

Women's entrepreneurship in innovative economy: information about the conference organized by IWF

The conference objective was presenting the potential of female businesses and international good practices regarding possible ways to utilize this potential in the process of developing innovative economy. The conference was organized on 24 September 2013 by the International Women's Forum (IWF) in cooperation with the Swedish organization WINNET within the framework of the mutual project for the Baltic Sea region, with the support of the Warsaw School of Economics (WSE), under the patronage of the Minister of Economy – **Janusz Piechociński** and Professor **Danuta Hübner** – the Chair of the Committee on Regional Development of the European Parliament.

On behalf of the Rector Professor Tomasz Szapiro, the guests were greeted by WSE Chancellor dr **Bartosz Grucza**. He stressed the significance of the conference issues, as well as the IWF role in development of studies on female entrepreneurship, creation of positive models, and increasing international contacts. "As the representative of the Warsaw School of Economics I would like to express my joy of today's event. We are proud to have been supporting this exceptional initiative, which is the International Women's Forum, for 20 years". He also assured of further cooperation and carrying out the support to the IWF activity from the Warsaw School of Economics for the successive years.

The IWF President, dr **Ewa Rumińska Zimny**, thanked the School Authorities and offered particularly warm greetings to persons who co-founded the organization and have been actively working for all this time. She stressed the significance of the patronage and essential support from the Ministry of Economy in preparation of the conference program because of the leading role of this branch in shaping

the policy of entrepreneurship and innovativeness (panel I and II). She also indicated international character of the conference and exchange of experiences with the Baltic region countries (Sweden, Estonia, Lithuania and Latvia), the Southern Europe countries (Greece, Croatia), and Australia. The necessity and significance of exchanging experience was pointed out by **Britt-Marie S. Torstensson**, the President of WINNET from Sweden. Supporting actions leading to securing equal position of women and men in the labor market is most of all necessary in order to increase entrepreneurship of women: "I do believe that one of the most important issues is promoting the society of gender equality".

Dr **Elwira Gross-Golacka**, the General Director in the Ministry of Economy, stated that increasing women's involvement in economy and using innovative solutions are key issues for the Ministry. "According to the surveys, Polish women are among the most entrepreneurial women in the European Union. The issue of women's participation in the socio-economic life is still a significant contemporary topic, although we have reasons to be proud".

Europe is overcoming crisis, said Professor **Danuta Hübner** greeting the Conference members from the seat of the European Parliament. We have to be open to changes and new ways of thinking. In the conditions of globalization, gender equality is not only human right, but it is also becoming an element of competitiveness of European Union countries economy. Women comprise a significant link in the development of entrepreneurship based on innovativeness. Establishing cooperation networks for development of entrepreneurship in the Baltic Sea regions may become the model for other European

macro regions. “A good example of female activity is the International Women’s Forum affiliated with Warsaw School of Economics and gathering women of science and business. The effect of the Forum activity is growing role of women in economy (...) creating positive models, initiating surveys and projects, regular exchange of opinions and experiences, leading to development of the contacts network at the national and international level!” (the video presentation available in Polish on: www.mfk.org.pl).

Women, innovativeness and new Europe

The changes in Poland and Europe that have happened since 1993, where the IWF began its activity, are sometimes really unbelievable – stated Dr. **Ewa Rumińska-Zimny** in her introduction to discussion. It is the new Poland, but also the new Europe. We have to overcome the four challenges. The first one poses development of innovative and competitive economy. The second one is ensuring sustainable development. We refer here to environment protection and “green economy”, as well as “silver economy” due to ageing of societies. The third challenge poses the necessity to operate in the conditions of global economy with the key role of the Internet and virtual communication. The fourth challenge is decentralization and the increased number of the decision making actors. Each of us women, has both possibility and potential to undertake actions on behalf of the entire society, as well as mobilization of society to work together. Equal chances and utilization of the potential of women and men constitute one of the conditions necessary for overcoming all these challenges.

