



Gender in entrepreneurship

This publication was prepared under the gender mainstreaming programme of the European Institute for Gender Equality. It constitutes the integral part of EIGE's Gender Mainstreaming Platform. The work published on the Platform represents a joint effort of EIGE Gender Mainstreaming Team and various experts and contractors who contributed in varying degrees to different sections of the Platform: Catarina Arnaut, Davide Barbieri, Daria Broglio, Irene Dankelman, Marianne Dauvellier, Jane Dennehy, Aleksandra Duda, Lucy Ferguson, Elena Ferrari, Maxime Forest, Katia Frangoudes, Regina Frey, Pat Irving, Manuela Samek Lodovici, Daniela Loi, Lin McDevitt-Pugh, Katerina Mantouvalou, Lut Mergaert, Siobán O'Brien Green, Nicola Orlando, Thera van Osch, Flavia Pesce, Irene Pimminger, Sheila Quinn, Cristina Radoi, Alide Roerink, Lenka Simerska, Cristina Vasilescu, Nathalie Wuïame and Margherita Sofia Zambelli.

EIGE would also like to thank its Experts' Forum Members, Members from the Gender Mainstreaming Thematic Network and the European Commission who have contributed to a large extent with their expertise, ideas and feedback.

This publication is available online through EIGE's Gender Mainstreaming Platform: <http://eige.europa.eu/gender-mainstreaming>

The European Institute for Gender Equality created the online Platform on Gender Mainstreaming to support the EU institutions and governmental bodies with the integration of a gender perspective in their work. The Platform provides insights on the relevance of gender in a variety of policy areas and offers online tools for gender mainstreaming.

The Platform helps to improve individual and institutional competences to mainstream gender into the different sectorial areas and throughout the different stages of the development of any policy/programme/project. Understanding how to design, plan, implement, monitor and evaluate policies from a gender perspective will strengthen EU policies, increasing their societal relevance and responsiveness.

European Institute for Gender Equality

The European Institute for Gender Equality (EIGE) is the EU knowledge centre on gender equality. EIGE supports policy makers and all relevant institutions in their efforts to make equality between women and men a reality for all Europeans by providing them with specific expertise and comparable and reliable data on gender equality in Europe.

European Institute for Gender Equality
Gedimino pr. 16
LT-01103 Vilnius
LITHUANIA
Tel. +370 5 215 7444
E-mail: eige.sec@eige.europa.eu

 <http://www.eige.europa.eu>  www.twitter.com/eurogender  www.facebook.com/eige.europa.eu

 www.youtube.com/eurogender  <http://eurogender.eige.europa.eu>

**Europe Direct is a service to help you find answers
to your questions about the European Union.**

Freephone number (*): 00 800 6 7 8 9 10 11

(*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

More information on the European Union is available on the internet (<http://europa.eu>).

Luxembourg: Publications Office of the European Union, 2016

Print MH-02-16-899-EN-C 978-92-9493-609-7 10.2839/02971
PDF MH-02-16-899-EN-N 978-92-9493-610-3 10.2839/585502

© European Institute for Gender Equality, 2016
Reproduction is authorised provided the source is acknowledged.



Gender in entrepreneurship





Contents

1. Relevance of gender in the policy area.....	3
2. Gender inequalities in the policy area	5
Gender and access to credit, finance and capital	5
Networking opportunities for women entrepreneurs.....	5
Horizontal gender segregation	6
Reconciling work and family life.....	7
Prejudices and stereotypes about women in business.....	7
3. Existing gender equality policy objectives at EU and international levels.....	8
EU level.....	8
International level.....	9
4. How and when? Entrepreneurship and the integration of the gender dimension into the policy cycle.....	11
Define.....	11
Plan	14
Act.....	15
Check.....	16
5. Want to know more?.....	18
6. Current policy priorities at EU level	19
Resources	19
Other resources.....	22
Organisations and institutions	22

1. Relevance of gender in the policy area

Entrepreneurship plays an important role in creating jobs, innovation and growth. Fostering entrepreneurship is a key policy goal for governments that expect that high rates of entrepreneurial activity will create sustainable jobs ⁽¹⁾. Self-employment ⁽²⁾ also contributes to job creation in Europe, as 30 % of the self-employed have employees of their own. European-level data indicate that the self-employment sector has shown a degree of resilience during the recent economic crisis, as the relative decline in self-employment has been more moderate in comparison with salaried employment ⁽³⁾.

Against this backdrop, interest in women's entrepreneurship has grown among scholars and policymakers. While the rationale for women's entrepreneurship has traditionally focused on enhancing women's equality, empowerment and social inclusion ⁽⁴⁾, its development is now seen to make good economic sense. Only in recent years has it become clear that women entrepreneurs can be a powerful economic resource ⁽⁵⁾. World Bank studies show that women entrepreneurs make significant contributions to economic growth and poverty reduction, not only in developing countries but also in high-income countries ⁽⁶⁾. Women entrepreneurs create new jobs for themselves and others. Besides boosting employment, women's entrepreneurship also supports the diversification of business, stimulating innovation and diversification in management, in production and in marketing practices as well as in products and services. Women provide different solutions to management, organisational and business problems ⁽⁷⁾.

Despite the growing interest in women's entrepreneurship and the radical increase in numbers over recent years, the potential of women's entrepreneurship has only recently started to materialise. This is clearly evident in the Global Entrepreneurship Monitor: 2010 women's report ⁽⁸⁾, which examined the rates of entrepreneurship in 59 countries and showed that in all these countries, the rates of women's entrepreneurship were lower than men's. A multi-year analysis (2002-2010) presented in the report shows that this gender pay gap has persisted across most economies through the years. Indeed, despite women's increasing participation in the labour market, women remain substantially under-represented among self-employed workers. On average, during the 2008-2012 period, the share of self-employed women compared to the total number in employment is much smaller than the corresponding share for men, across the EU-28 Member States: 10 % compared with 18 % ⁽⁹⁾.

The number of woman entrepreneurs has changed little in Organisation for Economic Cooperation and Development (OECD) countries. The proportion of women-owned businesses currently lies at around 30 % of the total number of businesses in OECD countries. When women do start businesses, they do it on a smaller scale than men and in a limited range of sectors. In addition, self-employed women experience severe gender gaps and may earn 30 % to 40 % less than their male counterparts ⁽¹⁰⁾. The gender pay gap for self-employment stands at 45 % at EU level, which vividly illustrates the extent of the disparities between women and men in this type of employment ⁽¹¹⁾.

⁽¹⁾ Organisation for Economic Cooperation and Development (OECD), *Closing the gender gap: act now*, 2012 (<http://www.oecd.org/gender/closingthegap.htm>).

⁽²⁾ EIGE, *Review of the implementation of the Beijing Platform for Action: women and the economy*, 2014 (<http://eige.europa.eu/node/289>).

European Foundation for the Improvement of Living and Working Conditions (Eurofound), *Self-employed workers: industrial relations and working conditions*, 2010 (<http://www.eurofound.europa.eu/observatories/eurwork/comparative-information/self-employed-workers-industrial-relations-and-working-conditions>).

⁽³⁾ European Commission, *European employment observatory review: self-employment in Europe 2010*, 2010.

⁽⁴⁾ Lotti, F., 'Entrepreneurship: is there a gender gap?' (working paper), 2006 (https://www.researchgate.net/publication/228725164_Entrepreneurship_is_there_a_Gender_Gap).

⁽⁵⁾ OECD, *Women's entrepreneurship: issues and policies*, OECD Publications, Paris, 2004 (<http://www.oecd.org/cfe/smes/31919215.pdf>).

⁽⁶⁾ World Bank, *Supporting high-growth potential women entrepreneurs*, 2014 (<http://www.worldbank.org/content/dam/Worldbank/document/Trade/In>).

⁽⁷⁾ Kelly, L. (ed.), *Entrepreneurial women: new management and leadership models*, Praeger, Westport, CT, 2014.

⁽⁸⁾ Global Entrepreneurship Monitor, *Global Entrepreneurship Monitor: 2010 women's report*, 2011 (http://www.espe.espol.edu.ec/images/FTP/2010_GEM_Womens_Report.pdf).

⁽⁹⁾ EIGE, *Gender equality and economic independence: part-time work and self-employment: review of the implementation of the Beijing Platform for Action in the EU Member States*, 2014 (<http://eige.europa.eu/sites/default/files/documents/MH0414228ENC.pdf>).

⁽¹⁰⁾ OECD, *Closing the gender gap: act now*, 2012 (<http://www.oecd.org/gender/closingthegap.htm>).

⁽¹¹⁾ EIGE, *Gender equality and economic independence: part-time work and self-employment: review of the implementation of the Beijing Platform for Action in the EU Member States*, 2014 (<http://eige.europa.eu/sites/default/files/documents/MH0414228ENC.pdf>).



Despite a major difficulty in examining and measuring entrepreneurship due to the blurred boundaries separating it from self-employment ⁽¹²⁾, the literature shows that women still face a great number of difficulties and obstacles in establishing and running businesses. These include:

- access to finance;
- unfavourable business regulations;
- cultural barriers;
- choice of business types and sectors;
- information and training gaps;
- lack of contacts and access to social support and networking;
- educational and occupational segregation;
- competing demands on time (double burden of home and work responsibilities).

Although most of these difficulties are common to both women and men, evidence suggests that the barriers faced by women entrepreneurs are often significantly greater than those experienced by their male peers ⁽¹³⁾.

