexique
- Mme Anikó Soltész, Fondation SEED, Hongrie
- Mme Elyett Rasendratsirofo, Cabinet Performance, Madagascar

**Débat**

**Panel 2. Questions statistiques**

**Modérateur**

M. André Letowski

Agence pour la Création d'Entreprises, France

**Membres du panel**

- Mme Günseli Baygan, OCDE
- Mme Paula Kyrö, Université de Jyväskylä, Finlande
- M. Peter Bøegh-Nielsen, Statistics Denmark, Danemark
- Mme Mary Barrett, University of the Sunshine Coast, Australie
- Mme Patricia Greene, Université de Missouri, Etats-Unis
- Mme Annie Fouquet, Direction de l'animation de la recherche, des études et des statistiques (DARES), Ministère de l'Emploi et de la Solidarité, France

**Débat**

**Remarques de conclusion de la présidente**

*Annex 2*

**NETWORKING 2000: WOMEN ENTREPRENEURS' FORUM**

*by*

**Danièle Rousseau  
President, Dirigeantes, France**

The Networking 2000 (*Maillage 2000*) event was held in conjunction with the 2nd OECD Conference on Women Entrepreneurs. Its purpose was to give greater visibility to networks of women entrepreneurs in SMEs and thereby support and provide a concrete example of the implementation of the recommendations made at the two OECD conferences on this topic.

*Dirigeantes*, an association of women entrepreneurs, rose to the challenge of organising a major event in Paris. It wished to take advantage of the unique opportunity provided by the 2nd Conference on Women Entrepreneurs being held in Paris to take stock of the difficulties and satisfactions experienced by women entrepreneurs, the obstacles encountered in developing their projects and their suggestions for improving situations or solving the problems that most of them face.

Networking 2000 was attended by many of the prominent individuals participating in the Conference, making it possible for 340 women entrepreneurs from France and many other countries to express their views and experiences against the background of the key issues discussed at the Conference.

In organising Networking 2000, *Dirigeantes* wished to show the vitality and dynamism of women entrepreneurs in SMEs in France and also to enable them to meet with the heads of networks of women entrepreneurs from different countries, thereby providing an opportunity for enriching exchanges of experience with regard to business practices.

Networking 2000 underscored one of the OECD recommendations, namely the need to promote and develop networks of women entrepreneurs which can, in addition, serve as an effective interface with governments.

Networks could be a good basis for launching certain efforts in the area of enterprise creation and development, since they can be used to respond very effectively to the concerns of institutions and the needs of women entrepreneurs.

Networking 2000 made it possible for participants to meet with women entrepreneurs from over 50 different countries. They were able to compare experiences, exchange know-how and develop potential business contacts.

## **The outcome of Networking 2000 for *Dirigeantes***

Despite the lack of time (less than three months) to prepare this event and limited financial resources, a total of 340 people registered to attend, including 170 foreign participants, mainly women entrepreneurs and representatives of women entrepreneurs' groups. This was made possible by the determined efforts of volunteers and the strength of networks. The largest groups were from the United States, Canada and Europe, but there were also representatives from Algeria, Bosnia, Cameroon, China, Croatia, Israel, Korea, Madagascar, Morocco, Romania, South Africa, Tunisia, Uzbekistan, etc.

Networking 2000 made it possible to establish new contacts with many associations both in France and in other countries. Existing ties were strengthened and new ties were forged. A number of projects will be carried out in 2001, starting with the development of the Women Entrepreneurs' Forum (*Carrefour des Dirigeantes*) with its Market Place (*Place du Marché*) on the site [www.Dirigeantes.com](http://www.Dirigeantes.com). Information on businesses that participated in the event and others that would like to be included will be placed on the Web site. Each business can make a self-presentation in its working language or languages; three languages are currently available: French, English and Spanish. Links have been created with numerous sites in the United States, Canada (Quebec), Israel, Spain and Italy.

Several bodies in French-speaking Africa and in various regions of France have expressed interest in becoming involved, and partnerships have been proposed in Denmark, Belgium, Italy, Spain and Greece:

- Plans for meetings and commercial exchanges have been initiated between *Dirigeantes* and a group of Moroccan associations (mission planned from 24-30 May 2001).
- In Europe, a meeting is planned with Spanish women entrepreneurs (conference planned for 14-15 November 2001 in the Canary Islands).
- There is also a project for Cameroon in spring 2002, with the organisation of a meeting of French-speaking businesswomen, likely to be held in Yaoundé.

