



# FEMALE LEGENDS

YOUTH INNOVATION & ENTREPRENEURSHIP



# *FLYie*

"Define success on your own terms,  
achieve it by your own rules, and build  
a life you're proud to live."

*Anne Sweeney*

**METHODOLOGICAL  
GUIDE**

**1**



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# A. Gender Equality and Female Entrepreneurship

## Gender equality in partners' country

Gender Equality is at the forefront of European Union's (EU) policies and principles. In fact, equal pay between women and men, for equal work, has been a key principle since the Treaty of Rome established the European Economic Community back in 1957. Since then, the EU as a whole, but also the Member-States individually, have been doing efforts to eliminate gender inequalities. In some cases and for some sectors, those efforts are successful, but in some others are just not enough, and some countries need to escalate their efforts. In any case, there is always room for improvement.

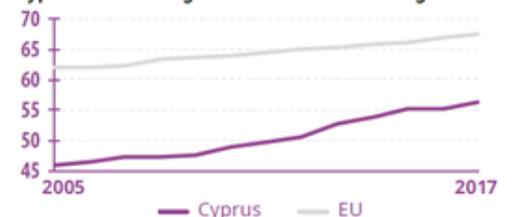
The European Institute for Gender Equality (EIGE), a body initiated by the EU, uses the "Gender Equality Index", which is a well-respected tool for measuring data related to gender equality amongst the EU Member-States. Additionally, this tool, provides the ability to compare the situation between member-states and subsequently to impact each other, by sharing good practices. To measure the progress of gender equality, every two years, EIGE prepares this Index and gives a score to EU Member-States and to the EU as a whole. The score is on a scale from 1 to 100, where 1 is for total inequality and 100 is for total equality. Below, we can see what the most recent index (2019) has shown for the four countries participating in FLYie project, Cyprus, Greece, Belgium and Poland, with regard to the overall progress on gender equality.

As the Gender Equality Index 2019 shows, **Cyprus** has a score of 56.3 out of 100, and is ranking as 20th amongst the EU-28. Its score is 11.1 lower than the EU average. The positive aspect for Cyprus, is that it has improved its position by eight places compared to the previous Index in 2017. In fact, Cyprus is gradually improving in this field, and is advancing faster than the EU average.

*\* These data were taken before the withdrawal of the United Kingdom from the EU.*

**Greece's** position is disappointing, with score just 51.2 out of 100, the country is last on the Gender Equality Index. Not only that, but the country's progress is also slower than the EU average.

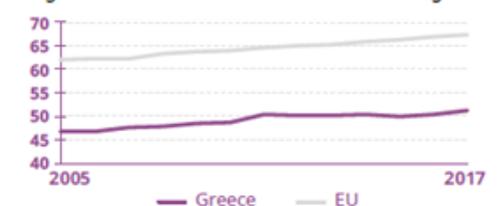
Cyprus is advancing faster than the EU average



**Source:**

"Gender Equality Index 2019: Cyprus"

Progress in Greece is slower than the EU average

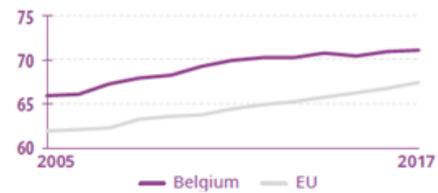


**Source:**

"Gender Equality Index 2019: Greece"

**Belgium**, has by far the highest position amongst the four countries comprising FLYie consortium. With a score of 71.1, it is ranked as 8th in the whole EU. Although, Belgium is progressing at a slightly slower pace compared to other Member-States, but in general follows the EU average advancing rate.

Belgium and the EU average are advancing in the same direction

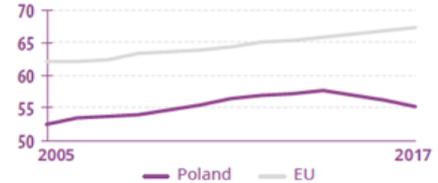


Source:

"Gender Equality Index 2019: Belgium"

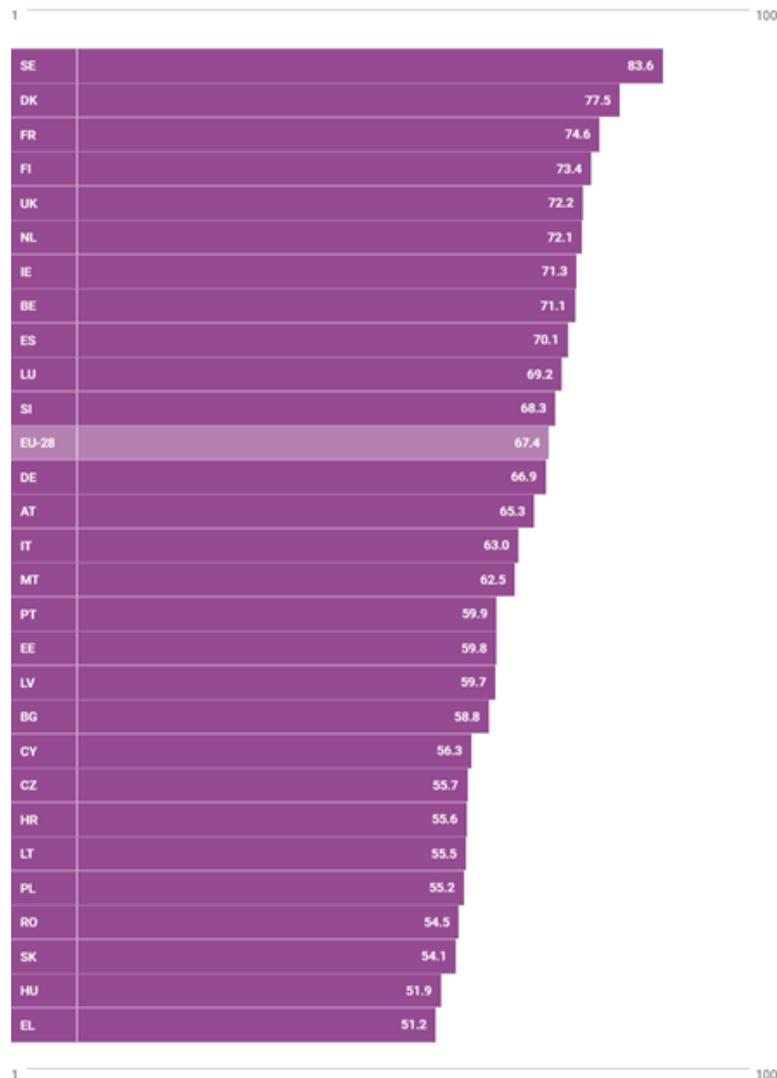
Lastly, **Poland's** score, 55.2, ranks it in position 24. Its score is 12.2 points lower than the EU average, and in addition to that, Poland is progressing at a slower pace than the EU average.

Progress in Poland is slower than the EU average



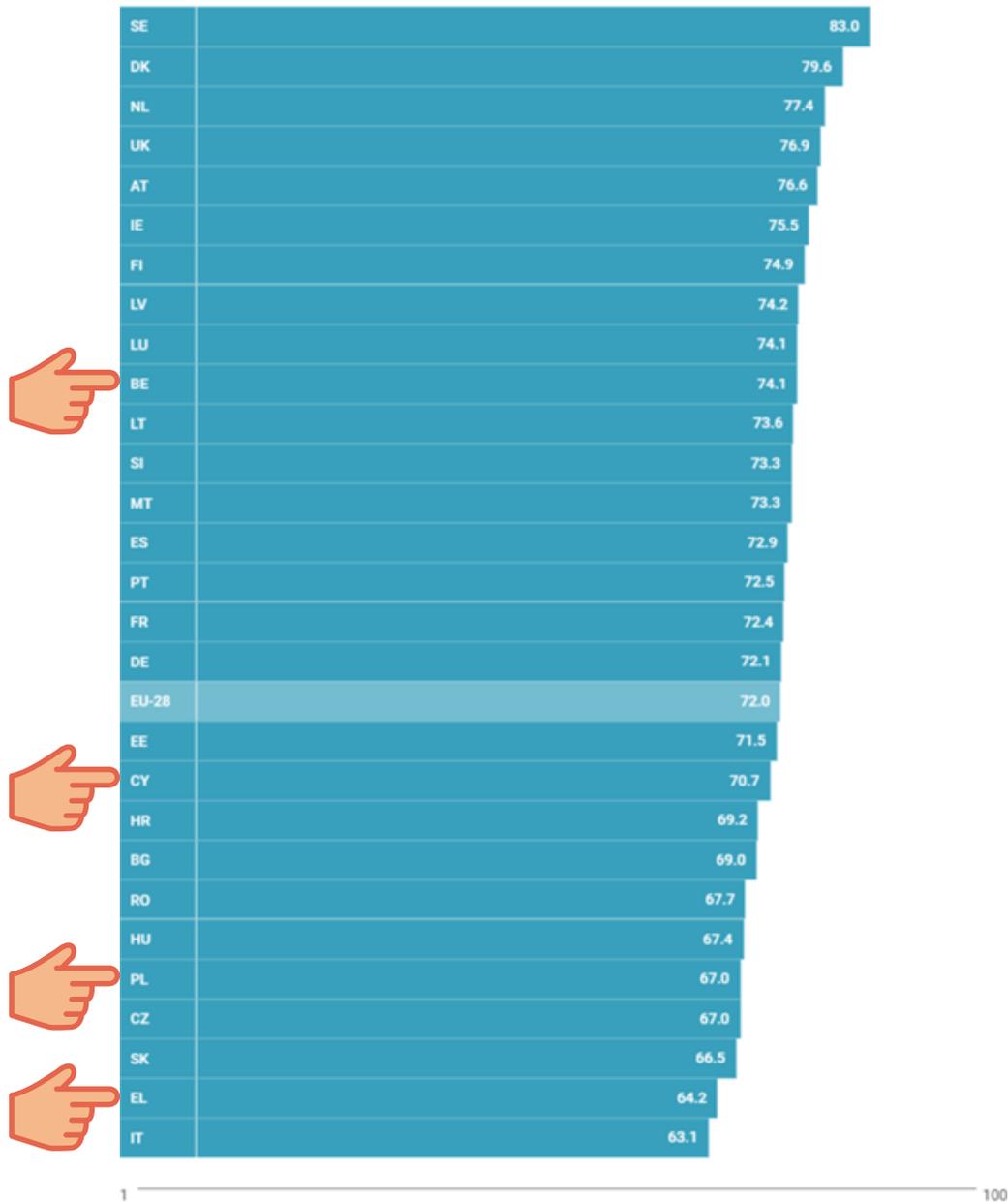
Source:

"Gender Equality Index 2019: Poland"



Source: <https://eige.europa.eu/gender-equality-index/2019/compare-countries>

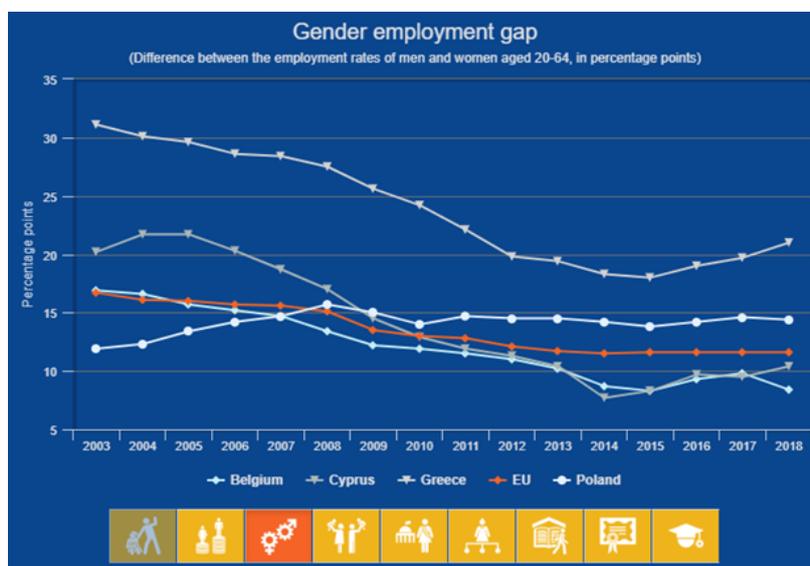
The above figures give a sense of the general situation in relation to the equality between men and women in all aspects combined together. In relation to work and employment, there is a distinct Index focused on this specific thematic, by measuring 'Participation' of the two genders in employment on the one hand, and 'Segregation and quality of work', on the other. The situation, as reflected by the relative index which focuses on the thematic of work, does not differ much. While the EU-28 average score is 72.0, once again, only Belgium (74.1) has a score above that threshold, ranking it as 10th. Cyprus (70.7 / 19th), Poland (67.0 / 24th) and Greece (64.2 / 27th) are above the EU average. The figure below is illustrative.



Source: <https://eige.europa.eu/gender-equality-index/2019/compare-countries>

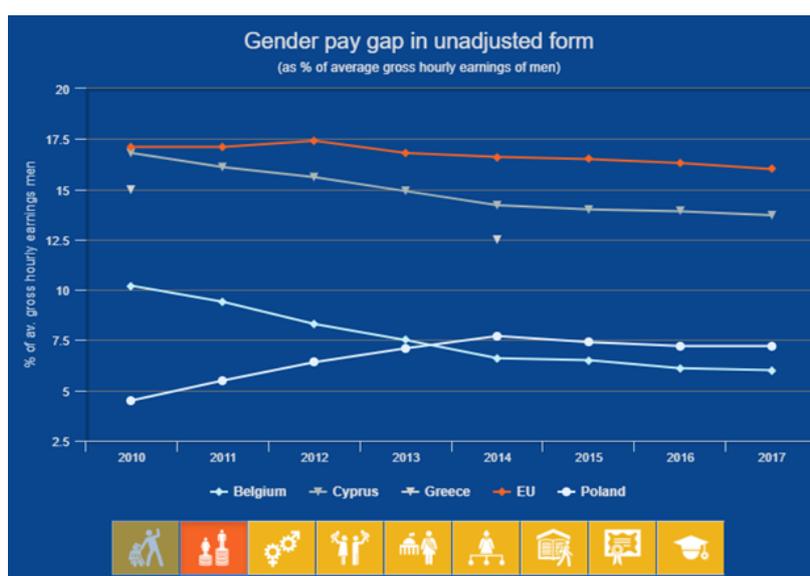
This Index produced by EIGE, shows the general score of the four partner countries, compared with the EU-28 average and the rest of the EU Member-States, with regard to the domain of work. Subsequently we are going to briefly examine other more specific related to employment and some facts concerning individually some of those countries.

For starters, it is useful to have a look at “Gender employment gap” graph which examines the difference between rates of employment between the two sexes, between 20–64 years old. According to Eurostat (see the figure below), in 2018, the EU average was 11.6%. In Belgium and Cyprus, the gap is below that percentage with 8.4% and 10.4% respectively.



**Source:** <https://ec.europa.eu/eurostat/web/sdi/gender-equality>

Next, it is important to see how the above rates, are translated in terms of income. Again, according to Eurostat, in 2017 the EU average for ‘Gender pay gap in unadjusted form’ reached 16%. For the same reported period, Belgium (6%), Poland (7.2%) and Cyprus (13.7%) were all below that average. For the case of Greece, the last relative report is from 2014, and it was also below EU average, with 12.5%.



**Source:** <https://ec.europa.eu/eurostat/web/sdi/gender-equality>

## National policies and legislation fostering gender equality and/or female entrepreneurship.

After having a first glance on the situation regarding gender equality in each of the four partners' countries, we should proceed with what those countries do, at official level, in order to improve and eliminate inequalities between women and men.

### Cyprus

The governmental policy on gender issues has two main objectives: 1) the elimination of discrimination against women and the guarantee of equality between men and women in all areas of law and 2) reinforcing the principle of equality and equal opportunities in practice, which requires, inter alia, a change in the mindset of promoting specific programs that support and empower women in their multifaceted roles and integrate the principle of equality into all programs and policies (gender mainstreaming).

Cyprus has an official legislation called "The Equal Treatment of men and women in employment and vocational training Law", which aims to combat gender-based discrimination and regulates the right to equal treatment in employment.