Gender inequalities in entrepreneurship include the following:

- access to credit, finance and capital;
- networking opportunities for women entrepreneurs;
- horizontal gender segregation;
- reconciling work and family life;
- prejudices and stereotypes about women in business.

⁽¹²⁾ See footnote 2.

⁽¹³⁾ World Bank, *Supporting high-growth potential women entrepreneurs*, 2004 (http://www.worldbank.org/content/dam/Worldbank/document/Trade/InnEntre_WomenEntrepreneurs.pdf).

2. Gender inequalities in the policy area

Gender and access to credit, finance and capital

Access to credit and finance is a common barrier to women starting and growing a business. There are considerable differences between women and men entrepreneurs in terms of their financial arrangements and the sectors they operate in⁽¹⁴⁾. Bank loans are traditionally the route to finance for many businesses but during the realignment of the banking sector, this path has been and continues to be reduced, according to a survey by the European Central Bank⁽¹⁵⁾. Although no breakdown by gender is included and both women and men face similar reductions in loans, recent studies⁽¹⁶⁾ suggest that barriers in accessing credit and finance are higher for women. The reasons for this include lack of traditional collateral (such as land or property, which is often registered in men's names), women's lower income levels relative to men's and financial institutions' inability (or lack of interest) to design appropriate products and outreach strategies for women.

A gateway to the use of financial services is the ownership of a bank account. The Global Findex⁽¹⁷⁾, a comprehensive database measuring how people save, borrow and manage risk in 148 countries, reveals that women are less likely than men to have formal bank accounts. With regard to EU Member States specifically, studies carried out in France found that 10 % of women entrepreneurs wish to receive support from banks, which is a third lower than their male counterparts. Similarly, a UK study found that women entrepreneurs are less amenable to institutional finance, such as overdrafts, bank loans and supplier credit⁽¹⁸⁾. Even if they can gain access to a loan, women often lack access to other financial services such as savings, digital payment methods and insurance. Lack of financial education can also limit

women's ability to gain access to and benefit from financial services.

Equal access to capital is not yet a reality. In 2008, only 20.3 % of EU businesses started with venture capital were run by women. Three factors may explain these differences⁽¹⁹⁾:

- women own fewer financial assets and have shorter credit histories (given their lack of entrepreneurial experience), both of which are valued by credit providers;
- given the sectors women are active in and the size of their companies, their projects are generally less capital intensive;
- there might also be some bias reflecting a lack of confidence in women entrepreneurs, an idea reinforced by the fact that women are less represented in financing activities and networks.

Also, because of the unequal access to capital, when they become self-employed, women tend to operate smaller businesses in sectors that are different from those of men and largely mirror segregation patterns in the labour market. These factors can then translate into lower levels of labour productivity and earnings and a greater risk of poverty for women who are self-employed compared with women employees⁽²⁰⁾.

Networking opportunities for women entrepreneurs

Having access to a strong network of business partners can be a highly important factor in achieving entrepreneurial success. The tendency to network does not appear to differ significantly between women and men entrepreneurs and the size of the networks to which they both have access to is similar.

⁽¹⁴⁾ Directorate-General for Internal Policies of the Union — Policy Department C, *Women's entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship*, 2015 ([http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU\(2015\)519230_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU(2015)519230_EN.pdf)).

⁽¹⁵⁾ European Central Bank, Euro area bank lending survey, 2014 (<http://www.ecb.europa.eu/stats/money/surveys/lend/html/index.en.html>).

⁽¹⁶⁾ International Finance Corporation, *Strengthening access to finance for women-owned SMEs in developing countries*, 2011 (http://www.ifc.org/wps/wcm/connect/a4774a004a3f66539f0f9f8969adcc27/G20_Women_Report.pdf?MOD=AJPERES).

⁽¹⁷⁾ World Bank, The Global Findex database 2014 (<http://www.worldbank.org/en/programs/globalfindex>).

⁽¹⁸⁾ Directorate-General for Internal Policies of the Union — Policy Department C, *Women's entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship*, 2015 ([http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU\(2015\)519230_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU(2015)519230_EN.pdf)).

⁽¹⁹⁾ Library of the European Parliament, *Women's entrepreneurship in the EU*, 2013 (http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI%282013%29130517_REV1_EN.pdf).

⁽²⁰⁾ EIGE, *Gender equality and economic independence: part-time work and self-employment: review of the implementation of the Beijing Platform for Action in the EU Member States*, 2014 (<http://eige.europa.eu/sites/default/files/documents/MH0414228ENC.pdf>).



Women entrepreneurs increasingly recognise the commercial importance of professional networking—both among women only and among women and men—and are organising themselves into associations and organisations. However, women generally have less access to ‘important’ networks and usually engage in smaller networks primarily made up of women, while men spend more time developing and maintaining networks⁽²¹⁾. This is partly due to women being less present in the most innovative industries, having less relevant previous experience, and possibly to the lower visibility of successful businesswomen⁽²²⁾.

Some studies also point out that women’s ‘double burden’ (work and family obligations) and other social obligations may lead them to experience more isolation than men entrepreneurs⁽²³⁾, due to less available time for networking.

Women entrepreneurs organising themselves into business networks may play an important role in creating cultural figures and role models. Women entrepreneurs can thus transfer knowledge and information about the ways in which problems have been solved and how to deal with certain circumstances. The circulation of information and knowledge and greater familiarity with the field may also reduce the perception of risk associated with entrepreneurship⁽²⁴⁾.

In order to boost access to business networks, the European Commission supports several networks helping women become entrepreneurs and run successful businesses:

- the European Network to Promote Women’s Entrepreneurship (WES);
- the European Network of Female Entrepreneurship Ambassadors;
- the European Network of Mentors for Women Entrepreneurs.

Horizontal gender segregation

Throughout the EU, women entrepreneurs are mostly found in sectors where entrepreneurship is less present, such as the social and education sectors. The more innovative, fast-growing sectors with more self-employment (and hence more entrepreneurial potential), such as the retail, science, technology

and engineering sectors, are mostly dominated by men. The number of women who actually own businesses in science or technology in the EU is estimated to lie between 5 % and 15 % of the total number of business owners in these fields⁽²⁵⁾.

Recent figures from 2014⁽²⁶⁾ show that women represent 31.8 % of total self-employed people in the EU-28. The economic sectors in which self-employed women are in the majority are related to the employment of domestic personnel (80 %), other services (69 %), human health and social work activities (64 %), and education (55 %). In public administration, women represent 40 % of self-employed people (but data also include defence, which is a male-dominated sector). In contrast, women represent one fifth or less of self-employed people working in industry (20 %) and the information and communication sector (18.7 %). Furthermore, women account for less than 4 % of self-employment in construction. Significantly, self-employed women without employees—known as own-account workers—are proportionally higher (34 %) than women with employees (employers) (26 %). The proportion of self-employed women working on their own account is even higher in the sectors with a high presence of women with respect to total self-employment and self-employment with employees. These figures feed in to the analysis of the so-called ‘dependent’ or ‘bogus’ self-employed, e.g. workers who are formally self-employed, but are treated as employees in terms of tasks, working time and other working conditions.

This form of ‘bogus’ self-employment is generally characterised by dependency on only one client, the presence of regular payments and the lack of capacity to freely hire new workers and/or make important decisions related to the business⁽²⁷⁾. This arrangement tends to benefit companies but not workers, who have fewer employment protection and social security provisions. It is more widespread among workers with less bargaining power and the most vulnerable in society. From this perspective, bogus self-employment may be a concern for women, since between 2008 and 2012 they accounted for the majority of the increase in self-employment without employees⁽²⁸⁾.

⁽²¹⁾ Birley, S., Cromie, S. and Myers, A., ‘Entrepreneurial networks: their emergence in Ireland and overseas’, *International Small Business Journal*, Vol. 9, No 4, 1990, pp. 56-74.

⁽²²⁾ Library of the European Parliament, *Women’s entrepreneurship in the EU*, 2013 (http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI%282013%29130517_REV1_EN.pdf).

⁽²³⁾ Moore, D. P. and Buttner, E. H., *Women entrepreneurs: moving beyond the glass ceiling*, Sage Publications, Thousand Oaks, CA, 1997.

⁽²⁴⁾ Galindo, M. A. and Ribeiro, D. (eds.), *Women entrepreneurship and economics: new perspectives, practices and policies*, Springer, New York, 2012.

⁽²⁵⁾ Library of the European Parliament, *Women’s entrepreneurship in the EU*, 2013 (http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI%282013%29130517_REV1_EN.pdf).

⁽²⁶⁾ Eurostat, EU labour force survey (lfsa_esgan2), extracted on 22.09.2015. NB: For sectoral segregation, classification NACE Rev. 2 (A10) was used.

⁽²⁷⁾ European Foundation for the Improvement of Living and Working Conditions, *Self-employed workers: industrial relations and working conditions*, 2010 (<http://www.eurofound.europa.eu/observatories/eurwork/comparative-information/self-employed-workers-industrial-relations-and-working-conditions>).