There has been an interesting request from associations of women co-entrepreneurs. The status of spouses remains a complex problem in France and is far from being resolved in other countries. These women felt that *Dirigeantes* might offer them the possibility of making themselves heard, and in response, *Dirigeantes* is providing them a page on its Internet site ([www.Dirigeantes.com](http://www.Dirigeantes.com)).

### **Brief summary of the event**

Networking 2000 was organised around two different kinds of activity: the first consisted of roundtables and workshops focused on discussions aimed at enabling participants to learn and understand; the second was devoted to business meetings, with a forum for contacts and partnerships known as the Market Place.

#### ***First activity: roundtables and workshops***

##### *The Bologna Charter and SME policies for women entrepreneurs*

The first roundtable was chaired by Ms. Aida Alvarez, Administrator, Small Business Administration (United States). The question addressed was: "What public/private partnerships can be developed to implement the recommendations of the Bologna Charter with respect to women?"



This roundtable was intended to inform women entrepreneurs about the adoption of the Bologna Charter and its significance for them. It also made it possible to present the OECD recommendations made at the 2nd Conference and provide women entrepreneurs with information and arguments that would enable them to support initiatives to urge the authorities in their own countries to implement OECD recommendations and to live up to the commitments of the Bologna Charter. Women entrepreneurs' associations saw in these recommendations a justification of their initiatives and strong encouragement to develop them.

At another roundtable, Virginia Littlejohn and Liz Michel made an informative presentation of methods for organising an effective lobby for women entrepreneurs so that their views, needs and proposals might be heard. At the end of this roundtable, participants were well-equipped to try to implement some of the recommendations in their own circumstances.

These US guests and friends gave a highly polished presentation illustrated by a practical demonstration of how their methodological tools could be used. They gave many concrete examples of initiatives that they had carried out in their country and encouraged participants to adopt these tools. Their presentation made the audience aware of the fact that they could break out of their isolation and that sometimes it sufficed to join together and get organised in order to make themselves heard by even the most inaccessible institutions.

It appeared that what was needed, at least for the French associations attending, was a group genuinely representative of women entrepreneurs in France and able to promote their interests in a formal, coherent way. This meeting stimulated the desire to create such a movement in France. The idea is beginning to take root and the necessary contacts have been made.

#### *Access to financing for SMEs*

This roundtable was chaired by Amy Millman, Chair of the National Women's Business Council (United States) and Peter Webber, Manager, Small Business Financing Policy, Industry Canada. Reports on North American practices and success stories again showed the need for associations to join together in order to become strong enough to make proposals and launch joint initiatives.

*Dirigeantes* hopes to be able to put into practice aspects of what it learned with the support of institutions such as the French Development Bank for Small and Medium-sized Businesses (BDPME). The means of realising this project is currently under discussion.

#### *How to build networks*

This roundtable was based on a partnership initiated in 1999 between *Dirigeantes* and the Quebec Businesswomen's Network (*Le Réseau des Femmes d'Affaires du Québec*). It was led by Micheline Fortin, Assistant Deputy-Minister in the Ministry of Industry and Trade, Quebec. Ms. Fortin gave priority to contributions from the floor and asked questions about the speakers' experiences as heads of associations. The "heads of networks" present gave many examples that illustrated the activities of their network, their successes and the problems that had to be solved. These examples made it possible for everyone present to take part in genuine and lively exchanges. The broad participation ultimately left relatively little time to spotlight presentations by guests from Latin America, Europe and North America. The comments from the audience were as numerous and interesting as those of official guests. A great deal was learned from these exchanges, and participants became more aware of the richness and effectiveness of networks. One particularly interesting fact was that the reasons why women join networks seem to differ across cultures.

Women of all countries have certain needs in common: the need to share emotional values, the need to belong, to break out of their isolation and to be able to deal with the constraints imposed by daily life. Women expect their network to be effective, but they remain loyal to the group that enables them to combine various needs, such as conviviality and solidarity.