In addition, Cyprus has a Commissioner for Gender Equality and is under the direct jurisdiction of the President of the Republic. This Commissioner is also the president of a Mechanism for Women's Rights. The Ministry of Justice and Public Order of the Republic of Cyprus periodically issues a "Strategic Action Plan for Gender Equality". The main aims of the ongoing plan for 2019-2023 are inter alia: combatting gender-based violence; balanced representation in decision-making positions; improvement of related legislation; women empowerment and conciliation between personal and working life; empowerment of vulnerable groups of women; elimination of social stereotypes and prejudices.

### Greece

Law 3896/2010 outlines ways of enhancing equality of opportunity and treatment in labour market. Unfortunately, the financial crisis that began simultaneously and consecutive austerity measures applied still affect women negatively in the labour market (General Secretariat for Family Policy and Gender Equality, 2019). For this reason, the National Action Plan for Gender Equality 2016-2020 set out several targeted initiatives in order to surpass the increasing women's unemployment and underemployment (Ohchr.org, 2019).

According to Greek General Secretariat for Gender Equality, during 2019, a new law initiated by the Ministry of Interior was published in the Official Journal of the Hellenic Republic with its first part dedicated to the issues of substantive gender equality and prevention of sexual abuse.

More specifically, law 4604/2019 contains the following measures / actions regarding gender equality and women's empowerment:

- It constitutes an integral legal framework harmonized with relevant EU Directives, international Conventions ratified by the Greek State for matters related to gender equality and elimination of discriminations against women.

- Enterprises (both public and private) are encouraged to design and implement “Equality Plans” with specific targets, strategies and practice. Moreover, to those enterprises who use such plans, the General Secretariat for Gender is entitled to award “Equality Labels” based on equal treatment and equal opportunities practices for their male and female employees.
- In candidate’s list in each electoral prefecture at the parliamentary elections a 40% quota in favour of women is established. Thus, women participation in decision making is empowered. Until 2013, this share was already established for the election for local authorities (municipal and regional authorities)
- Provisions against gender stereotypes and discriminations are activated in the field of advertisement and mass media when relevant content is published.

## Belgium

For the past decades, Belgium has implemented legal measures to promote gender equity and equal opportunities at federal and regional level, in both the private and public sectors. The promotion and protection of women's rights has become one of Belgium's priority.

- In 1979, the United Nations (UN) approved the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). In Belgium, this convention was ratified in 1985. This instrument insists on non-discrimination in education, employment, economic and social activities.
- In 2002, was created the Institute for the Equality of Women and Men (Federal Public Service Foreign Affairs, 2020), which is responsible for ensuring that equality is respected in Belgium and for combating discrimination in this regard. The Institute aims at anchoring gender equality as natural in society in our actions and mentalities.
- In January 2007, Belgium had adopted the Gender Mainstreaming Law (Institute for the equality of women and men, 2020) (combating any discrimination based on sex, gender identity or gender expression) strengthening equality between women and men by integrating the gender dimension at the federal level. Gender mainstreaming is therefore no longer an informal commitment but is now a legal obligation at the political and administrative levels throughout the country.
- At company level, there is a legal framework surrounding equal pay: law of 22 April 2012. In addition, organizations with more than 50 employees have specific obligations to carry out a social balance sheet every two years to assess the gender neutrality of their remuneration policy.
- In 2011 a law about Quota was introduced, public companies are required to appoint at least one third of their directors to be women.
- In 2017, The FPS Economy (Federal Public Service of Economy of Belgium) has launched a national program to promote Female entrepreneurship (Federal Public Service of Belgium, 2020). Several associations, networks and groups of men and women are encouraged to stimulate women empowerment throughout the country.

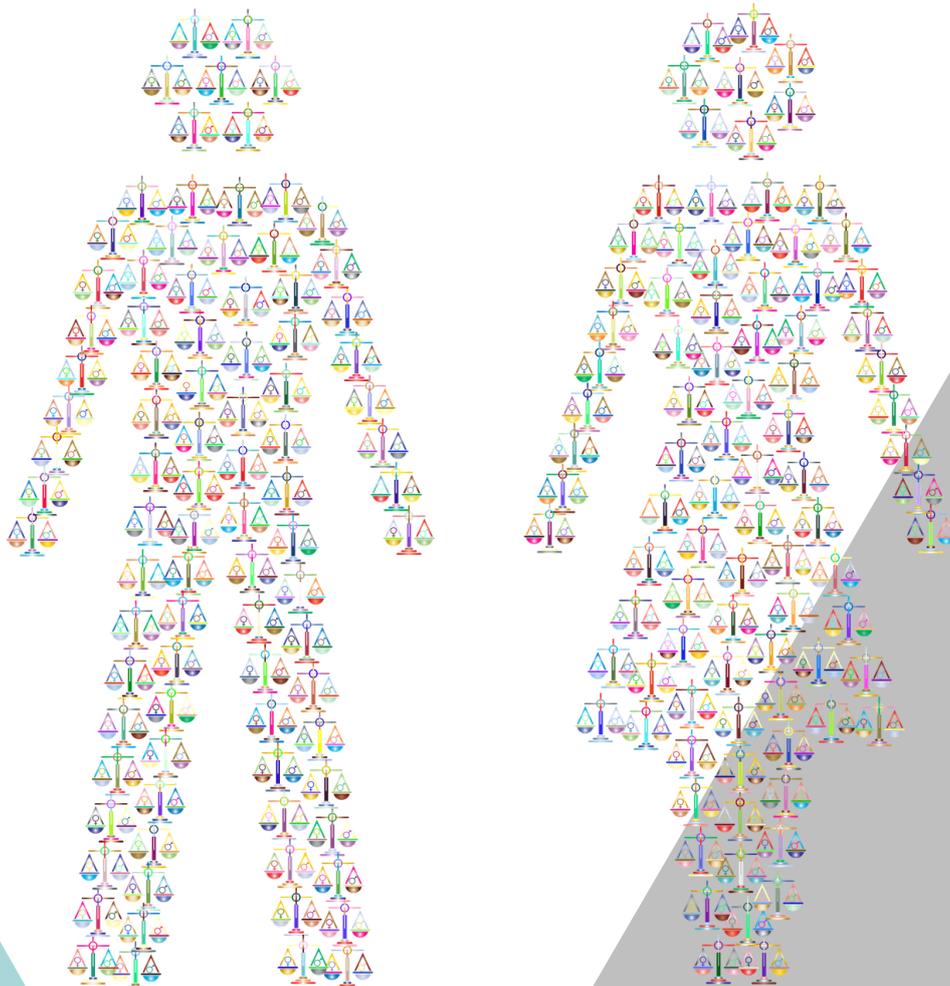
## Poland

In Poland, there are provisions on the principle of gender equality. The Constitution of the Republic of Poland (the most important legal act in Poland) in Article 33 - "Principle of equality between women and men". This article says that both men and women have „(...)equal rights in family, political, social and economic life in the Republic of Poland" (Konstytucja Rzeczypospolitej Polskiej z dnia 2 kwietnia 1997 r.), and that they have „(...) equal rights, in particular, regarding education, employment and promotion, and shall have the right to equal compensation for work of similar value, to social security, to hold offices, and to receive public honours and decorations".

Besides the Constitution, the provisions governing equality can also be found in The Polish Labour Code.

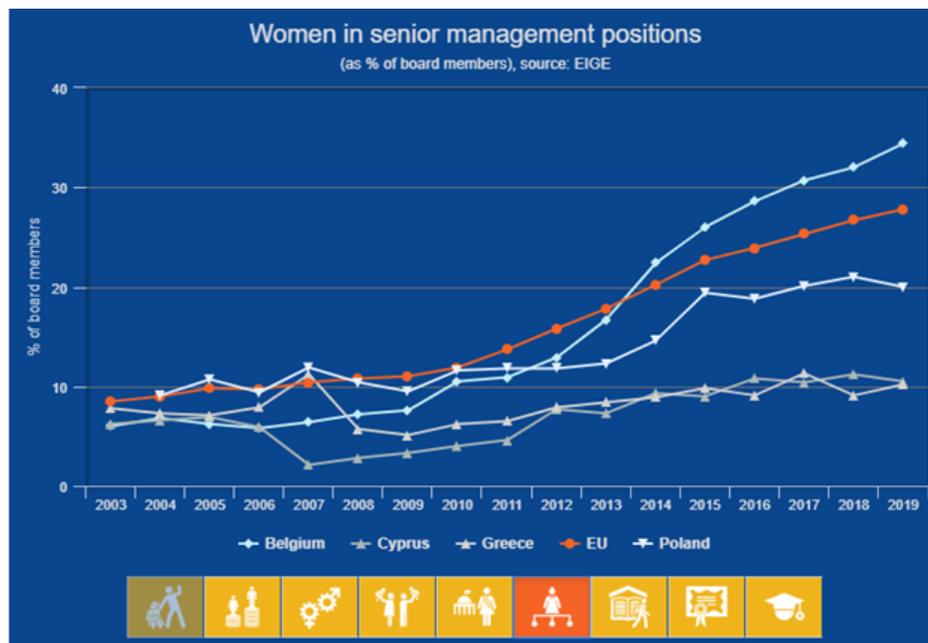
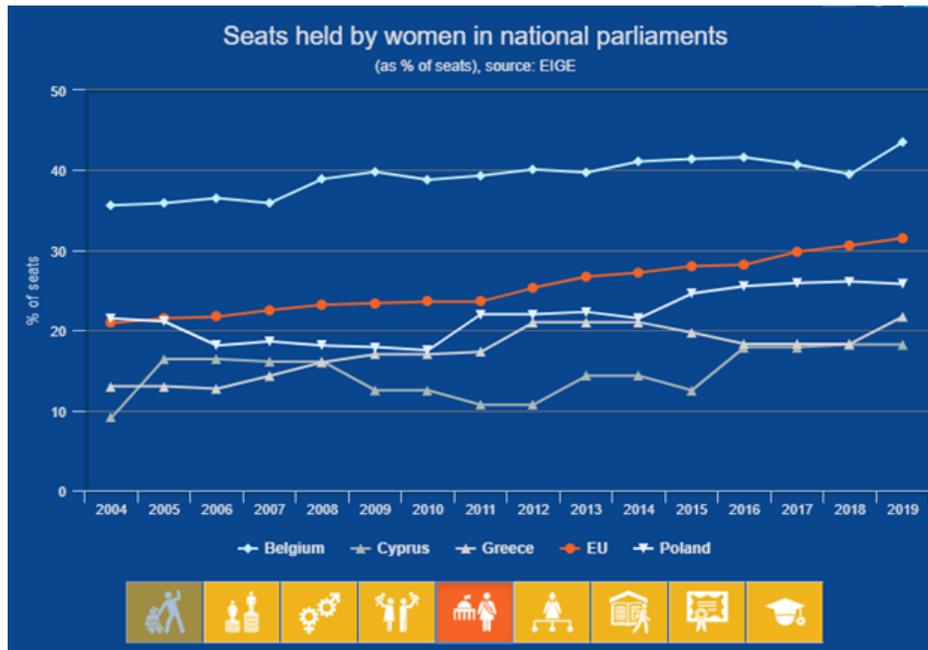
Art. 11 „Principle of equality of employees. Employees have equal rights in respect of the same performance of the same duties; this applies in particular to the equal treatment of men and women in employment" (Kodeks pracy, 1974).

Art. 11 „Prohibition against discrimination in employment. Any discrimination in employment, direct or indirect, in particular in respect of gender, age, disability, race, religion, nationality, political views, trade union membership, ethnic origin, creed, sexual orientation or in respect of the conditions of employment for a definite or an indefinite period of time or full or part time, are prohibited" (Kodeks pracy, 1974).



## Gender representation in leadership and decision-making roles

As indicated by the Graphs below, variations between FLYie project countries are important. Greece and Cyprus follow the same path, women hold only around 20% of seats in parliaments and around 10% of senior management positions in 2019. Poland has better scores but remain below the EU average. There are currently 131 female members of the Polish Parliament (out of a total of 460), which is less than 28.5%. In our four countries, only Belgium is well above EU average, with 43.5% of women in national parliaments and 34.4 in senior management position in 2019. Concerning European Parliament, Cyprus currently do not have any Female representative.

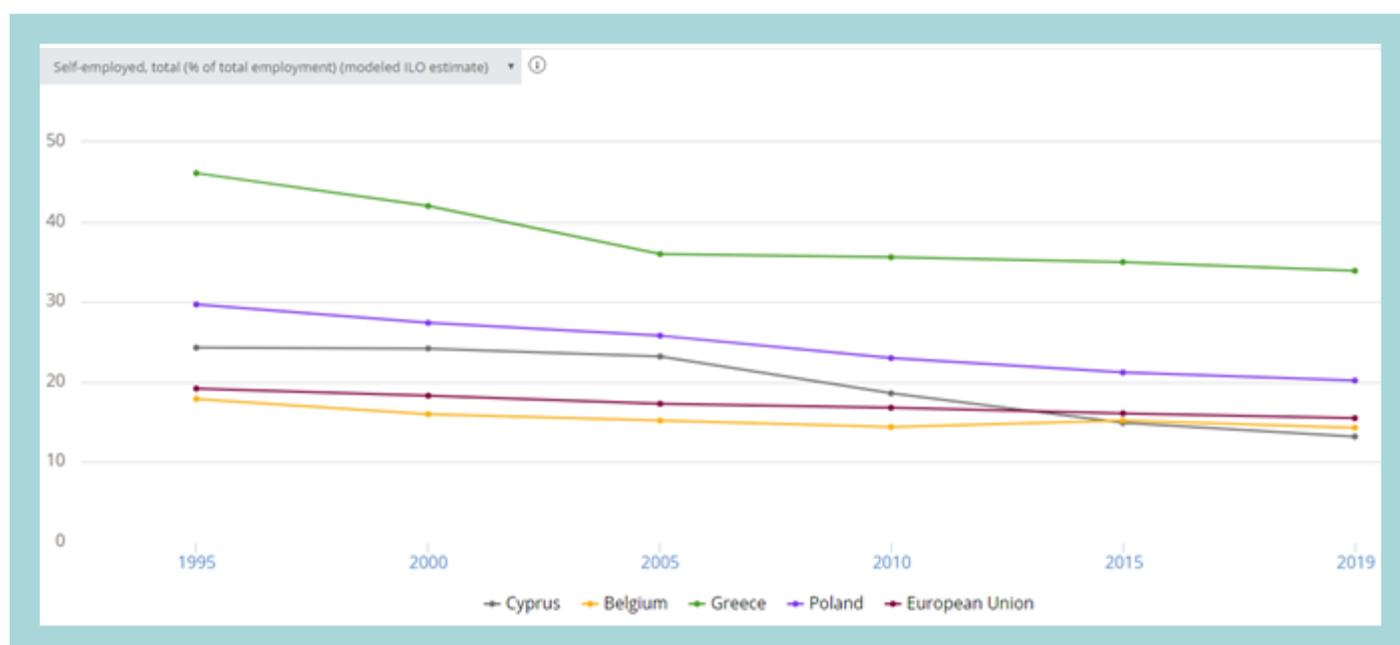


**Source:** [https://ec.europa.eu/eurostat/web/sdi/gender-equality?fbclid=IwAR2riArP-P25jhUTqOw6\\_gC5Vby\\_L8McLE5Q-2f5aO7H8af-24UQAN2NFg4](https://ec.europa.eu/eurostat/web/sdi/gender-equality?fbclid=IwAR2riArP-P25jhUTqOw6_gC5Vby_L8McLE5Q-2f5aO7H8af-24UQAN2NFg4)

An overall assumption based on aforementioned research is that women are highly underrepresented in decision making bodies of any interest (national, entrepreneurial etc). What is notable, though is that there is a contrasting landscape in Supreme Courts in Greece. Women and men are almost equally represented standing at 45,10% and 54,90% respectively, a share even higher for women related to EU28 average. Therefore, gender equality in leadership and decision-making roles does not exist in FLYie countries. However, scores in Belgium are improving year after year and equality might be near. In the three other countries, there are much more to be done.

## Percentage of self-employment for both genders

According to the world bank, the percentage of self-employment is the highest in Greece (33.9%), and well above the European average, scoring 15.5% in 2019. Cyprus and Belgium show similar results at about 14%, both below the EU average. Poland scores at 20.2%. In the four countries, self-employment decreased in the last 25 years.