⁽²⁸⁾ According to Eurostat LFS data, in 2012 only 24 % of self-employed women in the EU-28 were employers, compared to 31 % of self-employed men. On the contrary, ‘bogus’ self-employment appears to be more widespread among women than men, even if it applies to a minority of self-employed people. See European Foundation for the Improvement of Living and Working Conditions (Eurofound), *Self-employed workers: industrial relations and working conditions*, 2010 (<http://www.eurofound.europa.eu/observatories/eurwork/comparative-information/self-employed-workers-industrial-relations-and-working-conditions>).

Reconciling work and family life

Caring responsibilities for children and elderly relatives and the costs of formal care are important factors in decisions on whether to participate in the labour market, to what extent and which career profile to pursue.

The 2010 Global Entrepreneurship Monitor found that in all 59 countries examined, men entrepreneurs cite 'pull factors' more often than women, who put forward 'push factors' as their main motivations in starting a business. For more women than men, the decision to be self-employed is motivated by the search for a good balance between work and family life and by financial needs, while men tend to make employment choices based on earning potential. Empirical research and surveys ⁽²⁹⁾ confirm that the reasons women enter self-employment may differ from those of their male counterparts. Indeed, women are driven more than men by the need to obtain an appropriate work–family balance, with women using self-employment as an opportunity to fulfil family obligations and start small businesses to (re)integrate into the labour market ⁽³⁰⁾. Self-employment can thus be considered a more viable option than salaried employment for women with children, as it can reduce the cost of childcare ⁽³¹⁾ by providing increased flexibility and opportunities to work from home. However, in OECD countries, 22 % of women entrepreneurs work fewer than 40 hours a week, compared with only 10 % of men ⁽³²⁾.

Compared to men, women may view self-employment as a better alternative to part-time employment or to being out of the labour force. Women are most likely to enter self-employment from part-time work or non-participation in the labour market, rather than from full-time work. Indeed, women seem more likely to resort to self-employment as an alternative to part-time employment, in order to balance work and life — not because of shorter working hours, but because of the greater autonomy and flexibility in choosing the allocation of working time. Work–life balance is a particularly pertinent aspect of quality of work in the context of self-employment, since it is often cited as an important motivational factor ⁽³³⁾.

⁽²⁹⁾ Piacentini, M., 'Women entrepreneurs in the OECD: key evidence and policy challenges', *OECD Social, Employment and Migration Working Papers*, No 147, OECD Publishing, 2013.

⁽³⁰⁾ Global Entrepreneurship Monitor, *Global Entrepreneurship Monitor: 2010 women's report*, 2011 http://www.espae.espol.edu.ec/images/FTP/2010_GEM_Womens_Report.pdf.

⁽³¹⁾ Connolly, R., 'Self-employment and providing childcare', *Demography*, Vol. 29, No 1, 1992, pp. 17-29.

⁽³²⁾ Library of the European Parliament, *Women's entrepreneurship in the EU*, 2013 (http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI%282013%29130517_REV1_EN.pdf).

⁽³³⁾ EIGE, *Gender equality and economic independence: part-time work and self-employment: review of the implementation of the Beijing Platform for Action in the EU Member States*, 2014 (<http://eige.europa.eu/sites/default/files/documents/MH0414228ENC.pdf>).

Prejudices and stereotypes about women in business

Prevailing entrepreneurial role models reflect a masculine bias and this is reinforced in popular media, education and government policy. Studies indicate that one effect of this 'masculine' entrepreneurial discourse is that women can feel out of place in this domain ⁽³⁴⁾. This bias affects women's perceptions about their entrepreneurial ability and those of other relevant stakeholders supporting business creation and growth (including the banking and venture capital system, other entrepreneurs and their networks, potential customers, etc.). Stereotypes and the lower exposure of women to other women role models might explain why they report less interest in entrepreneurial careers and feel less able to become successful entrepreneurs ⁽³⁵⁾.

Generally speaking, the concept of entrepreneurship carries more positive connotations than self-employment and refers to a higher quality form of participation in the labour market, one characterised by deliberate choice and the pursuit of self-realisation. By contrast, self-employment is often seen as a path that individuals, especially women, choose out of necessity. These assumptions may reflect stereotypical gendered expectations surrounding entrepreneurship and self-employment, which, in turn, reproduce masculine norms of entrepreneurial behaviour ⁽³⁶⁾.

Entrepreneurship has traditionally been constructed as a masculine field ⁽³⁷⁾ — men own a larger share of businesses and they overwhelmingly outnumber women in industries such as technology, which receive the most attention from the media, the general public and policymakers. Women entrepreneurs are concentrated in low-growth and low-skilled business sectors such as retailing and services, which are dismissively labelled as 'mice', 'failure' and 'plodder', compared with high-growth 'gazelle' businesses that are commonly associated with men ⁽³⁸⁾. Furthermore, entrepreneurship case studies are mostly about men (e.g. Bill Gates, Donald Trump, Sam Walton) and most role models in entrepreneurship tend to be men ⁽³⁹⁾.

⁽³⁴⁾ Directorate-General for Internal Policies of the Union — Policy Department C, *Women's entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship*, 2015 ([http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU\(2015\)519230_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU(2015)519230_EN.pdf)).

⁽³⁵⁾ European Commission, 'Entrepreneurship in the EU and beyond', *Flash Eurobarometer* No 354, 2012 (http://ec.europa.eu/public_opinion/flash/fl_354_en.pdf).

⁽³⁶⁾ Marlow, S., Henry, C. and Carter, S., 'Exploring the impact of gender upon women's business ownership: introduction', *International Small Business Journal*, Vol. 27, No 2, 2009, pp. 139-148.

⁽³⁷⁾ Ahl, H., 'Why research on women entrepreneurs needs new directions', *Entrepreneurship: Theory and Practice*, Vol. 30, No 5, 2006, pp. 95-622.

⁽³⁸⁾ Lewis, P., 'The quest for invisibility: female entrepreneurs and the masculine norm of entrepreneurship', *Gender, Work and Organization*, Vol. 13, No 5, 2006, pp. 453-469.

⁽³⁹⁾ Bird, B. and Brush, C., 'A gendered perspective on organisational creation', *Entrepreneurship: Theory and Practice*, Vol. 26, No 3, 2002, pp. 41-50.



3. Existing gender equality policy objectives at EU and international levels

In the past few decades, the role and contribution of women's entrepreneurship to economic empowerment, economic growth and society and sustainable development at large has been recognised on the part of national and international institutions.

EU level

Women's entrepreneurship is a key issue for the European institutions. Since 2005, to ensure that small and medium-sized enterprises (SMEs) would benefit from the measures identified in the Lisbon Strategy, the European Commission undertook to work with national authorities to address those areas, such as access to credit and entrepreneurial networks, where the needs of women entrepreneurs were not sufficiently met.

The European policies for women entrepreneurs have therefore pursued first of all the main objective of spreading entrepreneurial mindsets among women, encouraging and financially supporting the start-up of business activity by women.

European Commission

In 2008⁽⁴⁰⁾, three lines of action were developed at EU level in relation to female entrepreneurship: better access to finance for women, development of entrepreneurial networks for women and targeted support measures envisaged in the Small Business Act⁽⁴¹⁾. The Commission adopted a regulation⁽⁴²⁾ that extends the granting of State aid to new enterprises created by women and has supported the creation of networks of women entrepreneurs.

The EU strategy for equality between women and men 2010-2015 adopted in 2010 includes, under the priority of

equal economic independence, references to women's entrepreneurship.

In 2012, the European Commission drafted the entrepreneurship 2020 action plan⁽⁴³⁾ in which it stresses that entrepreneurship makes economies more competitive and innovative and is crucial in achieving the objectives of several European sectorial policies. Emphasis is also placed on social entrepreneurship⁽⁴⁴⁾, whose potential is often underestimated, but which generates sustainable jobs and has demonstrated a stronger resilience to the crisis than the general economy.

On this basis, the plan is structured around three main action pillars:

- entrepreneurial education and training to support growth and business creation;
- strengthening framework conditions for entrepreneurs by removing existing structural barriers and supporting them in crucial phases of the business life cycle;
- dynamising the culture of entrepreneurship in Europe: nurturing the new generation of entrepreneurs.

While not specifically addressing women's entrepreneurship, the plan invites Member States to:

- design and implement national strategies for women's entrepreneurship that aim at increasing the share of women-led companies;
- collect sex-disaggregated data and produce annual updates on the state of women entrepreneurs nationally;

⁽⁴⁰⁾ European Commission, Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions — 'Think Small First' — A 'Small Business Act' for Europe (COM(2008) 394 final).

⁽⁴¹⁾ European Commission, Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions — 'Think Small First' — A 'Small Business Act' for Europe (COM(2008) 394 final) (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2008:0394:FIN:EN:PDF>).

⁽⁴²⁾ European Commission, Regulation (EC) No 800/2008 of 6 August 2008 declaring certain categories of aid compatible with the common market in application of Articles 87 and 88 of the Treaty (General block exemption Regulation), OJ L 214, 9.8.2008.

⁽⁴³⁾ European Commission, Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions — Entrepreneurship 2020 action plan — Reigniting the entrepreneurial spirit in Europe (COM(2012) 795 final), 2013 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2012:0795:FIN:EN:PDF>).

⁽⁴⁴⁾ See also European Commission, Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions — Social Business Initiative — Creating a favourable climate for social enterprises, key stakeholders in the social economy and innovation (COM(2011) 682 final), 2011.