It was also concluded that networks are an excellent medium for implementing initiatives. Networks are tools that can motivate women, give them opportunities for greater openness and enable them to discover new markets together with less risk.

By taking the initiative of group missions, networks open up the possibility of new ties with new countries. When networks propose such missions, women's motivation seems to increase tremendously, as the network triggers the taste for discovery. Networks are a powerful lever for motivating women entrepreneurs to devote time and resources to discovering and developing new contacts and ideas that they will implement that much more effectively when they return to their enterprise.

### *Access to foreign markets by women entrepreneurs in SMEs*

Networks make it possible to implement an international development policy for SMEs more easily. This was the subject of the roundtable chaired by Ingrid Andersson of Swea Biznet (Sweden). Philippe Gautier, representative of MEDEF International, began the discussion with a presentation of MEDEF's vision and methodology for approaching international trade.

Next, women entrepreneurs from Israel, Ukraine, Guatemala and Korea who had entered foreign markets successfully took the floor and shared their experience. Each told of the obstacles that she had encountered and how she had overcome them. Participants learned of the assistance that these women had found in their country through institutions or networks and became more aware of the disparities between countries. But in all cases, it emerged that women who try to enter foreign markets face specific and additional difficulties compared with the difficulties usually encountered by the head of an SME.

The difficulties specific to women involve their sense of responsibility and the guilt they may feel when they must travel far from their family. In these cases, they feel that they are encroaching on the time they "owe" their family. This emerged as a major constraint to be taken into account.

New technologies and changing means of transport should make it possible to establish contacts much more efficiently and develop them with less work and at lower cost. By making it possible to share experiences and establish lists of contacts, networks should make it possible to enter foreign markets more efficiently and rapidly. Solutions appear to have been found in the United States, where "virtual missions" have been organised.

### *Second activity: the "Market Place"*

Many meetings between individuals were organised through a message system that had been established. However, the informal message system set up during the event proved to be the most effective means of organising exchanges between participants, who appeared to prefer this method to meetings planned well in advance. It also seems that word of mouth was very effective and led to many meetings.

An attempt will be made to emphasise this approach at the next event of this kind. It is important to improve the option of organising business meetings beforehand while thinking about ways to promote more spontaneous requests at the site of the event.

The feedback received about the quality of these meetings has been extremely positive. Everyone who took part was satisfied with the exchanges and the possibilities that they opened up. Participants appreciated the fact that the Market Place is going to be continued on the *Dirigeantes'* Web site and will make it possible to renew and maintain contacts made at the meeting. Some 250 meetings between individuals took place.

## **Conclusions**

The results obtained concerning these meetings (through an on-site survey) revealed participants overall satisfaction, their desire to renew such an experience and great interest in the Web site of the Forum for Entrepreneurs and its Market Place. There is a real need and great potential that should be explored. They felt that such events should be held again in France or in other countries.

It would be interesting to make “networking” a regular event held in different locations, focused mainly on “business meetings”, but with roundtables and workshops to exchange practices, to promote the exchange of information between representatives of institutions and to facilitate public/private partnerships for the development of women’s entrepreneurship.

## *Annexe 2*

### **MAILLAGE 2000: CARREFOUR DES DIRIGEANTES**

*par*

**Danièle Rousseau  
Présidente, Dirigeantes, France**

Maillage 2000 s'est tenu dans le prolongement de la 2ème Conférence de l'OCDE sur les femmes entrepreneurs à la tête de PME. Il avait pour objet de permettre une meilleure visibilité des réseaux de femmes entrepreneurs à la tête de PME et par la même occasion de démontrer, de façon concrète, l'intérêt des recommandations données à l'issue des deux conférences de l'OCDE sur ce sujet.

L'association Dirigeantes a relevé le défi d'organiser à Paris un événement d'envergure. Elle a voulu saisir l'occasion unique que représentait la tenue de cette conférence pour faire le point sur les difficultés et les satisfactions de femmes à la tête d'entreprises – les freins qu'elles rencontrent pour le développement de leurs projets et leurs suggestions pour améliorer leur situation ou résoudre les problèmes auxquels se trouvent confrontées beaucoup d'entre elles.