Inger Danilda, the President of the Quadruple Group AB (Sweden), agreed with the above statements. She indicated, that both in Poland, and Sweden women are better educated than men. Obviously, there are both typically “masculine” sectors and occupations (technology, information technology) and typically “feminine” ones (education, health). One of the characteristics of modern economy is establishment of innovative links in economy, for example cross-clustering male and female sectors and companies, particularly at the regional level. As she said, “we cannot afford to leave the best educated members of society, which are women, permanently outside the labor market” (presentation in English available on: www.mfk.org.pl).

Lidia Adamska, an economist, stock market and financial expert as well as business advisor, pointed out that notions such as innovativeness, entrepreneurship or competitiveness were created relatively recently as the result of the industrial revolution, i.e. in the period of the last 250 years. There is also new the contemporary perception of the women’s role in society and economy. For centuries, women were active only at the home front, as wives and mothers. Nowadays Europe must face the challenges, following innovativeness, but also complete inclusion of women into the sphere of economy. It is not just the matter of additional jobs, qualifications or creativity, but also a good “mix of women’s and men’s optics”, which is a part of the process of building innovative economy. Europe needs this boost, because its position in the international arena is weakening. The most innovative world economy is still the United States, however the situation is going to change dynamically. For example, South Korea and Israel, spend on research and development over 4% of GNP, while Poland only 1%. Innovativeness economy is “much more than only individual creativity, motivations, education, or readiness to work”. The sources of financing innovative ideas and the mechanisms absorption of new solutions by companies are necessary for its supporting, products, inventions and new technologies are only a third position element.

Halina Brdulak, the WSE Professor and the IWF President in the years 2006–2012, indicated that meetings such as the conference are a specific club of innovativeness, providing opportunity to exchange views, experience and constructive discussion. She agreed with Lidia Adamska that innovative actions require capital and state support, but also social capital. Social capital is based mainly on the trust of the “state to a citizen and a citizen to the state institutions. Well, in these statistics, Poland has the infamous last position in Europe”. The main reason for this is legislative system. Our legal system requires that “citizens must explain themselves. A citizen is not perceived as somebody who wants to cooperate in creating and may operate in a legally honest way”. Professor Brdulak also shared her own experiences from the beginning of her work in such a male-dominated branch as logistics. Thus, she inspired the participants with the positive message, that everybody should have a go at various sectors of science and business and do not fear challenges.

Ewa Plucińska, the EVIP Group President, one of the IWF founders, pointed out that the Strategy Europe 2020 focuses strongly on more complete uti-

lization of the professional and life experience of the elderly. It may be achieved, e.g. through the development of the national mentoring system. Now, the time is coming “when people who built market economy in Poland are retiring. It may be worth to take advantage of their knowledge, to let them work with young people aiding their transition into the labor market”. It should not be limited to expert’s teams, but also systemic solutions. Young people, who graduate from good universities, should have access to mentors, *inter alia*, to learn about the consequences of particular actions, which have already been tried. “There were the Elders’ councils in all cultures in the world, in order to transfer and ensure continuation of knowledge. Had the humankind started each time from experimenting, the course of history would have been entirely different”.

SME, creativity and export development

It is difficult to overvalue the significance of the SMEs for the development of Polish economy. Companies managed by women still have underutilized potential, particularly in respect to increasing creativity and export, indicated dr. **Elwira Gross-Golacka** in the introduction to discussion. So the knowledge of new initiatives and experience of other countries is even more needed. Diversity Index, which “actually measures the scope of practices targeted at appreciation and utilization of diversified staff carried out in a company” is a practical tool for companies. It is worth to remember that changes for the better require involvement of both women and men, therefore the whole society.