- continue and expand the existing networks of female entrepreneurship ambassadors and mentors for women entrepreneurs;
- implement policies enabling women to achieve an adequate work–life balance, by establishing appropriate and affordable care for children and elderly dependents, notably by taking full advantage of support options under the European Agricultural Fund for Rural Development, the European Regional Development Fund and the European Social Fund.

European Parliament

In 2010, the European Parliament adopted a directive ⁽⁴⁵⁾ amending the previous regulations to ensure greater protection to women who are self-employed. Through it, the principle of equal treatment between women and men has been extended to self-employment. This directive considerably improves the protection of female self-employed workers and assisting spouses or life partners of self-employed workers, also in the case of maternity — they are granted a maternity allowance and leave of at least 14 weeks. At the EU level, this is the first time a maternity allowance has been granted to self-employed workers. By improving the social protection available to women in the labour market, it is expected that it will increase the share of women becoming entrepreneurs, even though from the opposite viewpoint it may be seen as overregulation of microbusinesses.

In September 2011, the European Parliament adopted a resolution on women’s entrepreneurship in SMEs ⁽⁴⁶⁾, where a female entrepreneur is defined as a ‘woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-to-day management’. The resolution also recognises that, even if ‘female entrepreneurship and female SMEs provide a key source for increasing the degree of female employment’ and ‘an increase in the number of women entrepreneurs resulting in a positive impact and an immediate contribution to the economy overall’, female entrepreneurs still face many barriers and obstacles (access to informational support, financial and technological tools, etc.) and the potential of female entrepreneurship is ‘far from being harnessed in the European Union’.

⁽⁴⁵⁾ European Parliament and Council, Directive 2010/41/EU of 7 July 2010 on the application of the principle of equal treatment between men and women engaged in an activity in a self-employed capacity and repealing Council Directive 86/613/EEC, OJ L 180, 15.7.2010 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2010:180:0001:0006:en:PDF>).

⁽⁴⁶⁾ European Parliament resolution of 13 September 2011 on women entrepreneurship in small and medium-sized enterprises (2010/2275(INI)) (<http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P7-TA-2011-0367+0+DOC+XML+V0//EN>).

Therefore the resolution, acknowledging that ‘promoting women’s entrepreneurship is a long-term process that requires time to change structures and attitudes in society’, provides a series of recommendations to the Commission, Member States and regional and local authorities in the areas of access to financial and educational support, to traditional business networking opportunities and to information and communication technologies.

Moreover, in 2011 the European Parliament adopted another resolution on women and business leadership ⁽⁴⁷⁾ in which it asks the European Commission to monitor in detail the phenomenon of women in management and business.

Council of the European Union

In 2011, the Council of the European Union adopted the European pact for gender equality for the period 2011–2020 ⁽⁴⁸⁾ in which gender equality is recognised as a fundamental value of the European Union as it stimulates economic growth, prosperity and competitiveness. Among the measures proposed to combat segregation in the labour market, the promotion of women’s entrepreneurship and the participation of women in political and economic life are also included.

International level

UN

Area F (Women and the economy) of the Beijing Platform for Action (BPfA) refers to women’s employment in all its forms (including self-employment and entrepreneurship) from the perspective of women’s economic independence.

Economic independence is a prerequisite for enabling both women and men to exercise control over their lives and to make genuine choices. Paragraph 26 of the Beijing Declaration and Platform for Action adopted at the Fourth World Conference on Women (1995) mentions a clear commitment to:

‘promote women’s economic independence, including employment, and eradicate the persistent and increasing burden of poverty on women by addressing the structural causes of poverty through changes in economic structures, ensuring equal access for all women, including those in rural areas, as vital development agents, to productive resources, opportunities and public services’.

⁽⁴⁷⁾ European Parliament resolution of 6 July 2011 on women and business leadership, (2010/2115(INI)) (<http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P7-TA-2011-0330+0+DOC+XML+V0//EN>).

⁽⁴⁸⁾ Council of the European Union, Council conclusions on the European pact for gender equality for the period 2011–2020, 2011 (http://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/lsa/119628.pdf).



OECD

In its Recommendation of the Council on gender equality in education, employment and entrepreneurship ⁽⁴⁹⁾, adopted by the Council at ministerial level on 29 May 2013, the OECD recommends that Member States.

Through a whole-of-government approach and through means such as appropriate legislation, policies, monitoring and public awareness campaigns, reduce the gender gap in entrepreneurship activity by the following.

1. Designing appropriate responses to gaps and market failures, including: policies to reduce barriers to women's entrepreneurship, administrative burdens on firms and excessive regulatory restrictions; policies to support firm growth, internationalisation and innovation; support for the development and implementation of awareness campaigns, training programmes, mentoring, coaching and support networks, including professional advice on legal and fiscal matters.

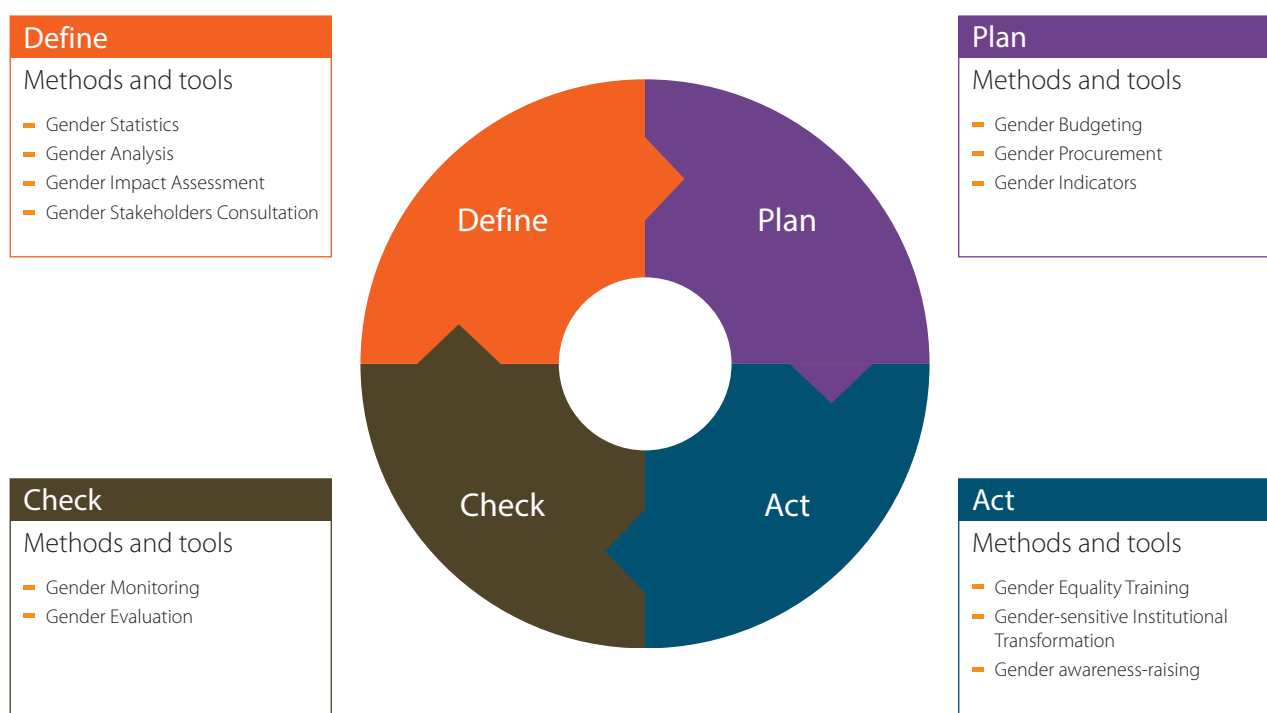
2. Ensuring equal access to finance for female and male entrepreneurs through actions that influence both the supply of and demand for finance by: easing access to finance for viable businesses owned by men and women; taking steps to improve the knowledge and attitudes of financial institutions; increasing awareness of finance sources and tools among women entrepreneurs; and encouraging more women to join business angel networks or venture capital firms.

⁽⁴⁹⁾ OECD, *Recommendation of the Council on gender equality in education, employment and entrepreneurship*, 2013 ([http://www.oecd.org/gender/C-MIN\(2013\)5-ENG.pdf](http://www.oecd.org/gender/C-MIN(2013)5-ENG.pdf)).

4. How and when? Entrepreneurship and the integration of the gender dimension into the policy cycle

The gender dimension can be integrated in all phases of the policy cycle.

Below you can find useful resources and practical examples for mainstreaming gender into entrepreneurship policies. They are organised according to the most relevant phase of the policy cycle they may serve.



Define

DEFINE PLAN ACT CHECK

In this phase, it's recommended to gather information on the situation of women and men in a certain area. This means looking for sex-disaggregated data and gender statistics, as well as checking for the existence of studies, programme or project reports and/or evaluations from previous periods.

Examples of gender and entrepreneurship statistics

At the EU level, relevant databases and indexes have been developed to address the dimension of gender and entrepreneurship. Don't forget to check databases that may also exist at the level of the Member States.

Eurostat – the European Union labour force survey

This provides the main aggregated statistics on labour market outcomes in the European Union. The European Union labour force survey (EU-LFS) is the main data source for employment and unemployment. Tables on population, employment, working hours, permanency of job, professional status, etc. are included.

It provides disaggregated statistics by sex, age groups, economic activity, educational attainment and field of education, type of employment (part-time, temporary work) and self-employment, from which it is possible to measure the characteristics of the labour force of women. In particular, data on self-employment with sex disaggregation are available.