Maillage 2000 a reçu de très nombreuses personnalités qui avaient assisté à la conférence et a permis à 340 femmes entrepreneurs de France et de nombreux autres pays de faire entendre leurs points de vue et expériences, en écho aux débats et aux axes de réflexion qui les concernaient plus particulièrement.

En organisant Maillage 2000, Dirigeantes entendait démontrer la vitalité et le dynamisme des PME dirigées par les femmes en France, mais aussi favoriser les rencontres avec les dirigeantes de réseaux de femmes entrepreneurs des pays représentés, leur permettant ainsi des échanges de pratiques enrichissants.

Maillage 2000 a souligné l'une des recommandations de l'OCDE, la nécessité de favoriser la vitalité et le développement des réseaux de femmes entrepreneurs, qui constituent aussi un relais efficace pour les gouvernements.

En effet, les réseaux pourraient être un terrain favorable pour entreprendre certaines actions dans le domaine de la création et du développement d'entreprises. Ils peuvent permettre de faire face de façon très efficace aux préoccupations des institutions et aux besoins des femmes entrepreneurs.

Maillage 2000 a permis aux participantes de rencontrer leurs homologues venues de plus de 50 pays différents. Elles ont pu comparer leurs expériences, échanger leur savoir-faire et enrichir leur contacts commerciaux.

## **Bilan de Maillage 2000 pour Dirigeantes**

Malgré le peu de temps (moins de trois mois) et de moyens financiers consacrés à préparer cet événement, Maillage 2000 a pu recueillir 340 inscriptions dont 170 participantes étrangères dirigeantes d'entreprises ou représentantes d'un groupe de femmes entrepreneurs, grâce à la bonne volonté de bénévoles et à la force des réseaux. Les femmes américaines, canadiennes, et européennes étaient en plus grand nombre, mais d'autres pays ont également été représentés : Afrique du Sud, Algérie, Bosnie, Cameroun, Chine, Corée, Croatie, Israël, Madagascar, Maroc, Ouzbékistan, Roumanie, Tunisie, etc.

Maillage 2000 a ainsi permis d'établir de nouveaux contacts avec de nombreuses associations tant en France que dans d'autres pays. Certains liens se sont consolidés, d'autres se sont créés. Plusieurs projets se concrétiseront au cours de l'année 2001, tout d'abord le développement du « Carrefour des Dirigeantes » avec sa « Place du Marché » sur le site Dirigeantes.com. Les fiches des entreprises ayant participé à Maillage 2000 et celles d'autres qui le souhaitent seront mises sur le site. Chaque entreprise a la possibilité de se présenter dans sa ou ses langues de travail. Les trois langues prévues sont le français, l'anglais et l'espagnol. Des liens ont été créés avec de nombreux sites aux États-Unis, au Canada (Québec), en Israël, en Espagne et en Italie.

Dirigeantes a reçu des demandes d'ouverture de délégations dans des pays d'Afrique francophone et dans différentes régions de France et des propositions de partenariat avec le Danemark, la Belgique, l'Italie, l'Espagne et la Grèce :

- Des projets de rencontres et d'échanges commerciaux sont engagés entre Dirigeantes et un groupe d'associations marocaines (mission prévue du 24 au 30 Mai 2001).
- En Europe, une rencontre de femmes entrepreneurs espagnoles est prévue (congrès prévu les 14 et 15 novembre 2001 aux Îles Canaries).
- Un projet sera organisé au Cameroun au printemps 2002, avec une rencontre des femmes d'affaires francophones qui se tiendrait à Yaoundé.

Dirigeantes a reçu une demande intéressante émanant d'associations de femmes co-entrepreneurs, car le statut de conjoint reste un problème difficile en France et il est loin d'être résolu dans d'autres pays. Ces femmes ont ressenti la possibilité d'être entendues et une page leur est ouverte sur le site Internet de l'association ([www.Dirigeantes.com](http://www.Dirigeantes.com)).

### **Bref synthèse du contenu de la manifestation**

Maillage 2000 était organisé en deux volets dans deux espaces : l'un s'articulait autour d'une réflexion pour comprendre et apprendre lors de tables rondes et d'ateliers ; le deuxième était consacré aux rencontres d'affaires, une bourse aux contacts et des partenariats sur la « Place du Marché ».