**Source:** <https://databank.worldbank.org/source/world-development-indicators>

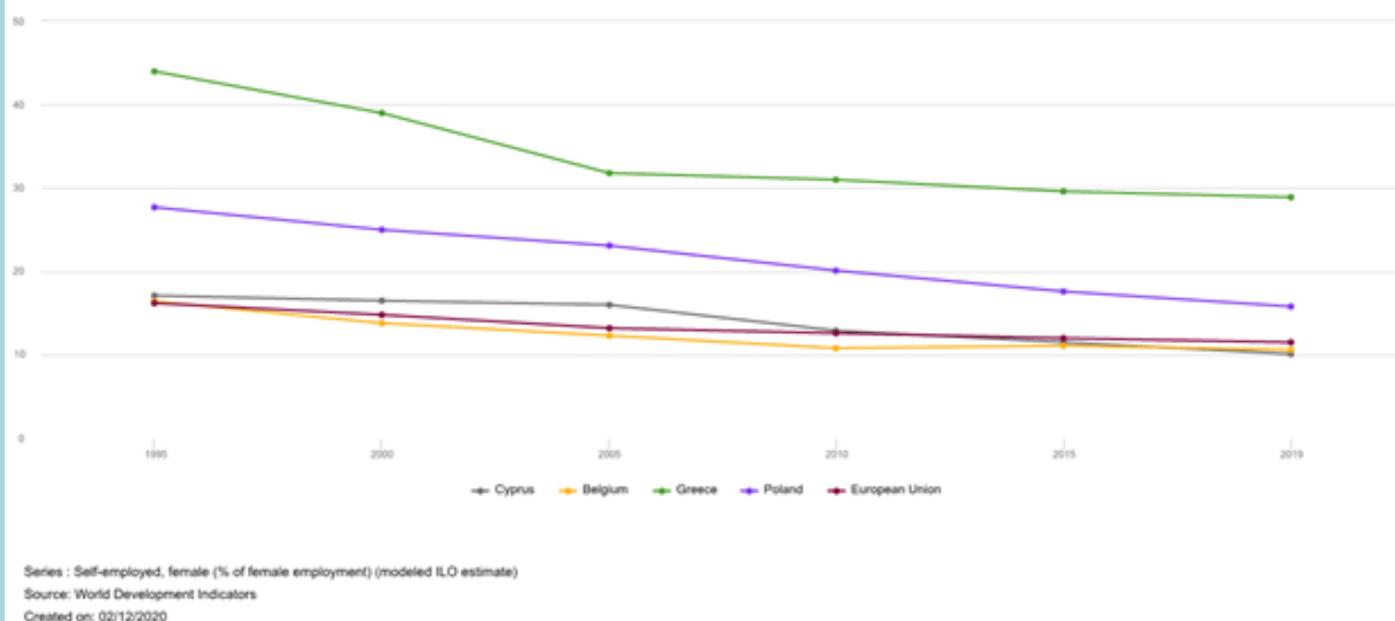


## Ratio of female entrepreneurship in comparison to male entrepreneurship

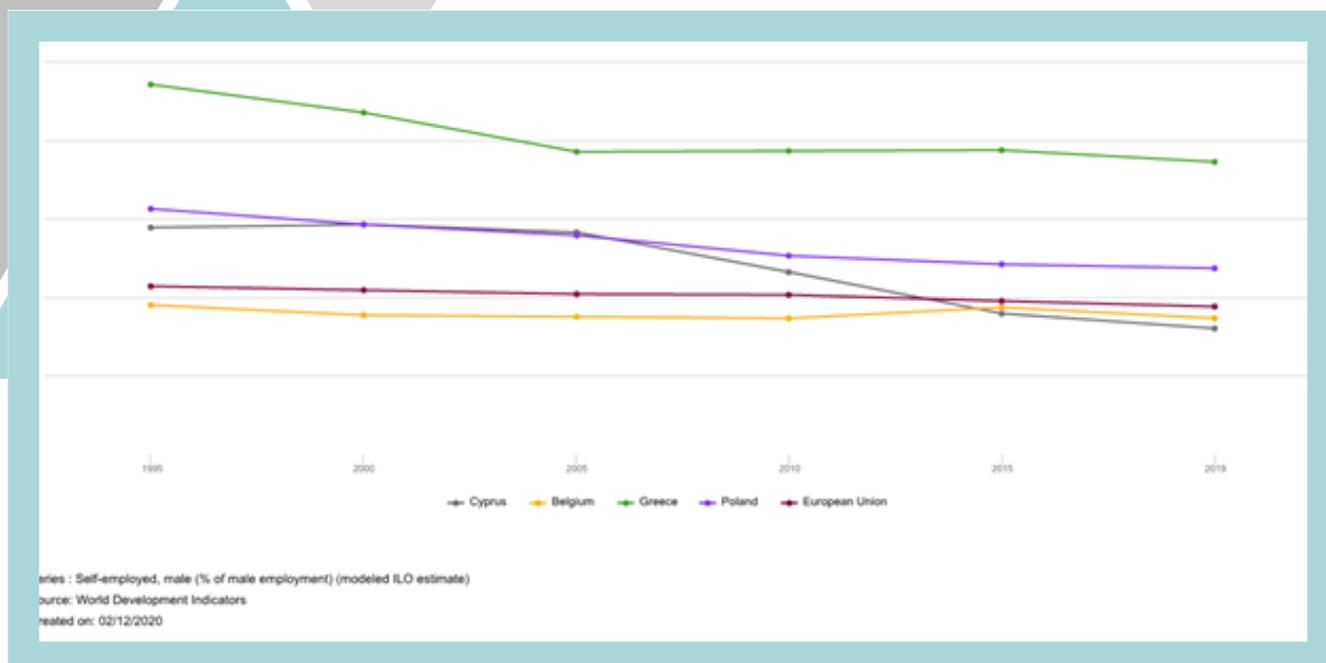
As data comparing all of our countries and coming from the same sources is not available on entrepreneurship, we will use the data of the world bank on self-employment. There is a difference between the two terms but numbers of self-employed are what comes the closest to entrepreneurs. Nevertheless, while all entrepreneurs are self-employed, not all self-employed individuals are entrepreneurs.

If the two tables below indicate similar decrease in self-employment rates in both men and women in every country, a closer look reveal different numbers. Women are less likely to be self-employed than men. In Greece, which hold the highest number of self-employed, only 28.9% of employed women are self-employed, versus 37.8% of employed men. For early stage entrepreneurs, the relative rate of female entrepreneurship is high, standing at 40%, when it stood at 29% in 2013 (FOUNDATION FOR ECONOMIC & INDUSTRIAL RESEARCH, 2018). However, contrary to the above statistics only the 24,2% of the active businesses in Greece are run by women.

According to previous data, we have come to conclusion that generally, in all countries, women are less likely to be self-employed than men. Per instance, in Belgium one women out of three men is an entrepreneur. But things are slowly changing, 4 start-ups out of ten are founded by women. The percentage of women founding start-up is the lowest of all European countries.



**Source:** <https://databank.worldbank.org/source/world-development-indicators>



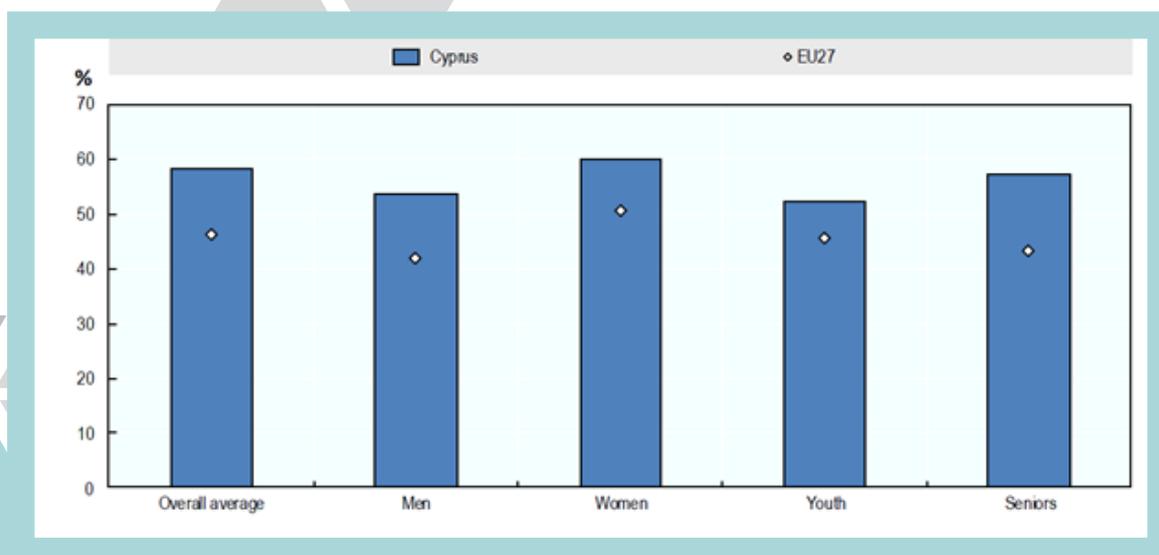
Source: <https://databank.worldbank.org/source/world-development-indicators>

### Importance and reasons of 'gender gap' in entrepreneurship

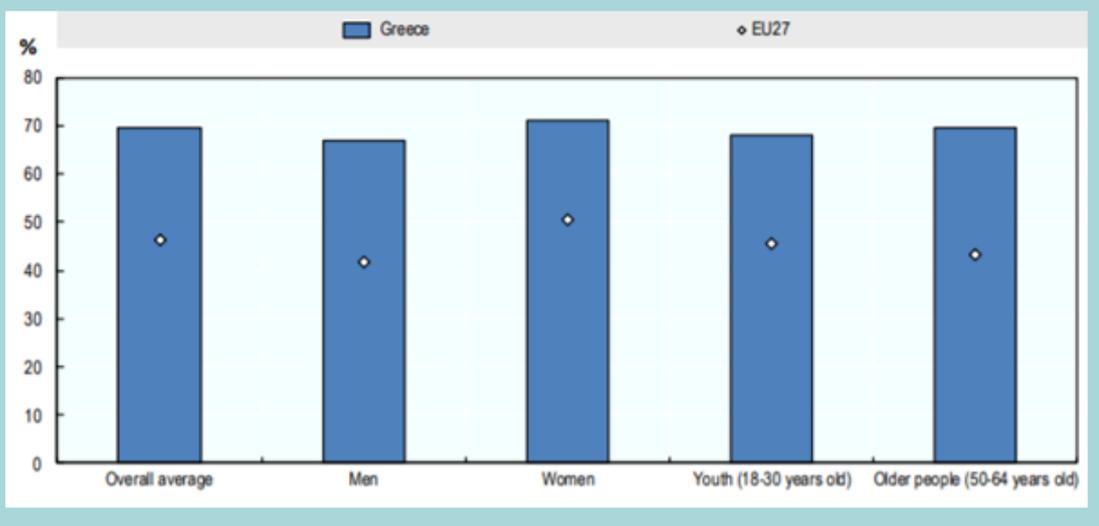
Gender gap in entrepreneurship is significant in our four countries. There are various reasons which explain why this is happening. For example, a woman who starts her own business has to overcome some additional obstacles in comparison to men, prior to the establishment of her business.

Some women even expressed this feeling of an 'extra burden' they face because of their gender, especially at early stages (Morphitou, 2017, p. 27). This extra burden though, does not disappear after the establishment of a female-lead business but it is often present after that as well. This generates an additional 'fear of failure'; which is also reflected in the figures below issued by the OECD/EU reports for 2018.

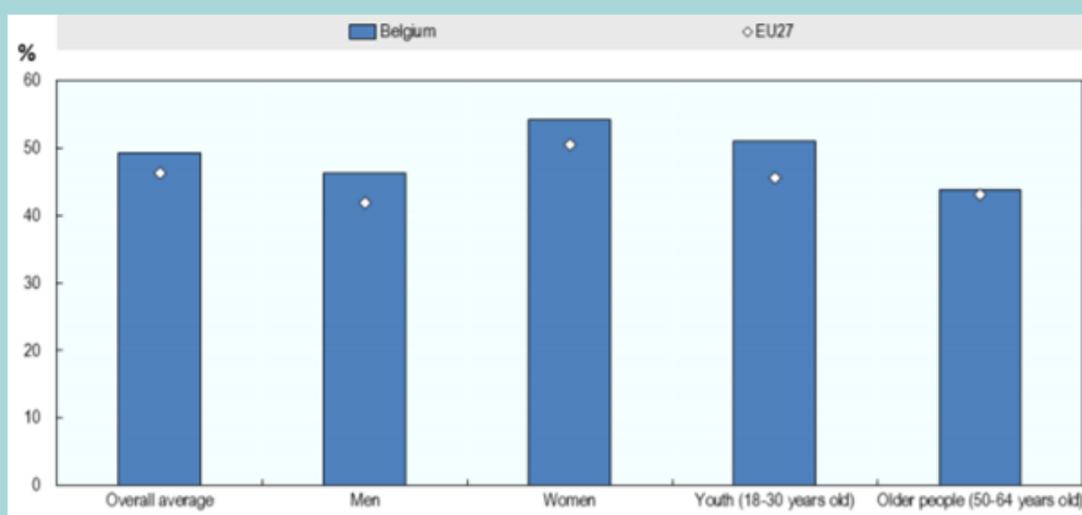
### Proportion who report that a fear of failure prevents them from starting a business, 2013-17



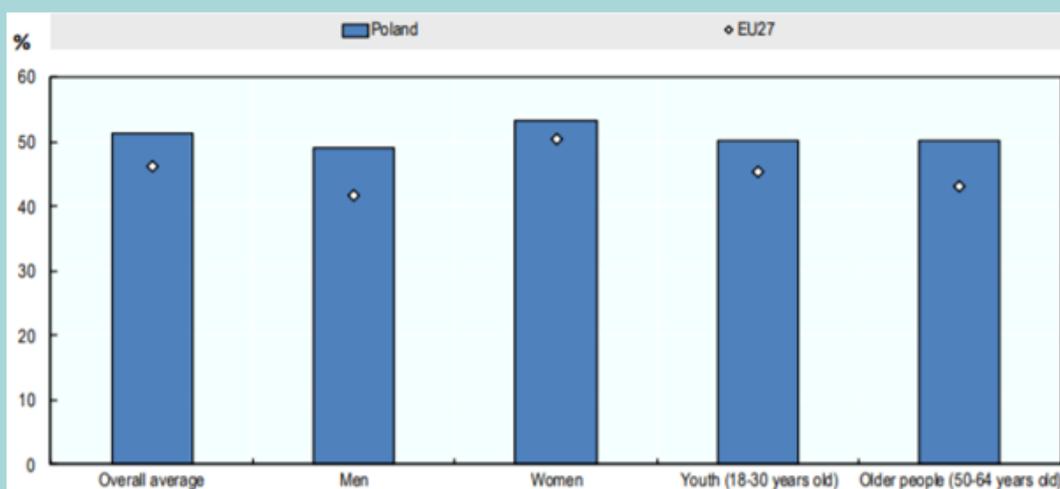
Source: <https://www.oecd.org/cfe/smes/CYPRUS-IE-Country-Note-2018.pdf> (p.14)



**Source:** <https://www.oecd.org/cfe/smes/CYPRUS-IE-Country-Note-2018.pdf> (p.17)



**Source:** <https://www.oecd.org/cfe/smes/CYPRUS-IE-Country-Note-2018.pdf> (p.15)



**Source:** <https://www.oecd.org/cfe/smes/CYPRUS-IE-Country-Note-2018.pdf> (p.15)

The biggest challenge, of course, is balancing career and personal life, which often turns into a struggle against social stereotypes and perceptions about the division of roles on the one hand, and capability of women to be successful entrepreneurs on the other. A study on Gender in entrepreneurship made by European institute for gender equality in 2016 indicates that there are other factors worth mentioning when it comes to women involvement in the entrepreneurship sector. Such as:

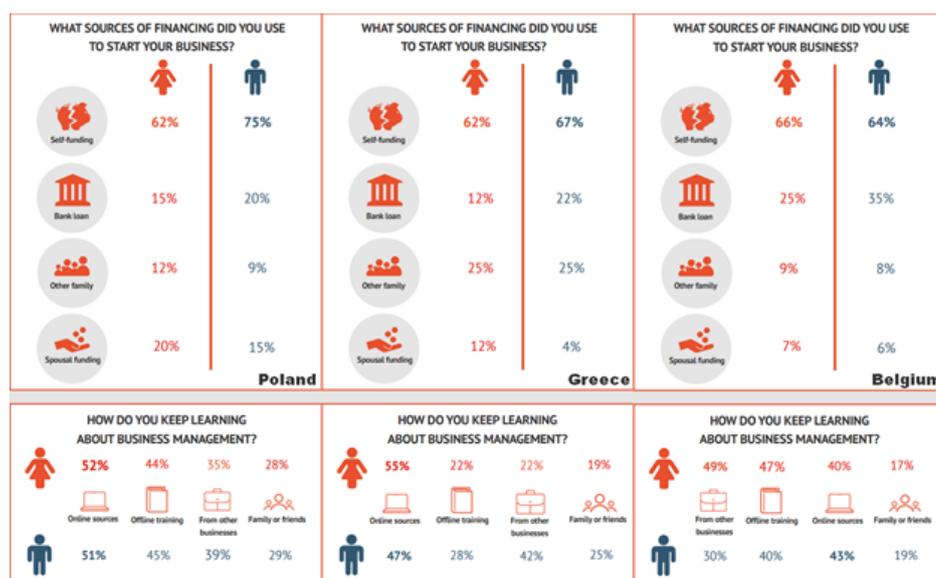
- accessing financing and the fact that women are less likely to seek funding
- women are often unattractive financially for the banks,
- disproportionate burden of childcare placed on women.
- overall women don't think they have access to entrepreneurship training
- psychological factors, self-motivation and fulfilment

## Equal opportunities in business creation

In theory, there is no limitation for women compared to men when it comes to creating or running a company. But in practice, the restrictions women encounter when creating a company are the same as when they are running one: financial uncertainty (healthcare), retirement inequality (the average pension of a self-employed woman is still less than one third of that of men), family obligations (not enough nurseries), fear of failing, etc.