Dr. **Ewa Lisowska** from the WSE, the IWF founder and its President in the years 1993–2006, presented the situation of companies managed by women based on the Polish and EUROSTAT data, as well as the surveys carried out by the Confederation Lewiatan. Women constitute 34% of the total number of people managing their own businesses. There are more women business owners than nurses or teachers in Poland. Poland has one of the top positions in Europe in respect to women among entrepreneurs. Poland is also in the w group of countries with the highest participation of self-employed women in relation to the total number of the employed: “among the total of the employed women, these who manage their own company comprise 12% in Poland, whereas, e.g. in Sweden – only 4%”. The age

of female and male entrepreneurs is usually 35–55 years. Young people rather take paid employment than launch their own business. Female companies are “less innovative than the ones managed by men and less oriented on export”. The reason may be different character of male and female managed companies. While, women operate mainly service providing businesses, men own construction, transport, manufacturing. The service sector requires lesser capital than construction or transport, which may explain the fact that women less often take credits for economic activity (presentation in Polish available on: www.mfk.org.pl).

Justyna Kryczka from the Confederation Lewiatan talked about the results of the surveys carried out within the framework of the Diversity Index project in 2011 on the sample of 800 companies. The results indicate that advantages of diversity management are appreciated intuitively by Polish managers. However, in practice “two thirds of companies admit that they do not take any actions related to diversity management”. Despite the legal requirements, “only in every sixth company the employer informs employees about prohibition of discrimination and sexual harassment. Unfortunately, this issue is a taboo in Polish companies”. Diversity Index is a tool facilitating changes. It is a “simple computer software where answering very concrete questions we can check whether any elements of diversity management really are in a company”. Together with individual Diversity Index, employers receive a package of recommendations for implementation in their companies. In addition, they can compare the obtained index with the results of the companies operating in the same region or the same branch (presentation in Polish available on: www.mfk.org.pl).

Bożena Świerbutowicz, from the Embassy of Australia in Poland, presented the governmental program Women in Global Business carried out in Australia, which has been operating since December 2010. The program objective is supporting female companies in export development. The program includes, *inter alia*, training, mentoring, organization of meetings, access to information on the internet website in social networking media and newsletters. “the project is financed by the government. The additional source of financing are payments from female entrepreneurs participating in the project and means obtained from sponsors. Some services, e.g. participation in training or mentoring program are paid; one of the sponsors is a big Australian bank”.

The program success is confirmed by the fast growing number of female participants (presentation in English available on: www.mfk.org.pl).

Joanna Szostek, the owner of an export company and the IWF member, presented the point of view from the economics practice. After presenting her company, which employs 6 persons and has annual turnover of 2.5 m euro, she presented her own experiences. Her company is based on import; it constitutes 65% of all activities, while export comprises 35% of the company activity. Money, knowledge and passion are significant factors in the process of launching and managing own company. First, there is always the problem, where to get the money from. "You may borrow from a rich American auntie, but I started exporting only after getting profits from import". Knowledge is a very important factor. Then, passion guarantees commitment, consequence and persistence in action. "Organizations such as the International Women's Forum are extremely significant for these soft abilities, for this passion and consequence, as they allow comparison of our activities with experiences of other people".

Policy of supporting entrepreneurship and good practices

There is no one recipe for supporting entrepreneurship of women, stated Professor **Halina Brdulak** in the introduction to the discussion. However, there are already a lot of good practices in many countries, including Poland. It is synergy of activities and cooperation between different partners that bear the best results.

Britt-Marie S. Torstensson, the WINNET President, presented centers for activation of women – Women's Resource Centers (WRC), initially operating in Sweden, and now in the entire European Union. They are "key instrument supporting participation of women in regional development and economic growth". Beside realization of such goals as development of women's entrepreneurship and economic activity, they constitute the lobby for increasing the influence of women in society and public life, also in masculinized sectors so then "women will be able to choose the sectors in which they would like to work". WRCs also act for the sake of equal distribution of financial means for women and men in regions. Their activity is possible because of the support of government and other institutions. The

important thing is the long-term character of the governmental support. Annual expenditures for the years 2012–2015 have been planned at the level of 3.3 m euro. The WINNET actively supports WRC, because they facilitate "involvement of women in development of democracy" (presentation in English available on: www.mfk.org.pl).