<http://ec.europa.eu/eurostat/web/lfs/data/database>



EIGE — gender statistics

EIGE assists EU institutions and the Member States in the collection, analysis and dissemination of objective, reliable and comparable information and data on equality between women and men. The gender statistics database provides statistics on the indicators established and implemented for monitoring the BpFA critical areas of concern. Indicators related to entrepreneurship and self-employment are included in Area F — Women and the economy.

<http://eige.europa.eu/gender-statistics/women-and-men-in-the-eu-facts-and-figures>

Organisation for Economic Cooperation and Development

The ongoing Organisation for Economic Cooperation and Development's (OECD) gender initiative aims to strengthen gender equality in education, employment and entrepreneurship (the 'three Es'). To reinforce the collection and monitoring of gender-specific indicators, the OECD updates its gender data portal on 8 March each year for International Women's Day. The portal provides a rich set of actualised indicators on gender equality in the 'three Es' showing how far we are from achieving gender equality and where action is most needed. It also includes short highlights on some selected gender issues.

<http://www.oecd.org/gender/data/entrepreneurship.htm>

Global Entrepreneurship Monitor

The Global Entrepreneurship Monitor (GEM) is a study of entrepreneurship providing information, reports and stories which enhance the understanding of the entrepreneurial phenomenon. GEM provides entrepreneurship indicators and custom charts, graphs and maps and datasets.

<http://www.gemconsortium.org/data>

United Nations Statistics Division, UN Women project

Evidence and data for gender equality (EDGE)

This is a project that seeks to accelerate existing efforts to generate comparable gender indicators on health, education, employment, entrepreneurship and asset ownership. The activities of the project include the development of a platform for international data and metadata compilation covering basic health, education and employment indicators, the development of standards and guidelines for measuring assets and entrepreneurship indicators and the pilot of data collection on assets and entrepreneurship in several countries.

<http://genderstats.un.org/>

Examples of studies, research and reports

Global Entrepreneurship and Development Institute
Female entrepreneurship index 2015 report

In this study the Global Entrepreneurship and Development Institute (GEDI), developed a women's entrepreneurship index — the Gender GEDI — measuring the development of potential female entrepreneurship. Once a gender analysis has identified the opportunities and obstacles for female entrepreneurship, it is easier to plan improvement.

<http://thegedi.org/female-entrepreneurship-index-2015-report>

Panteia Research to Progress (2014)

Statistical data on women entrepreneurs in Europe

This study was carried out at the request of the European Commission's DG for Internal Market, Industry, Entrepreneurship and SMEs in order to gather available statistical data on women entrepreneurs in Europe. The study objective was to collect, analyse and systematically present the most recent data on women entrepreneurs in Europe-37 (which includes the 28 EU Member States, Albania, the former Yugoslav Republic of Macedonia, Iceland, Israel, Liechtenstein, Montenegro, Norway, Serbia and Turkey).

http://ec.europa.eu/growth/tools-databases/newsroom/cf/itemdetail.cfm?item_id=7992&lang=en

The European Commission's DG for Internal Market, Industry, Entrepreneurship and SMEs

'Entrepreneurship in the EU and beyond', *Flash Eurobarometer* No 354, 2012.

This studies the development of entrepreneurship in EU Member States for over a decade. This series of surveys has also endeavoured to compare the state of affairs within the EU by comparing the EU data with data from a range of non-EU countries. In the 2012 edition of the survey⁽⁵⁰⁾ there are several analyses from a gender perspective.

http://ec.europa.eu/public_opinion/flash/fl_354_en.pdf

Global Entrepreneurship Monitor

2010 global report

In this report the Global Entrepreneurship Monitor found that women are driven more than men by the need to obtain an appropriate work-family balance, with women using the opportunity to fulfil family obligations and start small businesses to (re)integrate into the labour market.

⁽⁵⁰⁾ European Commission, 'Entrepreneurship in the EU and beyond', *Flash Eurobarometer* No 354, 2012 (http://ec.europa.eu/public_opinion/flash/fl_354_en.pdf).

Moreover it found that given the possible existence of a so-called glass ceiling (obstacles to achieving managerial positions), women could move more often towards entrepreneurship out of frustration.

<http://www.gemconsortium.org/report>

One of the first steps to take when defining your policy/project/programme is to gather information and analyse the situation of women and men in the respective policy domain. The information and data you collected will provide an understanding of the reality and assist you in designing your policy, programme or project. Specific methods that can be used in this phase are gender analysis and gender impact assessment.

Example of gender analysis

United States Agency for International Development (USAID)

Tips for conducting a gender analysis at the activity or project level

The purpose of this document is to provide practical guidance for conducting gender analysis in project or activity design. A specific section is dedicated to a set of questions that should be posed in the context of designing an entrepreneurship programme.

<https://www.usaid.gov/sites/default/files/documents/1865/201sae.pdf>

Example of a gender impact assessment

UN Women

Gender impact analysis of selected support measures for entrepreneurship in Serbia, 2012

This report assesses to what extent female entrepreneurs have had access to selected governmental support programmes for entrepreneurship in Serbia during 2009 and 2010. It has been commissioned by the Ministry of Economy and Regional Development, with the support of UN Women, as part of their efforts in 2011 to assess the gender impact of selected government measures in support of entrepreneurship. It includes indications on the methodology used to assess gender impact.

http://www.academia.edu/4160895/Gender_Impact_Analysis_of_Selected_Support_Measures_for_Entrepreneurship_in_Serbia

Consider consulting stakeholders (e.g. gender experts, civil society organisations) on the topic at hand, to share and validate your findings and to improve your policy or

programme proposal. This will enhance the process of learning of the subject for all those involved and will improve the quality of the work done at the EU level. The stakeholders consultation process will start in this phase, but could also be considered as an important method to be applied during all the policy cycle's phases.

Examples of stakeholders that can be consulted

European Network to Promote Women's Entrepreneurship (WES)

This is a policy network with members from 31 European countries (the EU-28, Iceland, Norway and Turkey), whose delegates, representing national governments and institutions, are responsible for promoting and supporting female entrepreneurship at national level. WES is a discussion partner of the European Union and its members provide advice, support, information and contacts regarding existing support measures for women entrepreneurs. They also help identify good practices.

http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm

European Network of Female Entrepreneurship Ambassadors

In 2009, the European Commission inaugurated this network of inspirational role models for potential women entrepreneurs. The network is made up of around 270 entrepreneurs from 22 European countries.

http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm

European Network of Mentors for Women Entrepreneurs

In 2011, the European Commission inaugurated this network, which voluntarily provides counselling services to women starting and running new businesses. The mentors' network enforces and complements the actions to promote, support and encourage women's entrepreneurship.

http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm



European Entrepreneurship Education NETWORK

The network exchanges information and experience, improving and creating synergies between the many initiatives in the field; moreover it is engaged in outreach and awareness activities as well as policy recommendations across several work streams that include national strategies, partnerships with business, support for teachers and the role of regional authorities.

It is a focal point for entrepreneurship education in Europe bringing together organisations and individuals from both the public and private sectors with strong records of accomplishment in entrepreneurship education at regional, national and European level. The EE-HUB is designed as the space where these stakeholders can work collectively to increase levels of entrepreneurial activities in schools across Europe.

<http://ee-hub.eu/>

Eurochambres women's network

The Association of European Chambers of Commerce and Industry has launched a women's network aimed at supporting female entrepreneurship in Europe. The network pursues the following objectives:

- promoting the exchange of information and the promotion of specific points of view within the network;
- providing structured support to speed the development of women's entrepreneurship, including the dissemination of 'best practices';
- promoting the participation in public-private partnerships at local, national and European level;
- encouraging the recognition of rights on equal opportunities;
- providing support for institutional lobbying at all levels;
- participating actively in the development of corporate social responsibility;
- encouraging better conditions to promote a balance between private and professional life.

http://cordis.europa.eu/news/rcn/20891_en.html

World Bank, Women's Finance Hub

The World Bank is working to promote financial inclusion for women and in 2013 launched the Women's Finance Hub, an online collaborative platform, as part of the SME finance forum. It aims to further advance access to finance for women-owned businesses by addressing missing data, disseminating research, promoting best practices and providing information on critical issues related to the women's market at both international and European level.

<http://smefinanceforum.org/post/womens-finance-hub-site-launch-april-2013>

Plan

DEFINE PLAN ACT CHECK

In this phase, it's appropriate to analyse budgets from a gender perspective. Gender budgeting is used to identify how budget allocations contribute to promoting gender equality. Gender budgeting brings visibility to how much public money is spent for women and men respectively. Thus, gender budgeting ensures that public funds are fairly distributed between women and men. It also contributes to accountability and transparency about how public funds are being spent.

Example of gender budgeting in entrepreneurship

United Nations Development Programme, Gender responsiveness budget

Manual for trainers, 2005

The manual provides a set of lessons and tools addressed to trainers and resource people for gender-responsive budget initiatives. Although not specifically focused on entrepreneurship, its tools can also be used in this field.

<https://www.ndi.org/files/Gender%20Responsive%20Budgeting%20Trainers%20Manual.pdf>

When planning, don't forget to establish monitoring and evaluation systems and indicators that will enable you to measure and compare the impact of the policy or programme on women and men over the time frame of its implementation. Remember to define the appropriate times to monitor and evaluate your policy.