The OECD provides gender data for three countries out of four concerning sources of financing and knowledge and training habits. As you will see in the six tables below, women are less likely to use bank loans to start their business than men and more likely to rely on broad family (including spouse) than men. Differences in training and knowledge acquirement methods depends on countries. Greek and Belgian women are much more likely to rely on online sources than men. Polish percentages do not show noticeable differences. Unfortunately, similar data is not available for Cypriots.

However, different data sources show that women who are active or potential entrepreneurs appear to have less access to finances and funding, and to business networks as well as research and training opportunities, in comparison to their men counterparts (Kouta et al., 2017; Nearchou & Kountouris, 2004).



Sources: <https://www.oecd.org/sdd/business-stats/FBS-Poland.pdf> +  
<https://www.oecd.org/sdd/business-stats/FBS-Greece.pdf> +  
<https://www.oecd.org/sdd/business-stats/FBS-Belgium.pdf>

## Promotion of female entrepreneurship

Exploring the figures and data presented above, we could extract the conclusion, that in all four FLYie project countries, there is a significant gap – to a lesser or greater extent- between female entrepreneurship when compared to entrepreneurship sector in general. Therefore, it is important to take a look on what countries do in practice, in order to

promote female entrepreneurship and consequently to improve the situation. As each country have its own policies and programs, here is an overview for each:

### Cyprus

Since 2015 there is a funding ‘Scheme for the Enhancement of Female Entrepreneurship’ provided by the governmental Service and Industry of Technology (The Ministry of Energy, Commerce, Industry and Tourism of the Republic of Cyprus, 2015). In order for this scheme to be more effective is important to be more inclusive and visible to those women who are interested. In the National Policy Statement for the Entrepreneurial Ecosystem –a government-led strategic document on entrepreneurship- there is an explicit reference on the need to enhance female entrepreneurship.

### Greece

There are some programmes nationally or EU funded promoting the female entrepreneurship:

- The Women's Entrepreneurship Program is implemented under the Operational Program "Competitiveness and Entrepreneurship" - (OPAN II) and forms part of Priority Axis 2, which seeks to create and expand in-house entrepreneurship, as country to high value-added goods and services, integrating knowledge and innovation, with quality and environmental awareness. The program aims to facilitate - through financial support - the launch of new businesses by women (Women Entrepreneurship) in almost all sectors of economic activity. A more specific objective of the program is to turn entrepreneurship growing in the country from need entrepreneurship to opportunity entrepreneurship.
- Community initiative EQUA. The EQUAL Community Initiative is part of the operational program "Women's Entrepreneurship and the Interregional Support System for Social Economy - DIONI II", which is co-funded by the European Fund and the Ministry of Labor and Social Insurance (Equal-greece.gr, n.d.). The EQUAL Community Initiative is a tool of the European Employment Strategy and aims to implement and disseminate new ways of fighting discrimination and employment inequality. The EQUAL Community Initiative complements the experiences gained under previous Community Initiatives EMPLOYMENT and ADAPT and complements existing policies on equal opportunities in the labour market.
- 100 MIRRORS. The 100MIRRORS program created in its website, where female entrepreneurs in participating countries can present their experiences, skills, abilities, limitations and difficulties.

- Program "Grant for Integrated Interventions for Women». The project "Grants for Integrated Interventions for Women" is part of Measure 5.3 of the Operational Program "Employment & Vocational Training" of the Ministry of Employment and Social Protection under the 3rd CSF. This program, with the final beneficiary being the General Secretariat for Equality (SGI) and the Scientific Adviser to the Center for Equality Research (KETHI), is expected to benefit a total of over 9,000 women across the country during the 2004-2006 period.
- EU Initiative LEADER +(Leader +, n.d.). The LEADER Community Initiative (Liaisons Entre Actions pour le Développement des Economies Rurales) is one of most important initiatives of EU, promoting female entrepreneurship in less-favored areas of the Greek countryside.
- Community Initiative NOW "New Opportunities for Women" is a tool for vocational training for women. It encourages women to exploit their existing skills into businesses (individual or cooperatives).

Many of them, though are considered inadequate since they have low rates of absorption and implementation, due to the unstable domestic business environment, high taxation, bureaucracy, uncertainty, lack of infrastructure, etc. As a result, despite the different programmes and initiatives in the country and at the European level, female entrepreneurship has not improved significantly in recent years in our country.

## Poland

Poland runs and participates in many programmes and projects that aim at encouraging entrepreneurship among women. Among them we can distinguish several examples:

- Schemat małych grantów dla przedsiębiorczych [Ld1] kobiet [eng: Small grants scheme for enterprising women] – This programme supports women's activities through financial support of up to EUR 200 000. Among the requirements is that women applying for a grant should be active in one of the three areas: technology and environmental innovation and improving quality of life (<https://www.parp.gov.pl/component/grants/grants/technologie-dla-kobiet>).
- Aktywna i niezależna - program wsparcia przedsiębiorczości kobiet [eng: Active and independent - a programme to support female entrepreneurship] - The project aim was to support women from the Pomorskie Voivodeship by providing a grant to start a business (PLN 24 000), but also offered substantive support in the field of consulting or training (<https://grupaprofesja.com/projekty/aktywna-i-niezalezna-program-wsparcia-przedsiębiorczosci-kobiet/>).

## Belgium:

At the federal level, the main documents in the policy framework relative to inclusive entrepreneurship include the aforementioned Youth Guarantee Implementation Plan (YGIP) (launched in 2013 and updated in 2014) and the Plan in Support of Women's Entrepreneurship (Plan en Faveur de l'Entrepreneuriat Féminin) launched in 2016.

The Plan in Support of Women's Entrepreneurship was introduced by the Federal Minister in charge of small and medium-sized enterprises (SMEs) and self-employed workers in 2016.

The plan is organised around five pillars:

(i) setting up a barometer monitoring female entrepreneurship; (ii) improving female representation in the bodies governing professionals to better reflect the gender composition of these occupations; (iii) improving the social status of self-employed women (in particular regarding maternity and work-life balance); (iv) promoting better access to finance; and (v) raising awareness about entrepreneurship and promote better entrepreneurship training and education among youth and aspiring women entrepreneurs. A variety of measures were developed along these axes including calls for projects at the federal and regional level (OECD, 2018).

In Wallonia and in Brussels, there are two programs:

Women in business and Women in tech, which encourage female in entrepreneurship as well as women in the tech/IT environment.

Furthermore, the syndicate for independent workers and SMEs 'is of the opinion that there is a need to innovate and to go further. For example, the union believes that the introduction of a specific tax status for home help, the extension of the tax deduction for childcare expenses, better support in project implementation and improved access to finance should be favoured (<http://www.sdi.be/presse/des-propositions-du-sdi-pour-lever-les-barrieres-conomiques-l-entrepreneuriat-f-minin>).

## Examples of existing methods promoting female entrepreneurship

One effective way of improving the society's stance towards women rights it is by organizing social campaigns that aim at raising awareness to the wider public. Those campaigns could be either organised by public or private bodies, but the wider audience they manage to reach out, the better. Sharing good practices, could always help, to learn from each other, and even get inspire to apply something that is successful in another country. Here are listed some of the best existing methods in our countries, promoting female entrepreneurship:

### Cyprus

- The Cyprus Chamber of Commerce and Industry (CCCI) is the federation of the country's five local chambers of commerce and industry. This body has set up a structure that addresses issues related to women's entrepreneurship. The reason why CCCI has set up a specialized structure to promote women's entrepreneurship is the small size of Cyprus, which allows such issues to be managed centrally by the CCCI. For the same reason, such issues are also centrally regulated at the government level, and relevant programs and initiatives are introduced by the central government and implemented at the national level.
- The Women's Cooperative Bank was founded in July 2000 as a non-profit organization of 350 women, 250 of whom are members of the Cyprus Federation of Women Entrepreneurs and Professionals. The Bank is at jurisdiction of the Ministry of Commerce, Industry and Cyprus Tourism.

Its Board of Directors comes from areas such as banking, academia, industry, representing all areas of Cyprus and offering paid services. The main objective of the Bank is to support women in business activities, through easier access to finance. Women's Cooperative Bank provides full banking services (corporate, personal, home and student loans, financing for startups, etc.) to men and women and follows specific programs to support women

entrepreneurs. It also works with the Government of Cyprus in the framework of the national program for the promotion of female entrepreneurship.

- The Press and Information Office, which is the public communication service of the Republic of Cyprus creates many social campaigns promoting gender equality. They are published on tv, radio, on the web or advertised in public. Some of them are catchy and successful and they are well-received by the wider public. In some cases, though, such campaigns had negative impact and created public discussion even in the Parliament. The reason is that they are considered by many activists as being patriarchal and aiming to promote gender equality the wrong way.
- A recent social campaign that had a wide impact was organized by UEFA at European level, and the Cypriot Football Association adopted it and promoted it at a National level with much success. The campaign called "Equal Game" and it was promoted in both women and men football games.

## Greece

- The Ergani Center was established in 1991. It supports women, young people, creative groups and members of vulnerable social groups in employment, entrepreneurship and social entrepreneurship. It has structures in Thessaloniki and Kozani. It is staffed by specialized scientists (sociologists, lawyers, economists, psychologists) and provides information, information, flexible training and consulting services. It implements several programs and projects aiming at achieving its purpose.
- iED - Institute of Entrepreneurship Development ΙΝΑΝΕΠ developed a material supportive framework that the Institute provides to women who have decided to set up a business through which they produce and sell local products. The meeting provided an opportunity for a fruitful discussion in which the products of the cooperative, the production process was analysed, as well as an exploration of the space that would house their activities.
- Women on Top is a mentoring network for women in various professional issues and career advice. The network matches up young women looking for help with relevant experienced mentors. It also hosts seminars on professional development.
- Vodafone is supporting the worldwide campaign of United Nations HeForShe. HeForShe promotes gender equality, by helping women in their first entrepreneurial steps, create families and have an impact to local communities. Several stories from all over the world are presented in order to inspire more activities related to gender equality and female empowerment. It also provides several informative kits.

- CSR HELLAS (Greek Network for Corporate Social Responsibility) implements various trainings in Greek enterprises on counselling, empowerment in various aspects of corporate life, including women empowerment and diminishing of gender-based work-related discrimination and violence.
- Center for the support of employment and entrepreneurship of women | Ergani as referred above organizes various services, mentoring and training on women's empowerment. More specifically, it provides counselling and flexible training services to women searching for employment, want to establish their own business or they want to reset their existing enterprises who are looking for employment or who want to set up or improve a business.

## Belgium

- The FIRST FEMALE ACCELERATOR - a partnership between WIB (Women in Business) and Google Digital workshop. 1-month free support and mentoring for 50 projects created by women. Objective: reach 50% of start-up launched by women.
- Meet up (informal meetings): [Brussels for Her - Women in Brussels](#)
- 100 000 entrepreneurs' campaign: Association 100 000 entrepreneurs has created a massive campaign called Hacked Stereotype : a week to raise awareness about female entrepreneurship. Through 55 interventions in 50 schools they have reached 2000 students from primary and secondary schools.
- Mentoring au féminin HEC Liege: In Liege HEC University offers the possibility for students and especially female students to benefit from a mentoring training to be more confident while starting a career.

## Poland

- [Women's Business Lunch](#) - a networking meeting that aims at connecting women from the business community. During the event, 20 - 30 women running their own companies meet to establish new business contacts and exchange knowledge and experience.
- [Ogólnopolskie Konferencje Kobiet Przedsiębiorczych](#) [eng: National Conferences of Women Entrepreneurs] - These are meetings of women who hold managerial / directorial positions and serve to exchange views, experiences and spread business contacts among the gathered. In addition, this event also aims to unite women and support each other.
- Various campaigns to support women and gender equality have long been implemented in Poland. They cover a variety of topics, from political activity to equal professional opportunities and overcoming stereotypes.
- An example of such a campaign can be the one under the slogan „Przyszłe radne są tuż obok ciebie! Znasz je? Przekonaj je!” [eng: "Future Councillors are right next to you! Do you know them? Convince them!"]. The aim of the action was to encourage society to be active in order to persuade women who are known to them and who have the skills and qualities to stand for election. This campaign was to encourage women to take part and increase the number of women in politics .
- Another example of a social campaign on gender equality is the "TATA".

Najważniejsze słowo dla mężczyzny" [DAD. The most important word for a man], which raised the topic of paternity and touched upon the topics of parenthood and infertility. The campaign was organised by Stowarzyszenie na Rzecz Leczenia Niepłodności i Wspierania Adopcji „Nasz Bocian

## **Female networks advocating for gender equality and women empowerment in relation to entrepreneurship**

As it happens with all organised groups, forming their own networks is a great and efficient way of supporting each other and promoting more intensively their interests. Listed below are example of female networks that advocate for gender equality and women empowerment in relation to entrepreneurship for each of our four countries:

### **Cyprus**

The most vibrant network that promotes female entrepreneurship is Cyprus Federation of Business and Professional Women (BPW Cyprus) which is member of the International Federation of Business and Professional Women. Their main objective is “To develop the professional, business and leadership potential of women in Cyprus through mentoring, awareness, education, advocacy, networking, skill building and economic empowerment programmes”.

### **Greece**

Among the networks promoting gender equality and women empowerment in relation to entrepreneurship, we can identify the following:

- National Chamber of Commerce of Greek Women Entrepreneurs. Its primary aim is to raise the awareness among various Chambers and their member about the benefits of fully integrating women into the economy. It has conducted research on barriers excluding women from entrepreneurship, indicating the most important as: household, Family care, Work time life balance, financing etc.
- The Hellenic Association of Businesswomen in Greece (SEGE) is a non-profit organization who is addressing female entrepreneurs. SEGE holds the chairmanship of the Federation of Mediterranean Business Women Associations and is a pioneer in the establishment of corresponding federations in the Balkans and the Black Sea. It works with social, professional and non-governmental organizations at local and European level to promote the interests of women in business. But most importantly, it supports its members effectively and productively, which is more than 650 nationwide. The main purpose of SEGE's activities is: to support Greek women entrepreneurs develop their businesses and themselves, to promote female and youth entrepreneurship, to improve and secure their achievements. It is the only body in Greece and represents women entrepreneurs in this geographical location. Members are provided with professional counselling, networking, ethics and real estate support.

There are also other associations that promote women entrepreneurship and work towards ensuring the gender equality in the sector. Those are namely, National Network of Greek Business Women (Eedege.gr, n.d.), The Ergani Center, iED - Institute of Entrepreneurship Development (INANEΠ), Women on Top, iforU etc.