#### ***Premier volet : tables rondes et ateliers***

##### *La charte de Bologne et les politiques à l'égard des PME en ce qui concerne l'entrepreneuriat féminin*

La première table ronde a été présidée par Aïda Alvarez, Administrateur, *Small Business Administration* (États-Unis). La discussion s'est déroulée autour de la question suivante : Quels partenariats public/privé sont possibles pour mettre en œuvre les recommandations de la Charte de Bologne en ce qui concerne les femmes ?

Cette table ronde était destinée à manifester la volonté d'informer et de faire participer les femmes entrepreneurs à l'événement que représente l'adoption de la Charte de Bologne. Elle a également permis de faire connaître les recommandations issues de la 2ème Conférence de l'OCDE et d'offrir aux femmes entrepreneurs des informations et des arguments leur permettant d'étayer les démarches qu'elles pourraient avoir à entreprendre auprès des autorités de leur propre pays, afin de mettre en œuvre ces recommandations et les engagements prévus par la Charte de Bologne. Les associations de femmes entrepreneurs ont trouvé dans ces recommandations une légitimité pour leurs actions et un fort encouragement à les développer.

Dans le cadre d'une autre table ronde, Virginia Littlejohn et Liz Michel ont apporté un témoignage éclairé sur le moyen d'organiser un lobby efficace pour que les femmes entrepreneurs puissent faire entendre leurs voix, leurs demandes et leurs propositions. A l'issue de cette table ronde, les participantes étaient armées pour tenter de faire appliquer chez elles quelques-unes des recommandations.

Nos invitées et amies américaines ont fait un brillant exposé, illustré par une démonstration de la pratique de leurs outils méthodologiques. Elles ont donné de nombreux exemples concrets des actions qu'elles ont menées dans leur pays et nous ont invitées à nous approprier ces outils. Cette démonstration a montré aux femmes présentes que leur isolement pouvait être rompu, qu'il suffisait parfois de se regrouper et de s'organiser pour mener des actions en direction des institutions, même les plus inaccessibles, pour pouvoir se faire entendre.

Il nous est apparu qu'il manquait, tout au moins pour les associations françaises présentes, l'expression d'une demande formulée de façon cohérente par un groupe réellement représentatif et que les femmes entrepreneurs en France pourraient constituer un tel groupe. Cette rencontre a fait naître l'envie de créer un tel mouvement ; l'idée est en germe et les contacts sont pris.

### *L'accès au financement des PME*

Cette table ronde a été présidée par Amy Millman, présidente du *National Women's Business Council* (États-Unis) et par Peter Webber, Manager, *Small Business Financing Policy*, Industrie Canada. Cette table ronde a permis de faire entendre des témoignages sur les pratiques nord-américaines et leurs réussites. Là encore, il est apparu qu'il fallait que les associations se regroupent pour consolider leurs efforts, faire des propositions et mener une action commune. Dirigeantes espèrent pouvoir mettre en application certains de ces enseignements avec le soutien des institutions telles que la Banque de développement pour les PME (BDPME) et une réflexion dans ce sens est engagée.

### *Comment mailler ses réseaux*

La table ronde « Comment mailler ses réseaux » s'appuyait sur un partenariat initié dès l'année 1999, entre Dirigeantes et le Réseau de Femmes d'Affaires du Québec. Elle était animée par Micheline Fortin, sous-ministre, ministère de l'Industrie et du Commerce du Québec.

Madame Fortin a donné la priorité aux témoignages des participantes dans la salle et les a interrogées sur leurs propres expériences de dirigeantes d'associations. Les « têtes de réseaux » présentes ont raconté de nombreuses anecdotes qui illustraient la vie de leur réseau, leurs réussites et les problèmes à résoudre. Ces anecdotes ont permis des échanges très animés. Il y a eu une large participation, de sorte que nos invitées d'Amérique du Sud, d'Europe et d'Amérique du Nord ont finalement disposé de peu de temps. Les interventions de la salle ont été aussi nombreuses et passionnantes que celles de nos invitées officielles ; elles nous ont fait prendre conscience de la

richesse et de l'efficacité des réseaux. Nous avons en particulier retenu la réflexion suivante : il apparaît que les motivations des femmes pour entrer dans les réseaux sont différentes d'une culture à l'autre.