Mary Ann Rucovina-Cipelic, the Gender Task Force President affiliated with the Regional Cooperation Council – a political organization of the South-Eastern Europe countries, presented initiatives undertaken in these countries. She gained her professional experience at the beginning of the 90s during the conflict in Serbia, Bosnia, Herzegovina and Kosovo, where she looked after the conflicts victims, particularly women. The insignificant participation of women in economic and political life posed a huge problem then. It led to the establishment of the Gender Task Force with the head office in Sarajevo. The eleven countries of the South-Eastern Europe were involved in this initiative. "We do believe that we worked out a good practice due to the fact that we may cooperate with these countries within the region and work out consensus with the government in order to implement real changes in respect to gender equality". She mentioned that in many countries of the region, including Croatia, all infrastructure had to be developed from scratch. Recently we are able to refer to the governmental strategies focusing on the promotion of female entrepreneurship in cooperation with chambers of commerce or non-governmental organizations.

Popi Sourmaidou, the chief of the Women's Resource Center (WRC) in Greece, presented the history of this organization. In 1991, the consortium of local organizations was established in the North-Western Greece, which provided the base for the current WRC association. "Initially, the objective was only collecting and providing information concerning possibilities of female employment and setting up enterprises by women (...) It was just an open platform for various organizations, but after 10 years of successful activity more permanent and independent structure was created". Gradually, chambers of commerce, local authorities, academic centers, and the private sector were joining the ranks, which eventually led to establishing the platform called the Quadruple Helix. Undertaken projects aimed at "encouraging women to use new technologies (...) eliminate stereotypes concerning the areas where women can work". At present, beside the actions which beneficiaries are exclusively

women, the association initiated the implementation of the new project addressed to people aged 16–22 years. Recapitulating, she stressed the important role in promoting women's economic activity which belongs to networking.

Iwona Golonko, the initiator of the Academy of Independent Women and a business owner from Poland, underlined the significance of wider actions targeted at equality and promoting women in the labor market, within the social and political sphere: “many women at various levels and different places in the world undertook actions in order to prevent us [women] from becoming victims of male conflicts, to assure that we have a deciding voice in politics and shaping our own lives”. The Academy of Independent Women was the answer to women's demand for the high quality services related to conducting own economic activity. “It is the initiative to support women who are excluded by the market. It is teaching hard knowledge, i.e. the knowledge regarding the market, money, marketing, but on the micro scale, i.e. showing how the things should work from the very beginning”. Iwona Golonko stressed that local or even individual actions are equally significant as actions carried out on the national scale or even international actions.

The IWF round table

The round table provided the occasion for open discussion regarding the IWF experience in a wider context of the role of businesswomen organization, both in the past and at present, and to pose a question: What happens now? There were also personal reflections regarding own life course and the activity on behalf of other women.

Dr. **Ewa Lisowska** presented in brief the beginnings of the IWF activity. “It had started from two venturesome American women, who came to Poland with the initiative to set up a library for businesswomen at the Warsaw School of Economics. They funded the entire library consisting of 500 volumes in English. (...) One month after the ceremonial opening of library, there was a gathering of businesswomen, not only those who operated their own businesses, but also those who managed companies and some women representing academic community. Together we made the decision to establish the International Women's Forum (...). It should be stressed that it was the first female organization of such kind in Poland”.