Examples of indicators for monitoring gender and entrepreneurship

Percentage of entrepreneurs in total active labour force (entrepreneurship rate) by sex
(BPfA — Area F — Women and the economy)

Entrepreneurs are defined as people who work in their own business, farm or professional practice to make a profit, and spend time on the operation of a business, or are in the process of setting up a business. These entrepreneurs consider the running of their enterprises to be their main activity. This definition is the same as the definition of a self-employed person in Eurostat's labour force survey database ⁽⁵¹⁾. Self-employed people may have one or more persons and/or family workers or no people. In this case, they are defined as solo entrepreneurs — people who operate their own economic enterprise or engage independently in a profession or trade. Solo entrepreneurs are also known as own-account workers. The entrepreneurship rate is a good indicator to compare the entrepreneurial level of women and men in and between countries.

The entrepreneurship rate expresses the percentage of entrepreneurs in the total active labour force. The indicator is also included for the monitoring of Area F — Women and the economy, named as 'Self-employment as percentage of total employment for women and men by age groups (15-64, 20-64, 15-24, 25-54, 55-64)'. This indicator provides information on the proportion of self-employed as a percentage of total employed persons. In 2013, self-employed women aged 15-64 were 9.8 % of the total employed women, compared to 18.2 % of men. The indicator is calculated from the Eurostat EU-LFS survey and available on the EIGE gender statistics page ⁽⁵²⁾. Data for calculation are included in the Eurostat labour market database (online data code: lfsa_egaps).
http://ec.europa.eu/eurostat/data/database?node_code=lfsa_egaps

Share of self-employed with and without employees by sex
(BPfA — Area F — Women and the economy)

The indicator is calculated as the percentage of self-employed persons with employees (employers) and without employees (own-account workers) from total

employment. Self-employed persons are those who work in their own business, farm or professional practice. A self-employed person is considered to be working if she/he meets one of the following criteria: works for the purpose of earning profit; spends time on the operation of a business; or is in the process of setting up her/his business. Self-employment embraces a wide range of work statuses and activities with different degrees of economic conditions and independence. Thus, it is important to distinguish between the self-employed with employees (employers) and those who work on their own (own-account workers). The share of self-employed with employees may be considered a better proxy for entrepreneurship than the share of overall self-employed in total employment although it remains unclear whether it adequately measures the concept. Moreover, the share of self-employed without employees can also incorporate a number of 'bogus' self-employed persons. The indicator is included for the monitoring of Area F — Women and the economy. In 2013, self-employed women on their own account were 7.5 % of the total employed women, compared to 12.6 % of men. The indicator is calculated from the Eurostat EU-LFS survey and is available on the EIGE gender statistics page ⁽⁵³⁾. Data for calculation are included in the Eurostat labour market database (online data code: lfsa_egaps).

http://ec.europa.eu/eurostat/data/database?node_code=lfsa_egaps

When preparing calls for proposals in the framework of funding programmes or terms of reference in the context of public procurement procedures (notably for contractors to be hired for policy support services), don't forget to formalise gender-related requirements. This will ensure the projects and services which the European Commission funds are not gender-blind or gender biased.

Act

DEFINE PLAN ACT CHECK

In the implementation phase of a policy or programme, ensure that all who are involved are sufficiently aware about the relevant gender objectives and plans. If not, set up briefings and capacity-building initiatives according to staff needs. Think about researchers, proposal evaluators, monitoring and evaluation experts, scientific officers, programme committee members, etc.

⁽⁵¹⁾ European Commission, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs, *Statistical data on women entrepreneurs in Europe*, September 2014.

⁽⁵²⁾ <http://eige.europa.eu/gender-statistics/women-and-men-in-the-eu-facts-and-figures/area/83/indicator/268/report/695>

⁽⁵³⁾ <http://eige.europa.eu/gender-statistics/women-and-men-in-the-eu-facts-and-figures/area/83/indicator/268/report/692>



Examples of capacity-building initiatives about gender and entrepreneurship

Women Entrepreneurs' Associations capacity building guide

This is a training package designed to assist Women Entrepreneurs' Associations in improving and sustaining their organisations. The emphasis is on the improvement of the capacity-building of the associations and on strengthening their ability to serve and advocate for their members.

http://www.ilo.org/wcmsp5/groups/public/---ed_emp/--emp_ent/---ifp_seed/documents/instructionalmaterial/wcms_248603.pdf

Hungary — Dobbantó: women entrepreneurs' competence development

This is an accredited intensive training programme which includes the main elements of business start-up and how to run a business, but also looks at self-consciousness and communication skills.

<http://eige.europa.eu/gender-mainstreaming/good-practices/hungary/dobbanto-women-entrepreneurs-competence-development>

World Bank — Resource point on female entrepreneurship

This online portal 'responds to increasing demands for best practices and tools to integrate gender in private sector development and entrepreneurship promotion programmes, and address the needs and constraints faced by female entrepreneurs' (World Bank, 2013b). It provides tools and guidelines, examples and good practices, findings of evaluations of projects and programmes, findings of studies and research and statistical data on the topic. The resource point provides four modules 'to help task teams identify and address issues that limit women's entrepreneurship opportunities'.

<http://www.worldbank.org/en/topic/gender/publication/female-entrepreneurship-resource-point-introduction-and-module-1-why-gender-matters>

During the implementation of your policy or programme, publications, communications and press releases might be issued. Don't forget to give visibility to gender issues and to pay attention to the language and visuals; these can convey gender stereotypes and gendered concepts, but they can also contribute to deconstructing stereotypes.

Example of gender language in entrepreneurship

Williams, E., Sheffield, R., Tossan, V. and Etzol, P. (2014)

'Words matter: recognising the power of gendered language in entrepreneurship'

This paper presents the result of a survey on the traits of the 'perfect' entrepreneur showing that these are still gender biased. Available at SSRN: <http://ssrn.com/abstract=2506242>

Check

DEFINE PLAN ACT **CHECK**

A policy cycle or programme should be checked both during monitoring, and at the end, with an evaluation of its implementation.

Monitoring the ongoing work allows for the follow-up of progress and remedying unforeseen difficulties. This exercise should take into account the indicators delineated in the planning phase and data collection based on those indicators.

At the end of a policy cycle or programme, a gender-sensitive evaluation should take place. Make your evaluation publicly accessible and strategically disseminate its results to promote its learning potential.

Example of monitoring and evaluation of gender and entrepreneurship

DG Internal Market, Industry, Entrepreneurship and SMEs, *Evaluation on policy: promotion of women innovators and entrepreneurship*

In 2008, DG Internal Market, Industry, Entrepreneurship and SMEs carried out an evaluation on its policy of the promotion of women innovators and entrepreneurship. This report presents the findings of the study. The aim of the evaluation was to assess the effectiveness, efficiency, utility and constraints on promotion activities across Member States as the basis for policy recommendations to support the contribution of women innovators and entrepreneurship to the Lisbon Agenda.

<http://ec.europa.eu/DocsRoom/documents/2131/attachments/1/translations/en/renditions/pdf>

Practical examples of gender mainstreaming in entrepreneurship

International Labour Organisation

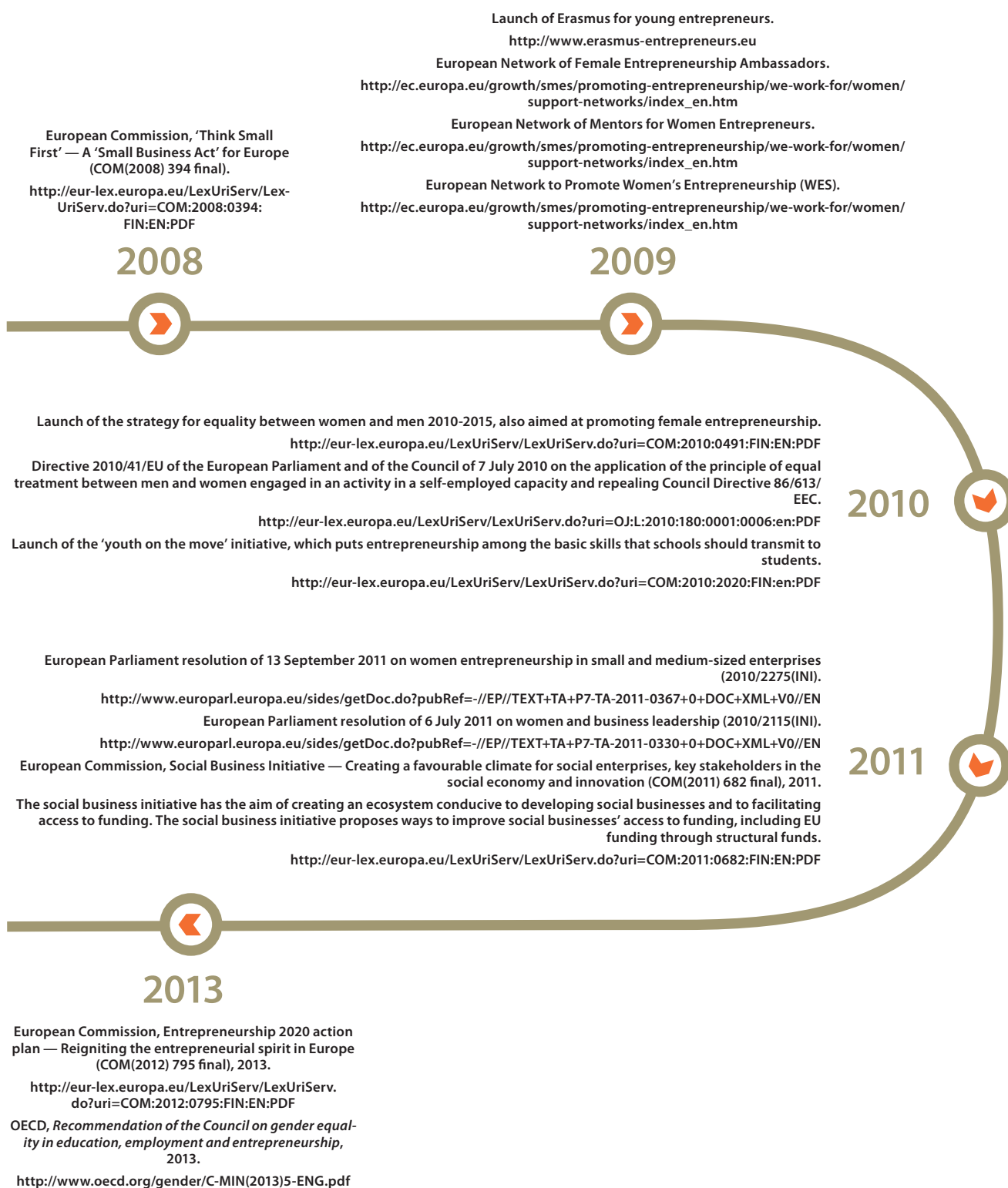
The Women's Entrepreneurship Development programme (ILO-WED) is part of the Small and Medium Enterprises Unit (SME). ILO-WED works on enhancing economic opportunities for women by carrying out affirmative actions in support of women starting, formalising and growing their enterprises and by mainstreaming gender equality issues into the International Labour Organisation's work in enterprise development.