Les femmes de tous les pays ont en commun les besoins suivants : partage de valeurs affectives, besoin d'appartenance, de rompre la solitude et pouvoir prendre du recul par rapport à un quotidien souvent contraignant. Les femmes demandent à leur réseau de l'efficacité, mais elles restent fidèles au groupe qui leur permet d'allier différents atouts, y compris la convivialité et la solidarité.

Par ailleurs, on a pu voir que le réseau est un excellent support pour permettre la mise en place d'un certain nombre d'actions. Il permet de motiver les femmes et leur donne des ouvertures, leur permet de découvrir ensemble, et donc avec le sentiment d'un moindre risque, de nouveaux marchés.

En prenant l'initiative de missions en groupe, les réseaux ouvrent des possibilités nouvelles dans de nombreux pays et régions. Lorsque le réseau propose de telles missions, la motivation des femmes semble décuplée. Le réseau est alors un déclencheur du goût de la découverte. En effet, le réseau est un puissant levier pour motiver les femmes entrepreneurs à consacrer du temps et des moyens pour s'enrichir de nouveaux contacts et de nouvelles idées qu'elles pourront mettre en œuvre lorsqu'elles seront de retour dans leur entreprise.

### *L'accès aux marchés étrangers par les femmes entrepreneurs à la tête des PME*

Le réseau peut permettre la mise en œuvre plus aisée d'une politique de développement des PME au niveau international. Tel a été le sujet de cette table ronde, présidée par Ingrid Andersson, Swea Biznet (Suède). Philippe Gautier, représentant le MEDEF International, a démarré la discussion en présentant la vision et la méthodologie proposées par le MEDEF pour aborder l'international.

Puis, des femmes entrepreneurs venues d'Israël, d'Ukraine, du Guatemala et de Corée, qui sont parties à la conquête de marchés étrangers, ont pris la parole et témoigné. Chacune d'entre elles a parlé des obstacles qu'elle avait rencontrés et de la façon dont elle les a surmontés. Nous avons pris connaissance des aides qu'elles ont trouvées dans leur propre pays au travers d'institutions ou de réseaux et pris conscience des disparités qui existent entre les pays. Dans tous les cas, il est apparu que, pour une femme, aller « conquérir le monde » présente une difficulté particulière et supplémentaire par rapport aux difficultés habituellement rencontrées par un patron de PME.

Cette difficulté spécifique aux femmes concerne le sentiment de responsabilité et de culpabilité qu'elles éprouvent lorsqu'elles sont appelées à partir loin de leur famille. Il leur semble qu'elles empiètent sur le temps qu'elles « doivent » à leur famille. Ce problème est un frein important qui doit être pris en compte.

Les nouvelles technologies et l'évolution des moyens de transport devraient permettre de faire, de façon plus efficace, les démarches nécessaires pour établir des contacts, et de les faire fructifier à moindre effort et à moindre coût. Par ailleurs, les réseaux devraient apporter, grâce au partage d'expériences et aux carnets d'adresses, une meilleure efficacité et un gain de temps. Des solutions semblent avoir été trouvées aux États-Unis avec l'organisation de « missions virtuelles ».

### ***Deuxième volet : Place du Marché***

De très nombreux rendez-vous ont été organisés, grâce au système de messagerie qui avait été mis en place. Ce « système D » de messagerie a été le moyen le plus efficace pour organiser des

échanges entre les participantes, qui ont privilégié ce système, plus souple que des rendez-vous planifiés longtemps à l'avance. Il semble également que le « bouche à oreille » a très bien fonctionné et a donné lieu à de nombreuses rencontres.

Lors d'un prochain événement, on essaiera de mettre l'accent sur ce type d'organisation. Il faudra confirmer l'option « Rendez-vous d'affaires organisés » tout en réfléchissant au moyen de favoriser la spontanéité des demandes sur le lieu même de la manifestation.