Dr. **Ewa Rumińska-Zimny** stressed her long-standing connection with the IWF. In the years 2000–2010, as the leader of the program Women and Economy of the European Economic Commission in Geneva (EEC), she cooperated with the International Women's Forum and its President Ewa Lisowska. The IWF participated in such programs as the inter-governmental working group EEC for entrepreneurship of women, the website for women managing their own companies (Cyber Market), and regional conferences (the Women's Entrepreneurship Forum 2001 and 2003) and publications about the entrepreneurship of women (www.unece.org/gender). The intense activity of the IWF on the international forum still stays one of the priorities. The project for the Baltic Sea region *Partnership for Gender and Sustainable Development*, in which the IWF is a partner, beside University of Szczecin, initiated by WINNET in 2013, and the cooperation with the Gender Task Force of Regional Coordination Council (Sarajevo) with the project *Women's Entrepreneurship a job creation engine of Growth in the Balkans* are examples of the IWF cooperation with the European macro regions within the new budgetary perspective 2014–2020. The IWF also participates in the project GEM–IWG *Knowledge Networking Program on Engendering Macroeconomics and International Economics* with the Jagiellonian University, the Istanbul Technical University and the Levy Institute from the USA. We develop cooperation with national organizations. “I am glad to see with us today the Association of Women Business Owners, as well as the representatives of the regional development group of the Congress of Women. The IWF essentially supports the activity of this group, which objective is incorporating the perspectives of women, including female entrepreneurs, into regional development strategies, as well as obtaining the means for their implementation, also from the EU grants”. The important aspect of the IWF work in the following years is going to be initiating and implementation of the studies of entrepreneurship of women and their role in innovative economy.

Grażyna Jagodzińska, the IWF Deputy President for contacts with business, an engineer by education and the owner of a few companies. She began her professional life as an academic teacher at the Institute of Road and Bridges at the Warsaw Technical University. She loved her work, “but to work there you had to earn money for that”. Therefore, she registered a project-research company specializ-

ing in geotechnical engineering. “My specialization is mechanics of ground and foundations. It means that if we want to build something I go first into the site and carry out the surface investigation, in order to provide construction engineers with parameters for designing the whole construction. For over twenty years, it were such buildings as, e.g. Marriott Hotel in Warsaw”. Her first serious work was the assignment for the construction of the Coca-Cola bottling factory in Gdynia. It was a great challenge, as there was 5 meters of peat where nothing could be built, in addition the deadline was two months. “I undertook it and succeeded. It was my first success”. The customer, Director of the Budimex Company, said that it was the first time that he paid the full price for the ordered documentation. Always before, he had paid at least 30–40 % less due to agreed fines. “Today, after so many years when I have much better knowledge, I would not take up this task. I know the dangers and how serious it was. I do believe that we should depend on young people as only they can push the world as they are not aware of threats”. She has been still managing this company albeit she reduces the range of its activities as she has found a new passion. She went to India and then fell in love with Hindu philosophy and Ayurveda. She opened the Ayurveda Center in Warsaw and cooperated with the clinic in New Delhi. She manages training company dealing in environment protection and implementation of the ISO quality systems.

Anna Toczyńska, the IWF Deputy President for financial administrative matters, managed her own company selling tiles, she held directorial positions, *inter alia*, in the Polish Institute of Directors. Recently she’s been dealing mainly in insurance. It is a field she feels passionate about. Women usually have lower retirement pensions than men because of their lower earnings and shorter duration of paid work due to breaks for bringing up children. In Poland, we rather think about current moments, what is happening here and now. We are not really used to thinking about the future. Despite, longer retirement age, it is said that retirement benefits will be at a very low level. “Therefore, I want to convince women that it is worth to insure for the future”.

Ewa Domaradzka-Ziarek, radio journalist, the founder of the first regional branch of the IWF in Olsztyn and initiator of the Woman of Success contest (www.kobietasukcesu.eu). “At a certain stage of my life I felt the urge to get involved in the organization gathering active and wise women”. She did not

find such organization near Olsztyn. She liked the IWF conception, as it does not limit the notion of an “enterprising woman” to women business owners – the members can be also women-managers, women of science and also women who are going to launch their own company. She hosted a series of programs *Women of success* that the listeners voted for. Then, the idea was born to honor the laureates. So the first Women of Success Gala was created in cooperation with the IWF. In 2013 it was celebrated in Olsztyn the 15th Gala with the participation of Professor Danuta Hübner. The idea was expended for Mazovia and Silesia regions. “It is worth doing because glass ceiling for women still exists. Therefore, I left a job in my company after 19 years; despite the fact that I felt both competent and experienced I knew that there is no point to expect any promotion. So I set up my own company”.