<http://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/lang--en/index.htm>

5. Want to know more?

Timeline

The key milestones of the EU entrepreneurship policy are presented below.



6. Current policy priorities at EU level

Small and medium-sized enterprises are the backbone of the EU's economy. They represent 99 % of all businesses in the EU. Over the past 5 years, they have created around 85 % of new jobs and provided two thirds of total private sector employment in the EU. The European Commission considers SMEs and entrepreneurship as key to ensuring economic growth, innovation, job creation and social integration in the EU. Some of the challenges to be tackled include the following:

- education should offer the right foundation for an entrepreneurial career;
- difficult access to finance and markets;
- difficulty in transferring businesses;
- the fear of 'punitive' sanctions in case of failure;
- burdensome administrative procedures.

The overarching policy of the EU for entrepreneurship and SMEs can be summarised as follows.

- **Creating a business-friendly environment:** At the centre of the Commission's action is the Small Business Act for Europe (SBA) that provides a comprehensive SME policy for the EU and EU countries. The SBA promotes the 'Think small first' principle and promotes entrepreneurial spirit among EU citizens and more of a business-friendly environment.
- **Promoting entrepreneurship:** The Commission promotes entrepreneurship through the entrepreneurship 2020 action plan, supports entrepreneurship education and provides support tools for aspiring entrepreneurs.
- **Improving access to new markets and internationalisation:** The Commission's priority is to ensure that enterprises can rely on a business-friendly environment and make the most of cross-border activities, both within the EU single market and outside the EU.
- **Facilitating access to finance:** Access to finance is the most pressing issue for many small enterprises. The Commission works on improving the financing environment for SMEs and provides information on funding. The Late Payment Directive strengthens businesses' rights to prompt payment.

- **Supporting SME competitiveness and innovation:** Promoting competitiveness and innovation are key aspects of EU policy in relation to industry and enterprise, in particular for SMEs.
- **Providing key support networks and information for SMEs**

Resources

Selected policy documents relevant to entrepreneurship

European Commission, Entrepreneurship 2020 action plan (http://ec.europa.eu/growth/smes/promoting-entrepreneurship/action-plan/index_en.htm).

European Commission, Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions — Entrepreneurship 2020 action plan — Reigniting the entrepreneurial spirit in Europe (COM(2012) 795 final), 2013 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2012:0795:FIN:en:PDF>).

European Commission, Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions — Social Business Initiative — Creating a favourable climate for social enterprises, key stakeholders in the social economy and innovation (COM(2011) 682 final), 2011 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM:2011:0682:FIN>).

European Commission, DG Internal Market, Industry, Entrepreneurship and SMEs, Citizens' summary — EU initiative to promote social entrepreneurship, 2011 (http://ec.europa.eu/internal_market/social_business/docs/SBI_citizen_en.pdf).

European Commission, Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions — 'Think small first' — A 'small business act' for Europe (COM(2008) 394 final), 2008 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52008DC0394>).

European Commission, Report from the Commission to the Council and the European Parliament on the implementation of the European charter for small enterprises (COM(2004) 64 final), 2004 (http://aei.pitt.edu/45659/1/com2004_0064.pdf).



European Commission, Report from the Commission to the Council, the European Parliament, the Economic and Social Committee and the Committee of the Regions — Creating an entrepreneurial Europe—The activities of the European Union for small and medium-sized enterprises (SMEs) (COM(2001) 98 final), 2001 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex:52001DC0098>).

European Parliament and Council, Regulation (EU) No 1287/2013 of 11 December 2013 establishing a programme for the competitiveness of enterprises and small and medium-sized enterprises (COSME) (2014-2020) and repealing Decision No 1639/2006/EC, OJ L 347, 20.12.2013, pp. 33 (<http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:L:2013:347:FULL&from=EN>).

Gender equality relevant policy documents

Council of the European Union, Council conclusions on the European pact for gender equality for the period 2011-2020, 2011 (http://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/lsa/119628.pdf).

European Commission, *Improving the gender balance in company boardrooms*, 2014 (http://ec.europa.eu/justice/gender-equality/files/gender_balance_decision_making/boardroom_factsheet_en.pdf).

European Commission, *Report — statistical data on women entrepreneurs in Europe — 2014*, 2014 (<http://ec.europa.eu/DocsRoom/documents/7481>).

European Commission, The European Network of Female Entrepreneurship Ambassadors (http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm).

European Commission, Cracking Europe's glass ceiling: European Parliament backs Commission's women on boards proposal, 2013 (http://europa.eu/rapid/press-release_IP-13-1118_en.htm).

European Commission, Strategy for equality between women and men 2010-2015 (COM(2010) 491 final) 2010. <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2010:0491:FIN:en:PDF>

European Parliament and the Council, Directive 2010/41/EU of 7 July 2010 on the application of the principle of equal treatment between men and women engaged in an activity in a self-employed capacity and repealing Council Directive 86/613/EEC, OJ L 180, 15.7.2010 (<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2010:180:0001:0006:en:PDF>).

European Parliament resolution of 6 July 2011 on women and business leadership (2010/2115(INI), 2011 (<http://>

www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P7-TA-2011-0330+0+DOC+XML+V0//EN).

European Parliament resolution of 13 September 2011 on women entrepreneurship in small and medium-sized enterprises (2010/2275(INI)) (<http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P7-TA-2011-0367+0+DOC+XML+V0//EN>).

Organisation for Economic Cooperation and Development (OECD), *Recommendation of the Council on gender equality in education, employment and entrepreneurship*, 2013 ([http://www.oecd.org/gender/C-MIN\(2013\)5-ENG.pdf](http://www.oecd.org/gender/C-MIN(2013)5-ENG.pdf)).

Selected references of studies on gender issues in entrepreneurship

Bird, B. and Brush, C., 'A gendered perspective on organisational creation', *Entrepreneurship Theory and Practice*, Vol. 2, No 3, 2002, pp. 41-50 (https://www.researchgate.net/publication/254556196_A_Gendered_Perspective_on_Organizational_Creation).

Centre for Enterprise and Economic Development Research (CEEDR), *Young entrepreneurs, women entrepreneurs, ethnic minority entrepreneurs and co-entrepreneurs in the European Union and Central and Eastern Europe*, CEEDR Middlesex University Business School, 2000 (<http://bookshop.europa.eu/en/young-entrepreneurs-women-entrepreneurs-co-entrepreneurs-and-ethnic-minority-entrepreneurs-in-the-european-union-and-central-and-eastern-europe-pbNB0414053/>).

EIGE, *Promoting women's economic independence and entrepreneurship — good practices*, 2015.

The report is part of the study on 'Women and economy — collection of good practices in the area of female entrepreneurship'. It has identified effective gender mainstreaming tools to support and promote women's economic independence through entrepreneurship. It has focused on training, funding and networking (<http://eige.europa.eu/rdc/eige-publications/promoting-womens-economic-independence-and-entrepreneurship-good-practices>).

European Commission, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs, *Statistical data on women entrepreneurs in Europe*, 2014 (<http://ec.europa.eu/DocsRoom/documents/7481/attachments/1/translations/en/renditions/pdf>).

European Commission, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs, *Evaluation on policy — Promotion of women innovators and entrepreneurship*, 2008 (http://ec.europa.eu/enterprise/newsroom/cf/itemdetail.cfm?item_id=3387).