## Belgium

When it comes to such networks in Belgium certain characteristics must be taken into consideration. Such as that:

- They are Feminine but not feminist, therefore the idea is never to exclude men (exclude or diminish) but to emphasize gender equality and create a strong and reliable community
- They aim at gathering women, so they feel less lonely and dare to do more. They can benefit from others good practices and share daily issues
- Networks are key to develop businesses and by being caring and demanding active women can create synergies

Such networks are:

- FCE-VVB is a non-profit and no governmental Association of Women Company directors. Founded by Annie Vandenschrik in 1949. It is the first Female association in Belgium with national and worldwide scope. It's members are 5 million of women entrepreneurs in 120 countries.
- LES AUDACIEUSES is a Social organization created by Bénédicte Philippart de Foy that is open to all, with no distinction of title. Their objectives are: federate women entrepreneurs and women in general. Boost your business by meeting new people. Create solidarity among women without diminishing men. They do that through activities, such as networking, training, trips, dinners, communication.

Others in the field are also Markant VZW including Artemmis and Diane.

## Poland

Sieć przedsiębiorczych kobiet [eng: The Network of Entrepreneurial Women] is a foundation that supports women in their professional activities. The framework of this foundation's activity is very wide and it includes:

- Events: This segment includes organized conferences, debates, breakfast meetings or storytelling sessions.
- Original programs:
  - Biznes w Kobietych Rękach [eng: Business in Women's Hands] (thanks to the programme, more than 200 companies were established)
  - Make the change
  - Skill Share
  - Programy B2B
- Financing:
  - Black Swan
  - Founderki
  - Inwestorki
  - Klub Black Swan prestige

Thanks to the commitment of the author of the foundation, they have greatly supported the entrepreneurship of women in Poland.

## Examples of educational projects promoting gender equality and women empowerment

As analysed above, many of the associations related to female entrepreneurship, promote gender equality and women empowerment as well. More specifically, here is a selection of the identified projects:

### Belgium

- Association 100 000 entrepreneurs in Belgium has created a massive campaign called HACKED STEREOTYPE: a week to raise awareness about female entrepreneurship.
- In Liege (Belgium), HEC University offers the possibility for students and especially female students to benefit from a mentoring training to be more confident while starting a career

### Cyprus

- BPW Cyprus periodically organizes in collaboration with educational institutes, workshops in subjects related to enhancing and promoting female entrepreneurship but there is not any recurring or concrete programs.

### Greece

- EQUAL (University of Athens): "Kallisti". Enhancing women's employment with innovative methods in the labour market: Research was carried out to identify the low participation of women in the labour market. A part of the program was the equal inclusion of women in decision-making centres.
- PROGRAMME OF MINISTRY OF LABOR TARGETED TO NGOs: The programme was targeted (NGOs) on Employment and Entrepreneurship Development in cooperation with the of Laconia, Greece. The Chamber was given the opportunity to hire an official for one year whose pay was taken by the European Social Fund (ESF). It also funded a conference on actions aimed at the development of Women's Entrepreneurship. The representatives of the Chambers on the Network participated in the Conference eloquently.
- MENTORING: It involves the establishment of a network of consultants, throughout the Greek territory, to assist women entrepreneurs in the country.

### Poland

- Girls as Engineers! and Girls Go Science! - Girls as Engineers! and Girls Go Science! Is a pioneering and at the same time the biggest project promoting technical, engineering and science faculties among young women in Poland and Central and Eastern Europe. The idea of the project was born in 2006 and since then the popularity of technical universities among high school students has significantly increased.
- Girls go start-up! Academy is the first start-up academy for women in Poland. The aim of the project is to support STEM students (Science, Technology, Engineering, Mathematics) in gaining knowledge and skills in creating startups and implementing such projects in practice.

## Events and conferences organized to promote networking among female entrepreneurs

In every country, the numbers of events and conferences differs.

**BPW Cyprus** organizes a wide range of events, such as conferences, symposiums, discussions. In those events they engage active women in business but also decision-makers, in an effort to foster positive change.

**In Belgium**, we noted an increasing number of free events as the workshop breakfast 'I am remarkable' organized by Women in Tech to boost female's self-confidence in their careers and in their private life. There are also awards and networking sessions organised by the different networks (e.g. Active Woman Award for the most inspiring women of Wallonia and Brussels). Furthermore, a lot of local initiatives and events are held locally and at different levels. They can offer trainings, conferences, magazines and advertising while other are just a platform for women to foster and support each other and create social links, break the 'loneliness feeling'.

**In Greece**, the National Chamber of Commerce of Greek Women Entrepreneurs website showcases many events nationwide related to female entrepreneurship (Eedege.gr, n.d.). Also, it has participated in many international events. Moreover, it has a great experience of EU funded (Eedege.gr, n.d.) and national funded programs related to research and empowerment of female entrepreneurship, social entrepreneurship etc. The Hellenic Association of Businesswomen in Greece (SEGA) promotes female participation in entrepreneurship as well as in other fields (e. g. decision making through various events.). Finally, Ergani Center has an Empowerment club in which women can get acquainted with new skills related to their profession and network as well.

**In Poland**, the number of conferences that take place is very large and hooks up to various topics related to networking and entrepreneurship. In addition, there are many projects and groups that are supposed to support women in business, among them:

- Przedsiębiorcza Kobieta (eng: The entrepreneurial woman)
- Geek Girls Carrots
- Women In Technology
- Klub Kobiet Przedsiębiorczych (eng: Entrepreneurial Women's Club)

## EU institutions' policies, programs and funding schemes promoting female entrepreneurship and their visibility at national and local level

The three main policy-making EU bodies are expressing interests in women entrepreneurship since the beginning of the 2010s. The European Commission (EC) sets up the Small Business Act in 2008, highlighting the need to inspire women to create their own businesses, followed in 2009 by the inauguration of the European Network of Female Entrepreneurship Ambassadors. It is made up of around 270 entrepreneurs from 22 European countries. The aim of the ambassadors is to act as role models by telling their story to raise awareness and encourage entrepreneurship as a career option for women of all ages. Many of the ambassadors have gone beyond this, having also become actively involved in supporting the establishment of new businesses.

The 2020's Entrepreneurship Action Plan, published in 2012, recognized the under-representation of women within the entrepreneurial population, the additional difficulties in their way - preventing them to start a business - and the need to create a support platform. Meanwhile, the European Parliament (EP) adopted the Directive 2010/41/EU, currently still in force, ensuring a greater protection to self-employed women. However, the different resolutions adopted in the following years (2011, 2013, etc.) might highlight diffusion difficulties. The latest EP's resolution registered on the subject dates back to 2016: it was still encouraging Member states to 'put forward concrete strategies to promote a culture of female entrepreneurship'. Concerning the Council of the European Union, it has adopted a pact on gender equality in 2011, containing a part on women entrepreneurship. These different policies, as well as the increasing number of publications from public bodies - OECD coming first in line, allow us to assess the popularity of the subject. However, as the EC's Action Plan and the EU Council pact was set up until 2020, results are yet to be published and efficacy to be determined. Nevertheless, several programs already highlight the success of the EU institutions in promoting female entrepreneurship. WeGate website is an example. Created by the EC with the main purpose of gathering information, this online platform helps women to find necessary material - adapted and orientated - before launching their businesses. In 2014, the EC also created the EU Prize for Women Innovators, rewarding women who founded successful companies. This prize has since been given every year to three women entrepreneurs. Another example is the Women entrepreneurs project funded by the H2020-MSCA-RISE-2014 programme, between 2015 and 2019. Its goal was to carry out studies to better understand the differences between men and women entrepreneurs and set up adapted educational workshops. Their final activity report is also yet to be published. To conclude, EU programs and policies might still be too young to produce widely visible results. Local educational programs set up in the beginning of the 2010s did not have the time to draft reports. Therefore, few additional years of experimentation might be needed in order to see an actual impact.

Generally, lack of direct visibility to the wider public is something that characterises the application of EU policies and directives, and concerns both Brussels and the member-states. The same applies to the above-mentioned EU policies regarding the promotion of female entrepreneurship. The responsibility lies mostly on the local governments which do not inform adequately their citizens. In Cyprus, the Ministry of Foreign Affairs aims to fill this gap with the recent formation of the “General Secretariat for European Affairs”. The general scope of this Secretariat is on the one hand to coordinate all public services which represent the country in the EU institutions but more importantly to bring the EU closer to the citizens of Cyprus.

To sum up, EU institutions indeed have many interesting policies and projects, they are always suitable in terms of size, requirements, application process or at least, not always easily understandable to everybody. These initiatives are more beneficial to those who are already advanced or established in their project.

### **Social and cultural aspect's influence on women entrepreneurship**

Undeniably, the social and cultural environment where a woman is active in, plays significant role in her efforts for seeking a successful career in entrepreneurship. Hence, apart from the institutionalized policies, financial aids and schemes, provided by official governments, having a society that is supportive to all of its citizens' groups, in relation to professional opportunities, is equally, if not more, important. By referring to social and cultural, we are implying the overall stance that society has towards topics of gender equality and female entrepreneurship, and whether pushes or hinders women from pursuing their professional dreams. In some cases, societies are progressive enough, so the majority of its citizens can understand, that whether a person is able to be a successful entrepreneur or professional, in general, cannot be determined by her or his gender. In some other, more conservative and old-minded societies, social stereotypes, prejudices and public attitude against women are still prevailed. In such conservative societies, the so-called gender-based division of roles, and negativity towards working, and entrepreneurial capabilities of women, are still dominant. The general sense is that, in the EU countries, the situation has been gradually improving. Not with the same pace in all Member-States of course. Concurrently, though, the above-mentioned social stereotypes and prejudices, often seem to be deeply rooted, in such extend, that they still, even subconsciously, play a huge impact on how the people perceive women, especially, in relation to their role in labour market.

Therefore, to understand holistically, the framework in which, young girls and women who are attempting or might aim to start their initiative, in the four partners' countries of the consortium, it is important to explore this aspect as well. Consequently, it is interesting to see how the social stance towards women's rights impacts, in practice, their representation in entrepreneurship and/or leadership and decision-making positions. Some elements are common, but some are not, as the socio-political background between these countries differs, to a greater or lesser extent. So, it is more useful to explore each country individually, and subsequently to extract comparing conclusions.

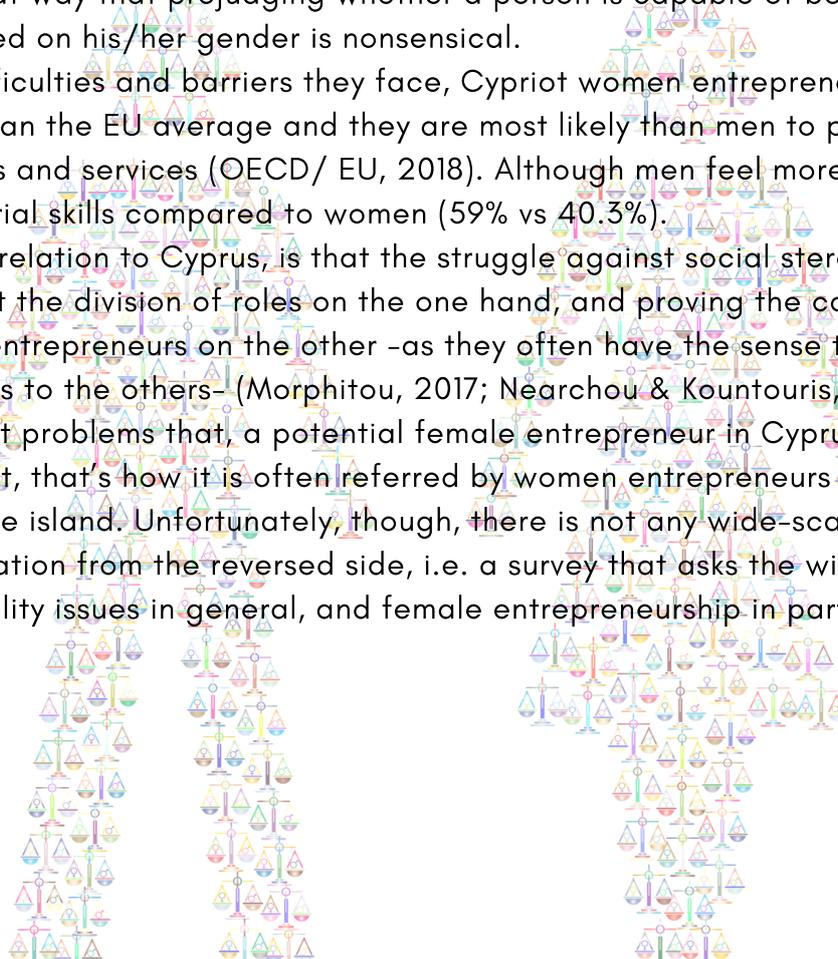
## Cyprus

For a relatively newly-formed society as Cyprus, a few years ago having local women entrepreneurs would be something unthinkable. If we even go some years further back the number of women who were having a paid independent work outside their houses was very low. Thankfully, this situation has changed over the course of the time and the financial emancipation of women have been achieved, at least to a significant extent. This shift has contributed to the overall empowerment of women in Cyprus (Nearchou & Kountouris, 2004). This has signified the entrance of Cypriot society in a transitional period of transformation “from a traditional rural society to an urban society” (Nearchou & Kountouris, 2004, p. 51). This has resulted in a significant change in long-standing cultures, prejudices and perceptions that defined in the past the role of women in Cyprus in relation to labour (Morphitou, 2017). This transitional period though is still happening, and from a point and thereafter progress seems to be rather slow (Morphitou, 2017).

Social stereotypes related to gender issues still have an impact on people’s perceptions about women’s capabilities of being successful entrepreneurs, though. There is some positive improvement of course, but those remnants of the past still have a strong presence in Cypriot Society. At the same time, the so-called ‘division of roles’ between men and women, as they are stereotypically implied by the society, still to some extent consider that child rearing and household is a responsibility of women. One could argue that the official policy of the State, which only has a provision of maternity leave (and only for four months) and not a parental leave reinforces this social perception. Despite those pre-dominant stereotypes and prejudices many women in Cyprus manage to break them and establish a successful career, thus proving in that way that prejudging whether a person is capable of being a successful entrepreneur based on his/her gender is nonsensical.

In spite of the difficulties and barriers they face, Cypriot women entrepreneurs appear to be more confident than the EU average and they are most likely than men to provide the market with new products and services (OECD/ EU, 2018). Although men feel more confident about their entrepreneurial skills compared to women (59% vs 40.3%).

The conclusion in relation to Cyprus, is that the struggle against social stereotypes and perceptions about the division of roles on the one hand, and proving the capability of women to be successful entrepreneurs on the other -as they often have the sense that they have to “prove” themselves to the others- (Morphitou, 2017; Nearchou & Kountouris, 2004), is reported as one the biggest problems that a potential female entrepreneur in Cyprus has to overcome. At least, that’s how it is often referred by women entrepreneurs on potential entrepreneur in the island. Unfortunately, though, there is not any wide-scale survey that examines the situation from the reversed side, i.e. a survey that asks the wider on how the face gender equality issues in general, and female entrepreneurship in particular.



## Greece

On the contrary, in the case of Greece, there have been a few surveys that examine this issue. Some of them, are even conducted and published by official services. Those surveys show that gender stereotypes still prevail in Greek society. Majority of women are mostly only

taking care of children and household, and don't have much aspirations towards entrepreneurial ventures. Moreover, they are socially assigned also with other caregiving activities for their children, for old aged relatives and relatives that are people with disabilities since there is a lack of abundant public facilities such as public kindergartens as well as cuts in costs of care.

Motherhood is an important part of each woman's life. Although there is a relatively good legal framework for young mothers, no discrimination against pregnant women or women with children it is loosely implemented. In addition, several young women without children have stated that they were not hired because of the fact that they "may get pregnant".

Adding to this, domestic violence and violence against women are still observed. Such incidents though remain unreported as women are sceptical that they may be victimized and or destroy the family bonds established. Correspondingly, in cases of sexual harassment in the workplace, women may be reluctant to report such cases fearing they may lose their job. UN experts for gender equality issues stated that "Unfortunately, there is no National Data Collection System for violence against women, nor for homicides in Greece".

The - still present - prejudices in Greek society about sexual orientation also pose difficulties for homosexual women at all levels. Equally important are efforts to change existing social norms and gender stereotypes through the education system and the media. Without strong intervention, the opportunity to accelerate economic recovery through equal participation of women in Greek social and economic recovery will not be exploited.