Mariola Zięba, a member of the IWF branch in Łódź, the owner of oil and gas central heating boilers manufacturing company. By education a mechanic, pedagogue and specialist of political sciences. The company has been operating for over 20 years. Recently she has a problem with succession of her company, as she does not have successors who would like to take over. Therefore, she became interested in the program for family companies in Germany, which is worth to introduce in Poland. German government helps young people not related to the family to buy out the company. They get state guarantees and financial aid. You may work with a partner who gradually buys out the company and eventually becomes its owner. Also he may take credit and buy out while the previous owner is an advisor for this person. “I really like the fact that Germany, as a state thinks forward and respect values worked out by small companies. The IWF could help in taking up this issue important for family companies also in Poland”.

Danuta Kaszyńska, the President of the Association of Women Business Owners in Podlasie, a member of the regional group of the Congress of Women, a member of the Council of Experts for Economic Affairs affiliated with the President of the City of Białystok, said that the objectives of her Association coincide with the IWF ideas and she expects cooperation. Including women among the decision makers is necessary in order to ensure that their point of view concerning the issues of the region development, entrepreneurship or competitiveness is taken into account and to ensure their participation in distribution of the resources ap-

pointed for these goals. She mentioned a recent initiative which was the “round table” devoted to the use of the EU resources in the years 2014–2020 within the framework of the Regional Congress of Women organized in Podlaskie Voivodship where were invited the authorities of the region and town, representatives of business, academic environment and social organizations. “Listen girls, we are innovative. It was the first innovative round table in Poland devoted to the topic why gender should be included in development strategy”. This initiative is the example of a good practice within the range of cooperation between female organization and public institutions. “Three months ago I also said: Me a feminist? Never! But then I reached the conclusion that if I work on behalf of changes, for the sake of the larger number of women on the boards, in decision-making groups, then of course I am a feminist”. You cannot lock women at home, “because they will just break this chain”. And we have to cooperate with men.

Zdzisława Przetacka, a business owner and entrepreneurship mentor, told about her own experiences connected to both: the activity in the IWF, as well as managing her own business “I worked for two terms with Professor Halina Brdulak on the Board. It was great experience and very intensive work. (...) Also I do not feel as a woman who had to free herself, run away somewhere, I have always been an independent, working woman”.

Dagmara Janowicz, the Commerce Director of a clothes company and the owner of a training company, a member of a regional group of the Congress of Women pointed out the large number and diversity of “bottom-to-top” female initiatives undertaken at the local level such as regional Congresses of Women in Tomaszów Mazowiecki, Łódź, Białystok, Konin. “For me they are the source of realization and satisfaction. It is good that I have such a nice ailment that I need three, four hours of sleep per day, which allows me to combine paid and work and voluntary activity on behalf of women”.

Krystyna Błaszczak, an entrepreneur who successfully combined family and work-related responsibilities. She said: “17 years ago I realized that it was about time to go back to some activity, not to be only a housewife. Therefore I set up my own company dealing with production of marketing sweets and was slowly developing it. Then, it turned out

that my husband, who had another company, joined me. Now, also my son has his share, therefore it is a family business. (...) I have been the IWF member for 12 years, it has had a positive impact on my professional and personal development.”

Alicja Moszyńska told about combining career in business with a role of a lecturer, and mainly about the mission she undertook – to provide support to venturesome women. “I had a pleasure and great honor to work with dr. Ewa Lisowska for two terms as the IWF deputy President for business affairs. I launched a company Career of women which operates exclusively for businesswomen, supporting their careers”.

Iwona Wierzbicka, an architect, a member of a regional group of the Congress of Women talked about the necessity to counteract stereotypes and increase the role of women in male dominated occupational environments. She participated in creation of the first development strategy of her home town – Płock, already in 1998. Later, the town obtained the Community funds for the implementation of this strategy (2006). She believes that urgent actions are necessary in order to involve women and their issues into the strategy of towns at the stage of their development, distribution of means and monitoring of implementation. There is need for knowledge, but also more women decision-makers in the structures – town councils, parliament. “Not the ones passively following the leader, but those who will say – we shall go in this direction”. It is worth that a regional group of the Congress of Women, cooperates with the IWF and based on its experience has created a platform for various regions of Poland. “We are together because we have mutual problems, which was indicated by the analysis we had carried out on regional development strategy of seven voivodships from the women’s perspective. And we shall work together to secure resources for solution of these problems in the new financial perspective 2014–2020”.