European Parliament, DG Internal Policies of the Union, *Gender aspects of the effects of the economic downturn and*

financial crisis on welfare systems, prepared by McCracken, K., Jessoula, M., Lyberaki, A., Bartlett, W. and Kusidel, E, 2013 ([http://www.europarl.europa.eu/RegData/etudes/etudes/join/2013/474396/IPOL-FEMM_ET\(2013\)474396_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/etudes/join/2013/474396/IPOL-FEMM_ET(2013)474396_EN.pdf)).

European Parliament, Library Briefing, *Women's entrepreneurship in the EU*, prepared by de Jong, W., 2013 ([http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI\(2013\)130517_REV1_EN.pdf](http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI(2013)130517_REV1_EN.pdf)).

Galindo M. A. and Ribeiro, D. (eds.), *Women entrepreneurship and economics: New perspectives, practices and policies*, Springer, New York, 2012.

Global Entrepreneurship and Development Institute (GEDI), Gender GEDI Index, GEDI, Washington DC, 2014 (<http://gedi.mobility-labs.com/gender-gedi-index/>).

Global Entrepreneurship Monitor, *Global Entrepreneurship Monitor: 2012 women's report*, Global Entrepreneurship Research Association, 2013 (<http://www.gemconsortium.org/docs/2825/gem-2012-womens-report>).

Global Entrepreneurship Monitor, *Global Entrepreneurship Monitor: 2010 women's report*, 2011 (<http://www.gemconsortium.org/report/47520>).

International Finance Corporation, *Strengthening access to finance for women-owned SMEs in developing countries*, 2011 (http://www.ifc.org/wps/wcm/connect/a4774a004a3f66539f0f9f8969adcc27/G20_Women_Report.pdf?MOD=AJPERES).

International Labour Organisation, *Women's Entrepreneurship Development*, ILO, Geneva, 2014 (http://www.ilo.org/empent/Publications/WCMS_175471/lang—en/index.htm).

Kelley, D., Brush, C., Greene, P. and Litovsky, Y., *Global Entrepreneur Monitor: 2010 women's report*, Global Entrepreneurship Research Association, Babson college, MA, 2011 (http://www.espa.espol.edu.ec/images/FTP/2010_GEM_Womens_Report.pdf).

Kelly, L., *Entrepreneurial women: new management and leadership models*, Praeger, Westport, CT, 2014.

Lewis, P., 'The quest for invisibility: female entrepreneurs and the masculine norm of entrepreneurship', *Gender, Work and Organisation*, Vol. 13, No 5, 2006, pp. 453-469.

Lotti, F., 'Entrepreneurship: is there a gender gap?' (working paper), 2006 (https://mail.sssup.it/~lotti/gender_gap.pdf).

Marlow, S., Henry, C. and Carter, S., 'Exploring the impact of gender upon women's business ownership: introduction', *International Small Business Journal*, Vol. 27, No 2, pp. 139-148.

Moore, D. P. and Buttner, E. H., *Women entrepreneurs: moving beyond the glass ceiling*, Sage Publications, Thousand Oaks, CA, 1997.

Organisation for Economic Cooperation and Development, *Gender equality in education, employment and entrepreneurship: final report to the MCM 2012, (C/MIN(2012)5)*, OECD, Paris, 2012 (<http://www.oecd.org/social/family/50423364.pdf>).

Organisation for Economic Cooperation and Development, *Closing the gender gap: act now*, OECD Publishing, 2012 (<http://www.oecd.org/gender/closingthegap.htm>).

Organisation for Economic Cooperation and Development, *Report on the gender initiative: gender equality in education, employment and entrepreneurship*, OECD, Paris, 2011 (<http://www.oecd.org/education/48111145.pdf>).

Organisation for Economic Cooperation and Development, *Women's entrepreneurship: issues and policies*, (issues paper), OECD Publications, Paris, 2004 (<http://www.oecd.org/cfe/smes/31919215.pdf>).

Piacentini, M., 'Women entrepreneurs in the OECD: key evidence and policy challenges', *OECD Social, Employment and Migration Working Papers*, No 147, OECD Publishing, 2013 (<http://dx.doi.org/10.1787/5k43bvtkmb8v-en>).

Rees, T. and Parken, A., 'Total control? The gendering of the triple helix,' International Conference on University, Industry and Government Linkages, Madrid, Spain, 20-22 October 2010 (http://www.triplehelixconference.org/th/8/doc/Abstract_book_Triple_Helix.pdf).

United Nations Industrial Development Organisation, *Gender equality and the empowerment of women*, UNIDO, Vienna (<http://www.unido.org/gender.html>).

United Nations Inter-Agency Network on Women and Gender Equality (IANWGE), 'Gender equality and trade policy', *Women Watch*, IANWGE, New York, 2011 (http://www.un.org/womenwatch/feature/trade/gender_equality_and_trade_policy.pdf).

World Bank, *Supporting high growth potential women entrepreneurs*, 2004 (<http://documents.worldbank.org/curated/en/2014/09/20344837/supporting-growth-oriented-women-entrepreneurs-review-evidence-key-challenges>).

Xavier, S., Kelley, D., Kew, J., Herrington, M. and Vorderwülbecke, A., *Global entrepreneur monitor: 2012 women's report*, Global Entrepreneurship Research Association, 2013 (<http://www.babson.edu/Academics/centers/blank-center/global-research/gem/Documents/GEM%202012%20Womens%20Report.pdf>).



Other resources

Ahl, H., 'Why research on women entrepreneurs needs new directions', *Entrepreneurship: Theory and Practice*, Vol. 30, No 5, 2006, pp. 595-621.

Birley, S., Cromie, S., and Myers, A., 'Entrepreneurial networks: their emergence in Ireland and overseas', *International Small Business Journal*, Vol. 9, No 4, 1990, pp. 56-74.

Dell Inc., Turkey named as host country for fourth annual Dell women's entrepreneur network event, Dell Inc., Round Rock, TX, 2012 (<http://www.dell.com/Learn/us/en/uscorp1/secure/2012-11-13-dell-dwen-turkey?c=us&l=en&s=corp>).

European Commission, *European Employment Observatory Review: self-employment in Europe*, Publications Office of the European Union, Luxembourg, 2010 (<http://ec.europa.eu/social/BlobServlet?docId=6137&langId=en>).

European Central Bank (ECB), Euro area bank lending survey, ECB, Brussels, 2014 (<http://www.ecb.europa.eu/stats/money/surveys/lend/html/index.en.html>).

European Commission, 'Entrepreneurship as a main driver for economic growth' (http://europa.eu/rapid/press-release_MEMO-13-5_en.htm).

European Commission, *European enterprise promotion awards: compendium*, Publications Office of the European Union, Luxembourg, 2013 (<http://ec.europa.eu/DocsRoom/documents/10031?locale=it>).

European Commission, Commission Decision of 4.7.2012 setting up the group of experts on enterprise and SME policies (C(2012) 4386 final), 2012 (http://ec.europa.eu/enterprise/dg/files/c-2012-4386_en.pdf).

European Commission, 'Entrepreneurship in the EU and beyond', *Flash Eurobarometer* No 354, 2012 (http://ec.europa.eu/public_opinion/flash/fl_354_en.pdf).

Organisation for Economic Cooperation and Development, *Entrepreneurship at a glance*, OECD Publishing, Paris, 2011 (<http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2010789264097711-en>).

United Nations Economic Commission for Europe (UNECE), Building partnerships to close the entrepreneurship gender gaps in the ECE region, Third UNECE Forum of Women Entrepreneurs, Baku, Azerbaijan. UNECE, Geneva, 14-15 November 2012 (<http://www.unece.org/index.php?id=30755#/>).

United Nations Economic Commission for Europe (UNECE), *Developing gender statistics: a tool kit*, UNECE, Geneva, 2010 (http://www.unece.org/fileadmin/DAM/stats/publications/Developing_Gender_Statistics.pdf).

Womenable, *Innovation and women's entrepreneurship: an exploration of current knowledge*, UN Conference on Trade and Development, Geneva, 2010 (http://www.gwiin.com/files/editor_files/image/4.pdf).

World Bank, Module 1 – Part 1: Entrepreneurship — why gender matters, *Female entrepreneurship: programme guidelines and case studies*, World Bank, Washington, DC, 2013 (<http://siteresources.worldbank.org/EXTGENDER/Resources/FemaleEntrepreneurshipResourcePoint041113.pdf>).

World Bank, Female entrepreneurship resource point — introduction and module 1: Why gender matters, *Female entrepreneurship: programme guidelines and case studies*, World Bank, Washington DC, 2013 (<http://www.worldbank.org/en/topic/gender/publication/female-entrepreneurship-resource-point-introduction-and-module-1-why-gender-matters>).

World Bank, Female entrepreneurship resource point — module 3: What change looks like, *Female entrepreneurship: programme guidelines and case studies*, World Bank, Washington DC, 2013 (<http://siteresources.worldbank.org/EXTGENDER/Resources/FemaleEntrepreneurshipResourcePoint041113.pdf>).

Organisations and institutions

European Community of Practice on Gender Mainstreaming
<http://www.gendercop.eu>

European Network of Female Entrepreneurship Ambassadors
http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm

European Network of Mentors for Women Entrepreneurs
http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm

European Network to Promote Women's Entrepreneurship (WES)
http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm

UN Women, Empower Women
<http://www.empowerwomen.org>

Women Entrepreneurship Platform
<http://womenentrepreneurshipplatform.eu>

Cyprus Women's Coop Bank Ltd



<http://eige.europa.eu>

