

# **Plan of Action**

Preliminary  
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## **Association of Rural Women Entrepreneurs, Finland/FEM project**

### **The Purpose**

The purpose of the Association of Rural Women Entrepreneurs in FEM project is to develop a model of network credit group activity which has been adapted for the Finnish society based on an earlier experimental project as well as on the experience gained in the FEM project.

### **The Aims**

The primary aim of the project is that in its next government programme the Finnish government will commit to commencing network credit group activity in Finland. The required loan capital and support for the training necessary for group development will be included in the national budget.

The second aim is to apply the concept of established group<sup>1</sup>, based on the micro credit model, in connection with the Ministry of Labour start-up grants, Finnvera's loans for women entrepreneurs, women's entrepreneurship training organised by the Ministry of Trade and Industry, the resource centres being established in the regions, the New opportunities in rural areas -project by the Finnish Farmers' and Forest Owners' Union and Rural Women's Advisory Organisation's entrepreneurship counselling.

### **The Means**

The network credit group model created for the Finnish context in an earlier experiment will be further developed to meet the requirements of the current circumstances and situations.

Information about the micro credit system will be distributed in various ways, for example through articles and training aimed at the employment services, Finnvera, the Ministry of Trade and Industry, The Finnish Farmers' and Forest Owners' Union and the

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<sup>1</sup> An established group refers to a group participating in micro credit activities without credit capital. The concept of establishment refers here to an already apparent orientation towards entrepreneurship and/or the development of self-regulation skills. The essential concepts include goal orientated, self-regulated activity aimed at financial gain, cooperative orientation and building mutual trust within the group and the environment.

Rural Women's Advisory Organisation as well as other interested parties by offering consulting services for development projects.

The Association of Rural Women Entrepreneurs will make use of all the opportunities provided by the FEM project within the resources available.

### **Schedule**

The primary schedule is in accordance with the schedule of the FEM project as well as the WP4 international plan of action.

The Association of Rural Women Entrepreneurs participated in the regional meeting of the netteverksgrødt programme held in the Buskerud area in Norway in autumn 2005.

### **International activities**

#### Articles

for the entire duration of the project (In April 2005 articles have been offered for the "Maaseudun Tulevaisuus" rural newspaper and the "Työelämä" publication)

Training and consulting services  
starting in autumn 2005

Negotiations with the different parties concerned  
starting in spring 2005

In autumn 2006 an international meeting is held in Finland as a part of WP4. The meeting is intended as an internal meeting for the FEM project but it will also include parts which will be arranged as seminars in which the above mentioned parties will be invited to participate.

The Association of Rural Women entrepreneurs will participate in the international conference organised in Norway in autumn 2007.

### **Persons responsible**

The chairman of the board will be responsible for the development of the model and the activities of the FEM –project with assistance from the board members.

The chairman will inform the members of the board of the development of the model. The members of the board will assist the development of the activities with their expertise and their networks.