## Education gap in support for gender equality

*% who favor increased gender equality in our country*

	Less education %	More education %	Diff
Argentina	58	81	+23
Mexico	52	74	+22
Philippines	31	49	+18
Greece	51	67	+16
Italy	60	74	+14
Japan	49	63	+14
Israel	58	71	+13
Brazil	57	70	+13
Poland	54	67	+13
Spain	71	82	+11
France	69	80	+11
Germany	64	75	+11
South Africa	48	59	+11
India	74	84	+10
Kenya	67	77	+10
Hungary	26	35	+9
Canada	68	76	+8
Netherlands	67	75	+8
Sweden	80	86	+6
UK	71	77	+6
U.S.	68	74	+6

Note: Based on total sample. Only statistically significant differences shown.

Source: Spring 2018 Global Attitudes Survey, Q9 & Q10.

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**Source:** Educational gap in support for gender equality (Spring global attitude survey, 2018)

Attitudes toward increasing gender parity also differ by educational status. Among participants, people with greater education status are more likely than those with lower education status to support growing equality. (Spring global attitude survey, 2018). Women entrepreneurs may be less confident due to gender stereotypes that reproduce gender inequality. The biggest challenge for women also appears to be the harmonization of family, personal and professional life, and family objections, social perceptions towards female entrepreneurs (WOMEN ENTREPRENEURSHIP IN GREECE, n.d.) unequal access to funding etc.

As the results of various researchers confirm, there is a strong connection between social (family) perceptions and need with the discouragement of female entrepreneurs. The social demand of a woman to equalize work and life, family creation and family's discouragement stand at a very high point in women's reasons of encouragement - discouragement in possible entrepreneurial ventures.

Self-confidence on one's skills is a key feature for entrepreneurship. In a research presented by Forbes, even though women's formal education levels, on average, resemble or exceed those of men, women are less likely to feel confident to start their own entrepreneurship (Forbes.com, 2019). Adding to this, women in Greece reported that fear of failure may refrain them from setting up a business, having a share of 76% (Policy Brief on Women's Entrepreneurship).

To add to this, various studies have come to prove that social stereotypes hugely impact, in a negative sense, female presence and success in leadership roles. The main factors preventing women from taking up leadership and senior management positions are the stress of the potential conflict between family and professional life, as well as the lack of vision and confidence (epixeiro.gr || Entrepreneurship in the foreground, 2019). In addition, the perception of leadership is a 'male' field of activity, discourages women to head for high-level positions. As a result, women participate in a smaller share on decision-making process.

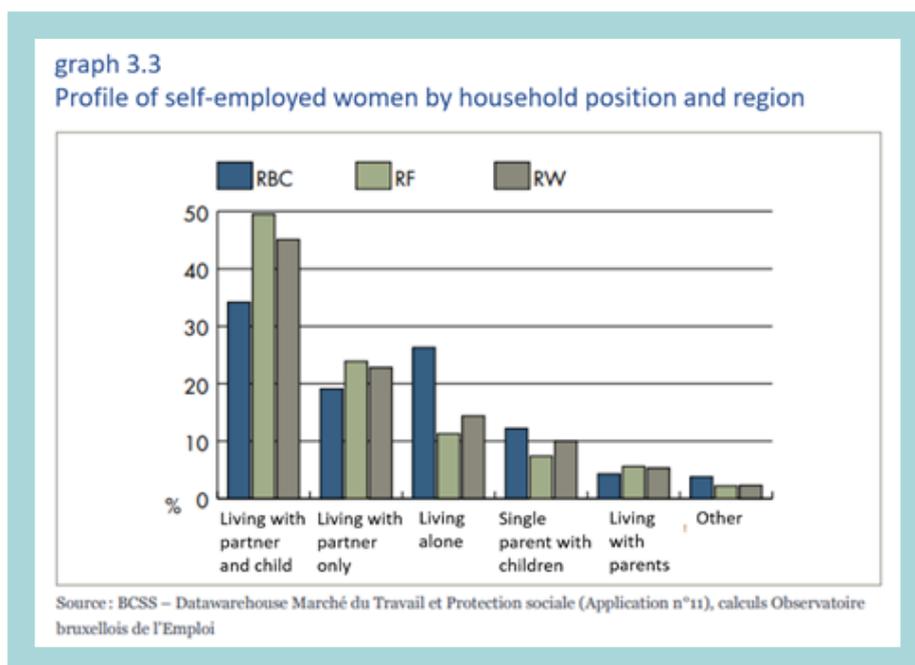
## Belgium

In Belgium, the general public perception is that gender inequality is not that prevailed, or in field that there is inequality, Belgium is indeed trying to tackle it by supporting female entrepreneurship. However, the pay gap, between men and women with similar academic qualifications, experience and positions, is still significant.

Measuring gender equality is a complicated task because it is not always possible to prove that gender discrimination occurs. In recruitment process, for example, with equal skills and qualifications, the recruiter might prefer to employ a man rather than a woman of childbearing age. Nevertheless, Belgium remains a country concerned by the subject and which in theory fights for total gender equality. The practice should come with time.

Social prejudices are not really present in Belgium. The entourage and social environment are essential for a woman to feel confident. Perception is more a matter of the women's 'self-perception' of herself being capable or not capable. Willing to dare or not. The most important point for women to initiate their own enterprise is the feeling of being accompanied, supported, not left alone. This support can come from partners for children education/family tasks, or can come from supportive peers, siblings, friends, mentors, local initiatives.

Women do not feel 100% confident but with support and some certitude of not doing something extravagant they are more likely to dare establishing their own business. It is interesting to note though that, as the graph below shows, women are more likely to be independent when they are with a cohabitant.



**Source:**

[https://www.abebao.be/sites/default/files/documents/entrepreneuriat\\_feminin\\_bruxelles\\_fr.pdf](https://www.abebao.be/sites/default/files/documents/entrepreneuriat_feminin_bruxelles_fr.pdf) (p. 22)

The facts show that women do indeed face more challenges or have more “restrictions / responsibilities” compared to men: Financial uncertainty (healthcare) – retirement inequality (The average pension of a self-employed woman is still less than one third of that of men.) family obligations (not enough nurseries / single mom...).

Moreover, the fact that women lack real models and examples to follow or get inspired by does affect women’s representation of themselves embracing entrepreneurship and leadership roles.

A lack of self-confidence, a feeling of not having enough time, energy, not being capable of handling everything at the same time which implies that gender stereotype and division of roles based on genders remain. There are still assumptions that relate the woman at the domestic sphere rather than the professional sphere. These assumptions are discriminating and incompatible with business initiatives

## Poland

In Poland, on average, every third managerial position is occupied by a woman. This result is higher than the EU and world average. This indicator may show that women are well represented in high positions. Of course, this does not mean that it cannot be better. In Poland, in order to support women, employers, among other things, help working women reconcile their professional activity with motherhood. 80% of companies on the market declare that a woman can work part-time.

Some experts note that society is not always ready to accept the professional development of women, looking at them from the perspective of their historical role.

## Barriers, obstacles and how some successful female entrepreneurs overcome them

Women often have to overcome some additional obstacles and problems. The majority of those problems can be found in all countries, whether economically developed or developing (Pinkovetskaia et al., 2019), whereas some additional ones can be different from country to country, due to local systemic weaknesses or societal reasons.

Forming a new enterprise is not an easy task, and everyone may face some obstacles. The difference is that women face additional obstacles and barriers compared to men and some of them are exclusionary. A great example is the barriers that derive from social stereotypes about women's role and prejudices about their competence to create and sustain a successful enterprise.

Women may encounter various barriers during their professional life. These may include stereotypes, difficulties in relations with superiors or different treatment in the case of promotion opportunities. Additionally, in some domains/fields, there are even more gender stereotypes, as for example in the construction industry, which is socially perceived a male-dominant sector.

Some of the barriers, however, can be found in the women themselves. These are usually psychological barriers such as low self-esteem or fear of social rejection (Pufal-Struzik, 2017). Another barrier may be on the line between self-employment and family. Here, there may be situations where the family is sceptical about a woman giving up a permanent job and stability in favour of risk and creating her own company.

Another barrier is the poor care infrastructure. This problem is widely prominent in Cyprus (Kouta et al., 2017), but also in Poland, occurring mainly in small towns and villages.

One of the most commonly found barriers is the gap in terms of access to funding (Business Know-How, 2019). A research commissioned by the National Women's Business Council (NWBC) identifies that female entrepreneurs start with 50% less capital than male entrepreneurs (Thriveglobal.com, 2018). There are various ways of finding proper funding such as self-funding, funding from friends and family, bank loans etc. As described in previous questions, women tend to rely on the first two categories. Exploring capital alternatives could be a better solution (Bizjournals.com, 2019). For example, participation in pitching events attended by venture capitalists (Business Know-How, 2019) is advised in case the business proposed can produce a big turn of investment. Moreover, as in Greece there are organizations supporting new women entrepreneurs, mentoring on funding opportunities and application could be helpful.

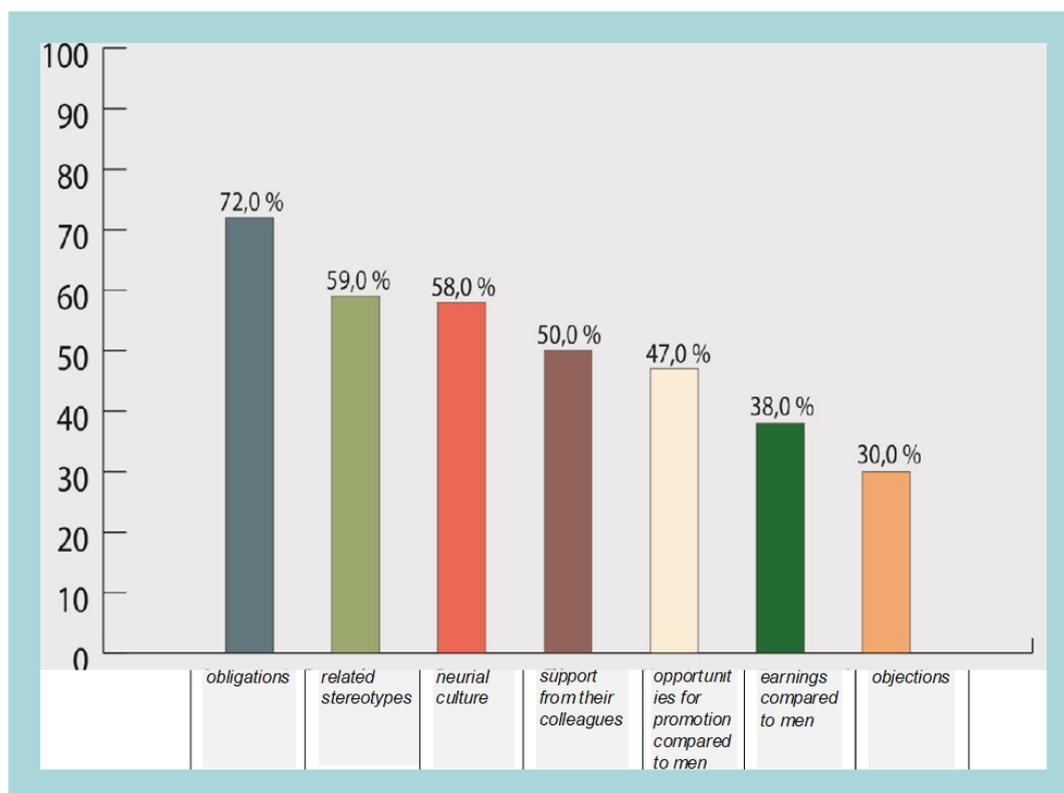
Work life balance is a well-known barrier for employed women in general as it conflicts with social and cultural norms. Creating an enterprise at first stages involves being fully devoted to it, meaning also spending a lot of one's free time. Setting work priorities, stick to schedule created (Challenges, 2020) could be very helpful as well as setting realistic goals of the results expected (Business Know-How, 2019) (Challenges, 2020). Investing also in capable partners/ employers is recommended (Merrill Lynch, n.d.).

Self-doubt and fear of failure (Thriveglobal.com, 2018) of women entrepreneurs is a very complex phenomenon as it may stem from social, professional, family environment or own self-reflection. Building supportive network (www.deluxe.com, n.d.), shape business relationships or enrolling to mentoring programmes may be a good source of gaining knowledge, disseminating thoughts and getting instant evaluation in order for them to find all the resources and knowledge they think they need. Absence of benchmarking possibilities is related to the existence of role models Shapiro and Skolt (1982) (Ascher, n.d.) is understood as source of inspiration and imitation, acting as remote mentors enriching women skills and self-confidence.

Lack of technical knowledge is also a key issue (Business Know-How, 2019) (Wamda.com, 2019). Engaging in relative courses online and offline can give new entrepreneurs useful knowledge in sectors they feel they lack.

**In Greece**, the primary ICAP Group's survey of women entrepreneurship conducted in the summer of 2018 in a sample of 141 women-led businesses in Greece, identified the barriers these women faced during their career. As we can see in the figure above, the barriers women entrepreneurs report in their career development are related to gender stereotypes that reproduce gender inequality. The biggest challenge for women also appears to be the harmonization of family, personal and professional life, with 72% of the sample reporting as the biggest obstacle facing family responsibilities.

Other barriers reported by respondents include gender bias (59%), lack of support from colleagues (50%), unequal earnings (38%) and family objections which still appear to be a barrier to 30% of respondents. sample of the survey.



**Source:** Obstacles women face when they start their own enterprise (ICAP, 2018)

**In Belgium** there are different levels of barriers when it comes to becoming independent or starting a business. Studies conducted by network of women called Wowo (for Wonderful Women) and Jump presented the main barriers women are encountering and these barriers are not all necessarily connected to gender gap. To carry out this study, JUMP used its database of some 45,000 professionally active women throughout Belgium and was thus able to collect qualitative and quantitative data on the basis of 461 duly completed and valid questionnaires.

They identified

- contextual brakes: education, gender stereotypes, time management (private/professional life).
- economic obstacles: financial autonomy
- gender barriers: loneliness, impostor syndrome, lack of role models

When it comes to education and formation, the majority of women have little knowledge of support and assistance organizations and find that training courses are too predominantly occupied by men. In Flanders, for example, 41% of female entrepreneurs have never sought advice on starting their own business, 52% have never applied for financial support, 33% have never participated in a network and 27% have never followed further training.

When it comes to **Cyprus**, a research from 1997 (Nearchou, 1997) conducted qualitative in-depth interviews with 20 women entrepreneurs chosen from Cyprus Federation of Business and Professional Women (CFBPW) and the Association of Young Businesspersons (AYBP). First and foremost are the social stereotypes about a woman's position in society, her duties, and responsibilities. According to Nearchou, these stereotypes might take the form of sex discrimination (17%) or securing financial resources (25%). The major obstacle women entrepreneurs have to overcome, however, is the double bind, the work/family pressure (58%) (Nearchou, 1997). Another research from 2016 made by OECD and EU commission indicates that culture and society is still often unsupportive of Cypriot women entrepreneurs due to the social stereotypes. The majority of women in the sample (73%) perceive that women have to work harder than men do to prove themselves, to earn respect and appreciation, in their business environment. Only 27% feel they work equally hard. Research made in 2004 (Nearchou-Ellinas and Kountouris, 2004) sets difficulty assessing financing as the most significant barrier to business start-up for Cypriot women.

**Polish** women are one of the most entrepreneurial women in the European Union (the rate is about 35%). Yet, there are still noticeable disproportions regarding women and men entrepreneurship - in terms of the given percentage rate of women and men running business activity as well as the experience and scale of their companies. Similarly, to the situation in other partner countries socio-cultural barriers are the main obstacle in starting up female owned businesses in Poland. The Polish Agency for Entrepreneurship development (PARP) created a research report that focuses on Polish women in entrepreneurship (Warsaw, 2011). According to Eurobarometr findings from 200758, more women than men list lack of financial sources to run a company and lack of abilities connected with entrepreneurship as the main reasons for not undertaking business activity. According to PARP (2011) More women (77%) than men (73%) agree with the statement: 'It is hard to start own business due to lack of financial support. Similarly, more women (53%) than men (43%) agree with the statement: 'You shouldn't start business activity if there is risk of failure involved'.