Le retour que nous avons eu concernant la qualité des rencontres est extrêmement positif. Toutes les personnes qui ont pu se rencontrer se sont dit satisfaites des échanges et des possibilités ainsi ouvertes. Les participantes ont apprécié que notre site Web perpétue « Place du Marché » et permette ainsi de garantir la pérennité des contacts ébauchés. Le nombre de rendez-vous pris était de l'ordre de 250.

## **Conclusions**

Les résultats obtenus (enquête sur site) concernant les rendez-vous ont fait état de la satisfaction générale des participantes, du souhait de renouvellement de l'opération, d'un grand intérêt pour le site Web et pour le Carrefour des Dirigeantes et sa « Place du Marché ». Il y a un vrai besoin et un gros potentiel à explorer. En conclusion, nous pensons que cet événement doit se renouveler en France ou dans d'autres pays.

Il serait intéressant de faire de « Maillage » un événement itinérant orienté vers les « rencontres d'affaires », avec cependant une place donnée aux ateliers d'échanges de pratiques et tables rondes afin de favoriser les échanges d'informations avec les porte-parole des institutions et de permettre l'installation de partenariats public/privé pour le développement de l'entrepreneuriat féminin.



*Annex 3*

**ACKNOWLEDGEMENTS AND SPONSORS**

**2nd OECD Conference on Women Entrepreneurs in SMEs:  
Realising the Benefits of Globalisation and the Knowledge-based Economy**

**29-30 November 2000, Paris**

**ACKNOWLEDGEMENTS**

The Conference was organised by the Committee for Industry and Business Environment's Working Party on SMEs (OECD Directorate for Science, Technology and Industry), in co-operation with the Local Economic and Employment Development Programme (OECD Territorial Development Service) and with the input of the OECD Development Assistance Committee's (DAC) Working Party on Gender Equality.

The OECD Secretariat wishes to thank the French Ministry of the Economy, Finance and Industry, and in particular the French Secretariat of State for SMEs, for generously hosting the Conference. The Secretariat also wishes to extend its particular thanks to Mr. Jean-Luc Vo Van Qui, Deputy Directeur for Regional Industrial and Technological Development, DARPMI, French Secretariat of State for Industry and Chairman of the OECD Working Party on SMEs, for his leading role in the preparation of the Conference.

The OECD Secretariat wishes to thank the following people for their assistance during the Conference preparations: Ms. Virginia Littlejohn, Chairman and CEO, TradeBuilders (United States) as special advisor; and Ms. Susan Phillips Bari, Ms. Francesca Cook, Ms. Monika Edwards Harrison, Ms. Dina Ionescu and Ms. Elizabeth Vazquez as Conference rapporteurs.

## CONFERENCE SPONSORS

The OECD would like to express its thanks to the following Conference sponsors: Bank of Ireland; Royal Bank of Canada; BellSouth; Center for International Private Enterprise (CIPE); Delta Airlines; Eastman Kodak; FleetBoston Financial; IBM; International Finance Corporation (IFC); Kauffman Center for Entrepreneurial Leadership; King & Spalding; Ministère de l'Économie, des Finances et de l'Industrie (Ministry of the Economy, Finance and Industry, France); Ministry of Industry, Employment and Communications (Sweden); Nærings- og Handelsdepartementet (Ministry of Trade and Industry, Norway); National Women's Business Council (United States); Southeast Europe Enterprise Development (SEED); Strategic Synergies; Swedish Board for Industrial and Technical Development – NUTEK (Sweden); The Atlanta Alliance; The Coca-Cola Company; The Commonwealth; TradeBuilders; United Parcel Service (UPS); Westpac Banking Corporation; Women's Business Enterprise National Council (WBENC).

**Bank of Ireland**   
Business Banking

 **BANQUE ROYALE  
DU CANADA**

 **BELLSOUTH®**



 **Delta**



 **FleetBoston Financial**



 **KAUFFMAN CENTER**  
FOR ENTREPRENEURIAL LEADERSHIP  
AT THE EWING MARION KAUFFMAN FOUNDATION

**KING & SPALDING**



*The Coca-Cola Company*



TRADEBUILDERS



**Westpac**



OECD PUBLICATIONS, 2, rue André-Pascal, 75775 PARIS CEDEX 16  
PRINTED IN FRANCE  
(92 2001 07 1 P) ISBN 92-64-18700-0 – No. 51881 2001