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Women Entrepreneurs in Innovating Economy

September 24, 2013
Warsaw School of Economics

Conference Program

Women's entrepreneurship is usually associated with individual success of small and medium enterprises (SMEs) rather than with the process of building innovative economy. The experience of many countries indicates, however, that policies supporting women entrepreneurs have positive impact on innovation and competitiveness of the whole economy. Such policies require a broader perspective taking into account the equality of opportunities and strengthening women's role in the economy. The conference is organized in partnership with Winnet (Sweden) and partners of the project Baltic Sea Region Platform for Gender and Economic Growth.

09.30–10.00 Welcome

- Prof. Tomasz Szapiro, Rector of the Warsaw School of Economics
- Dr. Ewa Rumińska-Zimny, President of the International Women's Forum (IWF)
- Ms. Britt-Marie S. Torstensson, Winnet Sweden
- Address of the Representative of the Ministry of Economy
- Address of prof. Danuta Hübner, Chair of the Committee on Regional Development, European Parliament (video)

10.00–11.00 Session I – Women, Innovation and New Europe

Discussion of the links between the equality of opportunities, innovation and competitiveness in the context of Europe 2020, current crisis and views on a new Europe.

Moderator: dr Ewa Rumińska-Zimny, International Women's Forum

Panelists: Inger Danilda, Chairwomen Quadruple Group AB; dr Lidia Adamska, economist, former member of the Board, Polish Stock Exchange; prof. Halina Brdulak, Warsaw School of Economics, Ewa Plucińska, President EVIP Group

11.00–11.15 Coffee Break

11.15–12.30 Session II – SMEs, Creativity and Exports

Presentation of research on women's entrepreneurship, practical experience of female companies and results of national programs supporting export-oriented and innovative female companies.

Moderator: dr Elwira Gross-Gołacka, Director General, Ministry of Economy

Panelists: dr Ewa Lisowska, Warsaw School of Economics; Justyna Kryczka, Confederation Lewiatan; Bożena Świerbutowicz, Australian Embassy; Joanna Szostek, owner, export-oriented Polish company

12.30–13:45 Session III – Support for Women's Entrepreneurship: Policies and Good Practices

Why support for women entrepreneurs is important and how to ensure equal opportunities in business? Good practices from Sweden, Poland, Croatia, Greece and the Baltic countries.

Moderator: prof. Halina Brdulak, Warsaw School of Economics

Panelists: dr Anna Kurowska, Warsaw University; Britt-Marie S. Torstensson, Winnet Sweden and Winnet Europe; Mary Ann Rukavina-Cipetic, Gender Task Force, Croatia; Popi Sourmaidou, WRC Ergani, Greece; Iwona Golonko, Academy of Independent Women

13.45–14.15 Lunch

14.15–15.30 IWF Round Table: How to use regional policy and structural funds 2014–2020 to support women's entrepreneurship?

Discussion based on IWF experience and that of other associations and Women's Resource Centers: what we have learned and what could be done?

Moderation: dr Ewa Ruminska-Zimny

20 years of IWF: dr Ewa Lisowska, co-founder of IWF and its President in 1993–2006

Panelists: Presidents of regional offices IWF: Hanna Kąkol (Gdańsk); Wisława Zewald (Łódź); Ewa Domaradzka-Ziarek (Olsztyn); Danuta Kaszyńska, Association of Business Women Podlasie Region; Iwona Wierzbicka and Dagmara Janowicz, Congress of Polish Women

15.30–16:00 Closing and a glass of wine celebrating the 20th Anniversary of IWF offered by Jean Dunn, Ambassador of Australia in Poland