In general, the most common barriers that women entrepreneurs in partner countries face are the following:

1. Stress and/or balance between family and work
2. Loneliness
3. Taste of risk and fear of risk
4. Financial aspects
5. Uncertainty and low security
6. Qualification, diplomas and experience: lack of knowledge in terms of business management, administrative, financial knowledges
7. Traditional models
8. Identification
9. Lack of network
10. Lack of support

To sum up, these barriers and obstacles make the life of a potential female entrepreneur much more difficult as they derive from stereotypes that are deeply rooted in the society. In many cases they might appear to be exclusionary, and “prohibit” women’s success in business. At the same time though it may turn out that a woman will need an inspiration and encouragement to pursue her plans and dreams. Awareness of one's own value and activity in participating in projects, conferences and groups can be a source of inspiration and self-development. Additionally, successful female entrepreneurs who managed to overcome those kinds of barriers, could be the best source of inspiration for young girls and women who want to follow their path.

In fact, despite those additional barriers, that potential women entrepreneurs, there are many prominent examples who managed to overcome them and developed a successful career. Therefore, it is interesting to see how they manage to overcome those obstacles and subsequently what factors lead a woman to pursue an entrepreneurial career. When it comes to overcoming obstacles, some successful female entrepreneurs supported that being part of a network or being supported by other active independent men or women is essential. As Diane, Cercle F. supports, such a network doesn't necessarily have to include only women. Some other women also believe trainings, going to conferences, workshops are very valuable for them. Having the support of a partner also plays a crucial role for organization and to have someone to rely on, trust and believe. Passion and commitment are also a way to overcome barriers. Some also consider that technology plays an important role and enables working from home at some point or being available anytime while being with the family. Moreover, knowing their weaknesses and strengths, and subsequently, trying to get the best out of them is also a good practice. Other useful attributes are being more adaptable, with more psychology, autonomous, flexible, being capable to put things into perspective, question themselves. Having excellent organizational skills and a well-structured working plan is also crucial. In some fields (consider as “male-dominant” fields) it is super important to have a strong temper and be super self-confident. Gaining legitimacy and being trustworthy is always important but even more when you are a woman working in a “male-dominant” domain (constructions sites) should it be for employees or customers.

Last but not least, participation in organized groups, conferences and events promoting women's professional development is a good start on the road to self-employment. Many important associations and foundations that promote women's professional development encourage women to participate in their events in order to improve their skills, get to know the markets and meet other successful women, and the sum of these experiences will increase their motivation and courage to start their own business. Every woman in business had a different success story and a different idea for development. However, it should be noted that a large number of them attend the aforementioned conferences, which shows that participation in them and getting to know the experience of the speakers can be the first step to success. Being strong enough to overcome those barriers, and establish their own enterprises, does not imply that all their problems disappear. On the contrary, often women entrepreneurs reported that they continue to face gender-related obstacles after successfully launching an enterprise.

A study recently explained that 40% of the women who were running their own business were considering stopping their activity after the first years. The reasons are always the same: financial instability – retirement allowance – pressure at work combined with family pressure – the risk of financial loss – the heavy consequences if they have illness/sickness – administrative tasks 38% of women entrepreneurs admit they are having hard first years with financial results and difficult budget.

One of the major issues that a woman could face after having established her own enterprise, is the not equal access to source of funds. A research of EU points out, there are differences in the way women and men finance their businesses (Europarl.europa.eu, 2015). For example, at the start of their businesses, women tend to start up with less initial capital than men do for the same type of businesses.

Balancing, professional and personal life is also an important issue. For example, around 50% of women entrepreneurs declare that they work between 8 and 11 hours on a daily basis. This does not change during weekends or holidays. 70% of them claim that they cannot take out of their mind their business not even during their sleep (Fafaliou and Salamouris, 2014).

### Factors and Drivers leading women to starting business

The factors that affect women and influence their decision to start a company could differ from case to case. Women, as is the case with men, usually choose the self-employment career option either for inner or external reasons, or in other words opportunity-driven or necessity-driven respectively. Having said that, it does not mean that, those two categories are completely isolated, and instead they often interwoven.

For example, inner reasons could be the following:

- "The desire for independence and of autonomy",
- "Belief in a product"
- The desire of creation of one's own job
- The impact of public aid in the creation of women's businesses
- Passion
- Entrepreneurial spirit

Some external triggering factors could be the following:

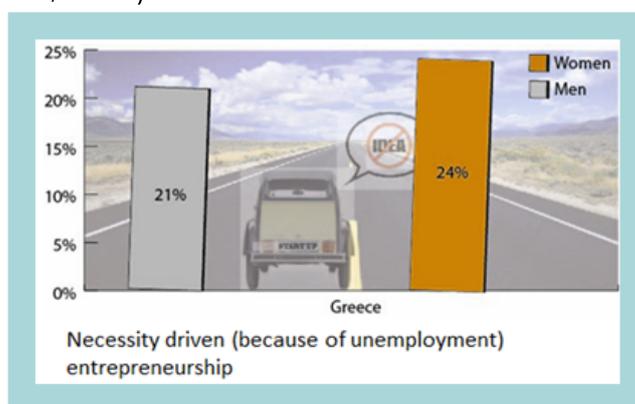
- Occurrence of an opportunity
- Because they have been inspired by successful examples
- Because their entourage (parents, kids, partners, friends- believe/support them
- Financial necessity

Moreover, Women can choose self-employment and entrepreneurship over regular employment, in order to surpass gender related difficulties. Also, flexibility in working hours, balance in work life and family life but also adequate financial profit can be achieved by more flexible style of employment that entrepreneurship and self-employment offer.

Being their own boss could also be a reason, which is something that occurs with their male counterparts as well. To reinforce that, we could see some examples from the four partner countries. In Belgium for example, the vast majority (76%) of female entrepreneurs begin their own enterprise out of desire for independence and autonomy. Necessity is one of the most common triggering factors that leads Cypriot women to start their own business (OECD/EU, 2018; Nearchou & Kountouris, 2004). Internal factors respond to having a vision, “passion and inner drive, working very hard, being persistent, never giving up, strong education and knowledge on financial issues, great selection of employees and associates, managing people and having excellent communication skills” (Morphitou, 2017, p. 31). This confidence and faith to their capabilities may also explain why Cypriot women entrepreneurs tend to choose to set-up their own venture at an earlier stage than the general average (Nearchou & Kountouris, 2004).

In Poland, the most common are economic considerations and the realization of their dreams. The latter often takes place when a woman has already had some work experience and the idea of setting up a company will allow her, on the one hand, to realize her dreams, passions and independence and, on the other hand, will introduce some flexibility to her life. Self-employed women are motivated by factors such as: family reasons – this point is about a more flexible balance between domestic and professional duties; necessity – research shows that 32% of Poles have set up their business because they had no other, better alternative; to fulfill dreams – women set up their businesses to fulfil their plans and dreams.

According to a survey carried out by Hellenic Statistical Authority (ELSTAT) (Euro2day.gr, 2018) the 35.7%, of self-employed chose that kind of occupation employed by choice (for voluntary reasons), mainly because it is a common practice in their profession (eg doctors, engineers etc). The latter is more prevalent in persons of Greek nationality, higher education and highly skilled non-manual occupations. About one in five (20.2%) became self-employed for non-voluntary reasons, mainly because they could not find a job as an employee. In general, non-voluntary reasons are more prevalent in women, young people and foreign nationals. They are even more characteristic of people with basic occupations. From the results of the survey, one can assume that a woman turns to self-employment for various reason either because they cannot perform otherwise (eg it is common practice to the profession they have chosen) or they cannot be employed in any other profession. Relevant literature confirms, though, that entrepreneurship in Greece is more necessity-driven than elsewhere in Europe (Vlachos, 2016).

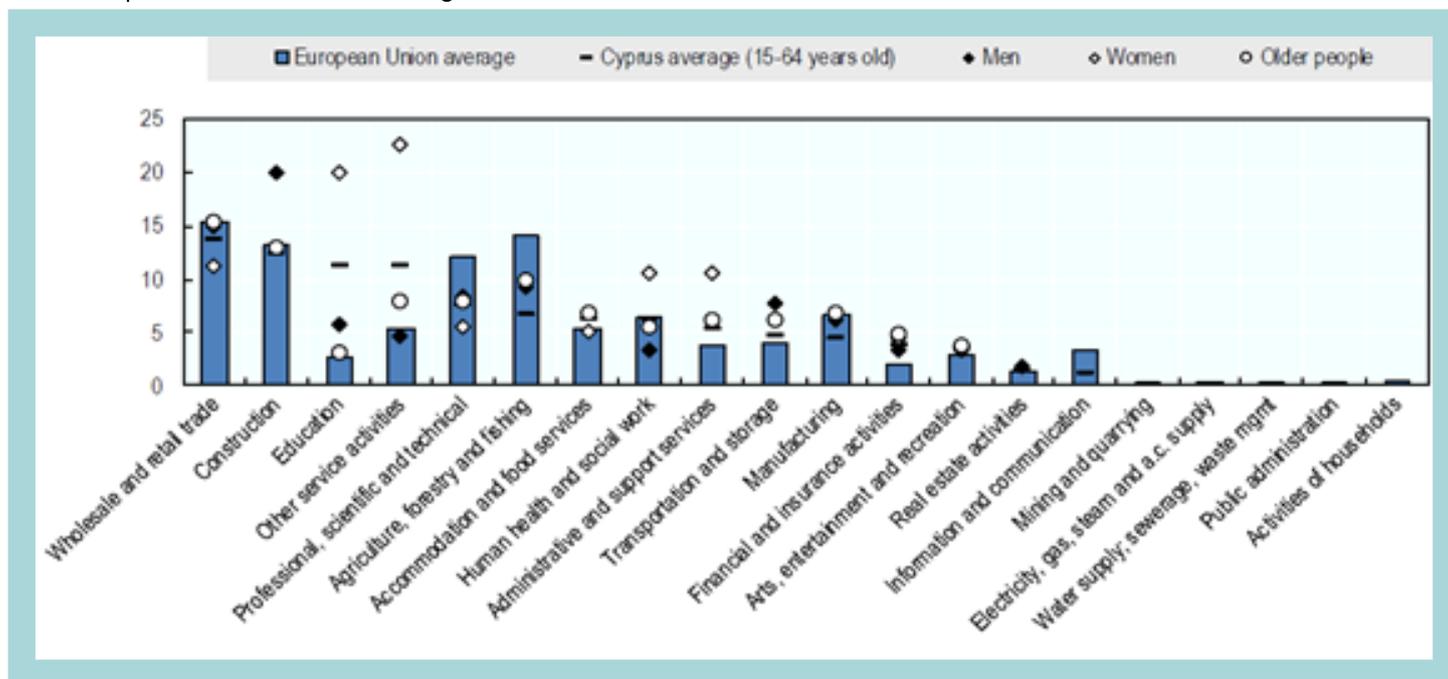


**Source:** Necessity driven entrepreneurship (isotita.gr, nd)

## Sectoral distribution

### Cyprus

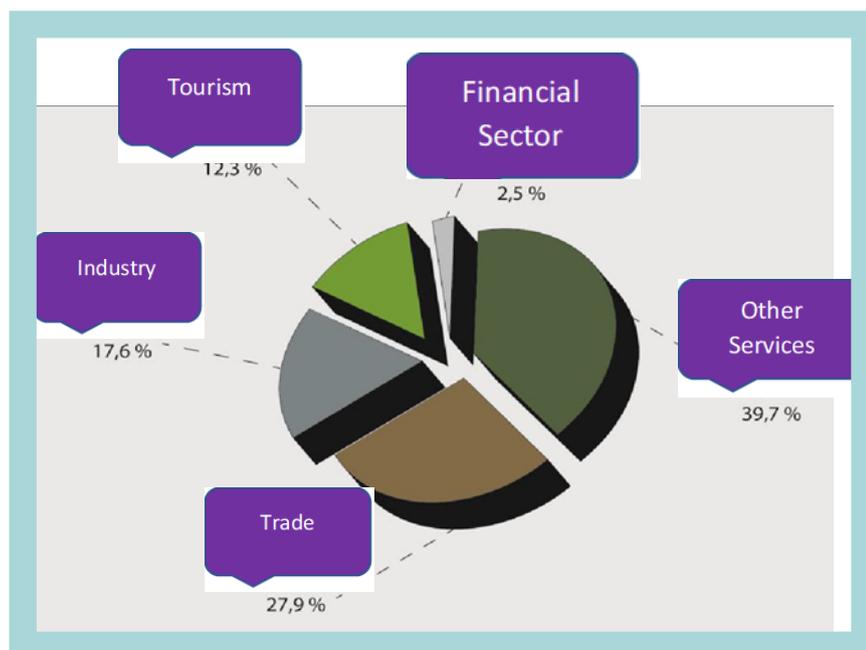
With regards to the sectoral structure, female entrepreneurship in Cyprus follows the general global tendency of women entrepreneurs being active mainly in the service sector, even at a percentage above 80%. From this broad category, the 'tertiary sector' and most often retailing (Nearchou & Kountouris, 2004), 'administrative support services' (EU Commission, 2014) and 'other services and education' and 'human health and social work' (OECD/ EU, 2018) are the predominant subcategories.



Source: OECD 2018

### Greece

It is estimated that female entrepreneurship is focused at a great share in services and commerce sector with 39.7% and 27.9% respectively. Industry followed with 17.6%, tourism with 12.3% and the financial sector with 2.5% (General Secretariat for Gender Equality, 2019).



Source: Sectors of female entrepreneurs are active in Greece (General Secretariat for Family Policy and Gender Equality, 2019)

## Belgium

Only 33% of entrepreneurs are women and only 10% of them are at the head of a company. The sector where women are mostly represented are "personal services," "commerce/retail & repair" "business and/or institutional services"

table 0.6 Performance of sectors with above average proportion of women entrepreneurs in Belgium, 2004-2012

Industry	Proportion of women entrepreneurs per sector	Proportion of women entrepreneurs	Annual growth value added (volumes)		Proportion of net operating surplus in value added
	2012	2012	2004-2012	2009-2012	2012
Trade	20%	34%	0.7%	-0.2%	26%
Accommodation & food services	10%	37%	-0.7%	-2.7%	19%
Education	1%	44%	0.6%	0.9%	0%
Administrative services	3%	25%	3.0%	0.5%	13%
Human health and social services	24%	60%	2.2%	3.1%	19%
Arts entertainment, recreation	2%	35%	1.4%	-1.1%	18%
Other services	11%	71%	3.1%	1.8%	13%
<b>Sub total</b>	<b>71%</b>	<b>43%</b>	<b>1.3%</b>	<b>0.4%</b>	<b>21%</b>
Other sectors	29%	20%	-0.5%	-4.0%	22%
<b>All sectors</b>	<b>100%</b>	<b>31%</b>	<b>0.4%</b>	<b>-1.8%</b>	<b>21%</b>

Source: Panteia, based on Labour Force Survey and national Accounts, Eurostat

### Note:

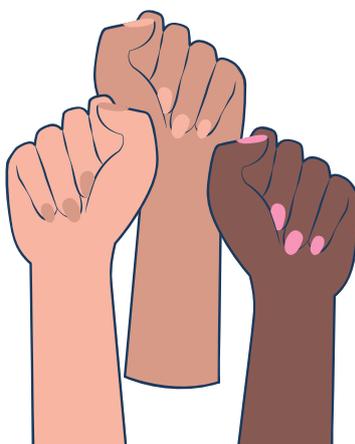
The main sources used are Eurostat, Statistics Belgium and RSVZ.

For more details see Appendix to the main report.

## Poland

The largest number of women on boards of directors in Poland is in the following sectors:

- Health care (67%)
- Social and welfare services (64%)
- Education and upbringing (61%)
- Culture and art (55%)



## On-line female entrepreneurship

The rise of the internet, technology and social media represent an opportunity for women entrepreneurs. For some it is an incredible asset/tool since it allows them to multitask and work from home. For others it is a unique opportunity to start an e-business/online shop-store. Without these technologies, they wouldn't have considered or embraced self-employment/entrepreneurs' carrier. However, even though these new technologies are supposed not to be related to gender, Women are under-represented in these domain: tech, IT and media world. Even on YouTube, women's visibility is lower than men's.

Although women are largely under-represented in digital jobs in **Belgium**, they have taken ownership of the tools to be able to benefit from them. Indeed, many women are not satisfied with their professional situation and choose to create a company. Thanks to the digital tools and an independent status, this allows them to free themselves from time constraints and have a more flexible and independent life. The option of digital offers many advantages, both economic and financial: working from home avoids having to pay for office space or limit transport. As far as the activities set up are concerned, we can mention everything that is linked to social networks: image management, creation of lifestyle accounts, beauty and makeup advertisement which can be done through platforms such as Instagram or YouTube. Other possibilities that considered is the creation of e-shops, platforms, or marketplaces. These mediums are sought to promote alternative consumer products or products oriented to specific needs: birth, pregnancy, zero waste. For example: Emna Evrard awarded entrepreneur of the year who created the e-shop Kazidomi: a healthy food e-commerce that helps you find healthy food that answers your personal needs.

Nevertheless, even though the profession of influencer is now widespread in Belgium and 75% of influencers are women (versus 25% of men), their remuneration is 30% lower than that of men. The explanation would be that the scarcity of male influencers' profiles increases their cost.

**Cyprus** is following the recent trend of online entrepreneurship using internet and social media. The mostly used platform is Instagram and it is used mainly by female auto-entrepreneurs. The sectors where these entrepreneurs are mostly active are arts and culture, information and communication as well as promotion of products such as clothes or accessories.

According to a research carried out by Pappas et al (2018) women are underrepresented in information and communication sector as they feel unsafe in this sector. Influencers in **Greece** are considered self-employed (Konstantopoulos, 2018) and are mainly involved in promoting products.

In Poland, the Influencers movement and other social media activities are becoming more and more popular and people participating in them operate in many sectors. In recent years, a lot of channels have appeared on the YouTube platform where people share their passion. Channels are created on all possible topics, from those promoting knowledge (for example in the field of history, biology or astronomy and physics) to channels that test different devices or are some kind of tutorials.

The impact of the Internet on self-employment, especially among young people, is very high. It allows them to create their personal brand, at a relatively low cost, yet the process of creating it does not necessarily mean that this venture could be easily accomplished. Large companies are cooperating with influential and social media professionals. Such contracts allow this group to make profits. Of course, it is not only the big business that actively cooperates with online creators. Various programmes, foundations, or social campaigns are also often promoted by influencers

## Role-models

As mentioned previously in this guide, many women, who are now successful entrepreneurs or professionals, have reported that, before reaching the stage they are now in, they have been inspired by other women who previously made it, and showed them the way. What FLYie project aims to achieve, is to empower young girls and women who want to start their own enterprise, by promoting inspiring examples of role-models. In fact, the next guide that will follow is entirely dedicated to how promoting role models could provide tangible results in practice. Therefore, at this stage, in order to have a proper link with the guide that will follow, it is interesting to have a first glance on some prominent examples of role-models coming from the four countries of the consortium.

### Cyprus

In Cyprus, women's engagement in entrepreneurship and business has been emerging in recent days. There are a few great examples of great female leaders in this field.

*Xenia Loizidou* the director and one of the founders of AKTI Project and Research Centre and the co-founder and director of ISOTECH is undoubtedly one of them. Not only she managed to succeed in her field, she also offered greatly to the social common good as she is also "active in the area of environment, education, peace keeping, social inclusion and awareness raising" (ISOTECH, 2018). She has received many awards for her intense and diverse action. In 2016 she received the award of "Iconic Women in Business Contributing to a Better World" by the All Ladies League during the Women Economic Forum 2016, in New Delhi, India (ISOTECH, 2018). Moreover, in honour of the International Women's Day 2014, she was named by the European Parliament's Office in Cyprus as one of the ten Cypriot Women who are: "active, dedicated and tireless. An inspiration to all of us" (ISOTECH, 2018) and more recently, during the celebrations for Mediterranean Coast Day 2019, she was awarded as "Mediterranean Coast Ambassador 2019". Finally, "she is the first Cypriot woman to become a member of the Women in Leadership Europe Network (WIL)" (ISOTECH, 2018). With all this action, Xenia Loizidou is definitely a great example of a successful entrepreneur, leader but active citizen as well.

Another prominent example of a successful female leader in Cyprus, is *Elena Tanou*, the co-founder and vice-president of TOP KINISIS travel, one of the most well-established tourism organizations in Cyprus, since 1987. This long-term success of the organization, despite the major challenges that similar-like organizations face due to the rise of online services that provide the same kind of services, could be attributed, inter-alia, to the vision and insightfulness of Elena Tanou.

Ms. Tanou could see the threat coming for travel agents from the rise of internet, but she managed to use it in benefit of the organization. She established a website which provides the opportunity to the clients to choose what they want online. This was something innovative for the time it was done especially in Cyprus. Apart from her successful career as an entrepreneur, Elena Tanou is engaged in many organizations and promotes tirelessly women empowerment and gender equality in business. She has previously served for many years as president of the Cyprus Federation of Business and Professional Women, -member of the International Federation "Business and Professional Women" (BPW)- an NGO which aims to raise awareness for equal opportunities, equal pay for equal work and women empowerment. In 2012 she received the prestigious Madame Figaro Business Woman of the Year Award and she is also an honorary member of AIPFE Cyprus Women in Europe.

## Greece

*Amalia Konstantakopoulou* is Co-Founder and Director of the non-profit organization The Tipping Point. She studied Economics at the National Kapodistrian University and is Graduate of the National Technical University of Athens (MBA). She started working in Politics Global Com for companies and organizations such as UPS, Nestle, MTVGR, Sato Group, Swarovski, EOT and Ministries, then as Marketing Manager at Bo Concept and as a Communication Consultant at Fashion Week where she collaborated with Greek and foreign fashion designers and with Fashion Weeks like Moscow and New York. In 2015, she founded The Tipping Point, an organization that aims to change the perception of 10,000 students from Fourfoura, Crete and Oinousses to Igoumenitsa and Prespa Library, through Role-models and online discussion between experts and students into the classroom.

*Stella Taka* - Dr. Stella Taka is a molecular biologist and founding member and manager of StArtBio P.C. After receiving her doctoral thesis from the Department of Animal Production of the Agricultural University of Athens, she continued her research activity as a postdoctoral researcher at the Laboratory of Allergy and Clinical Immunology, of National and Kapodistrian University of Athens. Within the framework of the THALIS - MEDA program, in collaboration with the Institute of Biomedical Research of the Athens Academy (BRFAA), her research activity focused on the study of human rhinovirus and its interactions with the immune system. She has also been actively involved in the European program, PreDicta FP-7, for the study of the effect of human rhinovirus on nasal and bronchial epithelia, whether atopy, rhinitis or asthma are present. Since 2010 she is responsible for the molecular biology department LABOGEN SA. She has 15 publications in international press with total impact factor of 43.95 and many under publication. She is one of the Inventors of the patent (Application number: 12001210.9) "Detection of leishmania". She has participated in many conferences with more than 30 oral presentations as a guest speaker. She founded StArtBio P.C. in 2017, having started working on the idea and the business space in the last two years, as it managed to be among the top 30 companies that participated in the 4th round of Egg Enterprises (Enter - go - grow), of the Eurobank. Moreover, she co-authored and coordinated for the company the start-up program with code N2NF-05523.

## Belgium

*Dominique Leroy* is the CEO of Belgacom and then Proximus Group since 2014. At the time she was the first and only women CEO leading a BEL 20 stock. She was involved in corporate boards such as St Gobain (since 2017) - Ahold Delhaize (since 2016) - Belgacom ICS (since 2014) - Lotus Bakeries (until 2018). She is also actively involved in non-profit organizations: Solvay Brussels school of economics and management. Leroy received many awards. For example, in 2016, she was awarded with the Leadership Award of LEAD-IN (former VMA) from the Leadership Congress in Brussels. In 2014 with the Trends Business Award in CEO category. Trends and Tendances magazine granted her this award for the excellent role model and source of inspiration she represented.



Source: Wikipedia

*Pauline Michel*, created her own business during and right after her Master degree in Journalism. Now only 23 and already Chief editor of her own female magazine, In'fluence, she is responsible for a team of 24 people.

*Ségolène Jacmin* with her twin sister, Ségolène launched their own female brand of jeans.

*Saskia Van Uffelen* is a brilliant and charismatic woman active in the ICT domain. She is involved and active for Belgium digital transformation. She was the CEO of Bull & CSB Consulting in 2008, CEO of Ericsson Belux between 2014 and 2018; Corporate Vice president Benelux of GFI (the most high performing digital and ITcs on the market); Cofounder of BE Central: a digital campus based in Brussels central that focuses on learning technology, develop a start up and favor digital transformation to impact society. In 2011 she was named ICT Women of the year by Datanews and in 2012 appointed by the former minister of economic affairs as Belgium Digital Champion.

*Isabella Lenarduzzi*, is an opinion leader and Social entrepreneur in employment & gender equality. She created JUMP: a website for career minded women that promotes gender equality in the professional environment. She is an Ashoka fellow since 2003. She wrote an inspiring book: "European. 10 women that build Europe." Throughout conferences and trainings, consultancy, articles and by producing medias and events. In 2018 Femmes d'Aujourd'hui magazine has appointed her as one of the 85 women that are changing Belgium.

## Poland

*Ewa Minge* - polish fashion designer and media personality. Since 1994, she has been involved in fashion and luxury industrial design, especially the creation of clothes and accessories. She is the author of the "Ewa Minge" clothing line, which includes sports, business, cocktail and evening collections. Ewa Minge has an unquestionable position in the fashion world. Her creations have been seen all over the world, they are worn by stars of the biggest format. Ewa Minge's experience can be an inspiration for women who strive for fulfilment, happiness and a life without limitations. "I was born to make a world out of my imagination, a world like a fairy tale, colourful, beautiful, magical... good." - the quote from her autobiography.

*Izabela Janachowska* - The founder of Wedding Dream has been creating her business from the beginning. In the early days she was the author of a blog which later quickly evolved into what it is now. The wedding portal is extremely successful. Izabela herself was chosen Business Woman of 2019. Izabela is also the creator of the YouTube Wedding Dream channel, designer of the wedding dress collection, author of the series and eBooks "Wedding Planning and Wedding" and the Guide "Until the Wedding". She is distinguished by her exceptional ingenuity, perseverance, diligence, courage and acting in accordance with her passion. The Wedding Dream channel by Izabela Janachowska has become the largest active wedding channel in the world.

*Anna Rulkiewicz* [Lux Med.] - Anna is a manager and an expert in the medical, insurance, financial and banking sectors as well as marketing and communication. She is involved in the health care financing market, including health insurance. Since 2007 she has been the President of the Management Board of the LUXMED Group. In 2012 she was awarded the Manager Award for innovations in the medical and health market. She studied at universities in Toruń and Hamburg. Her mission and life challenge is to change the market of medical services in Poland to one that will help people live longer, better and in good health. She is direct, supportive and demanding, but she is also always there to help.



# B. Main scope and expected results of the project

## Purpose

The main priority of the project “Female Legends- youth innovation and entrepreneurship” (FLYie) is to promote the entrepreneurship education and entrepreneurship activities among young girls and women. European Commission’s belief that female creativity and entrepreneurial potential are an under-exploited source of economic growth that should be further developed, is a leading priority of FLYie project. According to European Entrepreneurship Competence Framework, up to 20% of young girls and women who participate in Entrepreneurship lessons will later start their own company. This percentage is five times higher than the general population. This strengthens the objective of the FLYie project that through game based and Role model education concerning entrepreneurship, young girls and women can be empowered to become entrepreneurs.

In FLYie project the, social inclusion of young girls and women (aged 16-24) in the world of entrepreneurship where they seem to be underprivileged is also a high priority. It is a common ground that in most countries, regions and sectors, the majority of business owner/managers are male (from 65% to 75%). According to the current situation of female entrepreneurs in the EU, although women constitute 52% of the total European population only 34.4% of them the EU self-employed and 30% of start-up entrepreneurs. Adding to this, although the Women’s Financial Network states that women start businesses at two times the rate of men, they find it harder at the outset to grow their businesses and access venture capital. Amongst the first major barriers encountered by women entrepreneurs are: lack confidence of their own capabilities, limited capabilities of mobility, limited access to finance and relevant information and education, male dominated sector, socio-cultural barriers such as reconciling business and family concerns and reduced risk bearing ability.

“FLYie” project is designed to bring out the significant role of women in Entrepreneurship thereby fighting stereotypes and their educators while providing role models for young girls to follow Business Management careers. Although many prominent women have contributed to all fields of business and Entrepreneurship, very few if any, are known and popular to the young girls and women or even to their trainers, coaches or educators. As a result, the belief that women are not competent enough in business leads to disappointment of the young girls and women about their abilities, self-esteem and risk taking. “FLYie” is acting against this tendency for gender inequality in the Entrepreneurship both in youth centres and youth organizations but also later in the choice of career. By using an innovative approach like role-model game-based education and enhancing the accessing girls to successful role models, the equality will emerge. This way we promote a basic objective of strategic framework for European cooperation in education and training (“ET 2020”) that is “equity, and social cohesion so that all citizens can continue to develop job-specific skills throughout their lifetime” and meet the important priority for “inclusive education, equality, non-discrimination and the promotion of civic competences such as mutual understanding and democratic values”.

The third priority of FLYie is acquiring and developing basic skills and top competencies to young girls and women (aged 16-24) concerning the soft skills, respond to digital environment, civic participation, creativity and cultural expression (European council recommendations on key competences for life-long learning 2018). Through “FLYie” project young women will cooperate and communicate through games and game-based activities participate in decision making and build their decision-making confidence. They also understand the important role of women in entrepreneurship and business management.

Finally, we aim to improve transparency, innovative educational models and recognition of skills and qualifications of women in creating enterprises and develop their own careers in businesses. Simultaneously, business-oriented education by encouraging communication between youth educators, youth centres and youth organizations researchers, companies and social associations, and supporting youth workers in modernizing their methodologies and activities.



## Expected results

“FLYie” aims to create innovative tools for Role-model, game-based education and fight stereotypes and gender discrimination in the field of Entrepreneurship. The cooperative creation of tools through the inclusion of different partners ranging from youth centres, female associations, NGOs and education centres ensures both the quality of the tools to be designed but also the dissemination of the project to the target groups.

More specifically the intellectual outputs which are being created during the project include:

*O1 Methodological guide for FLYie project*

*O2 Learning training guide on Role-model education for promoting gender equality in Business and Entrepreneurship*

*O3 Learning training guide on Game-based education and activities for fostering gender equality.*

*O4 FLYie game - A cooperative card game featuring role-model examples worldwide and from partners countries*

Main results of “FLYie” project will be:

- 40 staff and associates of the partner organizations including youth workers and trainers will learn about the educational tools created within the project.
- 200 young girls and women will participate in educational activities within the framework of the project
- Project’s website including all the educational tools (O2, O3, O4). By the end of the project the partners are committed to keep enriching the material with other legendary female personalities (Role Models) and inspiring game-based activities from all over the Europe.

Moreover, the project will result in:

- Increasing the awareness of young people, youth trainers and educational community on important female entrepreneurs, as well as the importance of collaboration between women and men and the development of an environment of equal opportunities.
- Creating motivation to young girls and women (aged 16/24) to found their own start-ups and create their own future.
- Creating motivation to young girls and women to improve their soft skills, enhance their self-control, self-esteem and self-confidence and take the control of their lives.
- Changing social expectations for young girls and women (aged 16-24), attitudes and expectations from themselves.
- Re-designing new attitudes and environments with equal opportunities for all
- Enhance the use of serious games in education and youth training

FLYie will have immediate impact on participating organisations, target groups and stakeholders, both during and after the active project period. All partners will extend their knowledge and competences concerning Role-model game-based education for promoting Women Entrepreneurship. Moreover, they will gain higher capacity to work at international level, manage EU projects, create networks and design internationalisation strategies, as well as to attract further funds (from national and international donors) to support their mission. Last but not the least, their staff will become more dynamic and motivated and will support ongoing innovation and transferring best practices from other EU countries.

The target group (20 young women) who will participate in pilot workshops based on the intellectual outputs are expected to develop competences and skills about Women Entrepreneurship and enhance their learning experiences through serious game. Indirected target group however (400 young people) will become aware of outputs and results of FLYie through the dissemination activities, multiplier events and project website.

Youth trainers and relevant professionals that will participate in the training activities will develop their skills on role-model game-based learning (10 professionals from 4 partner countries). The participants will additionally develop their competences on promoting women entrepreneurship through FLYie game. Lastly, other trainers, professionals and relevant stakeholders will become aware about the outputs and results of the project through the dissemination activities, multiplier events and project website.

All the other stakeholders, such as universities, youth organizations, female associations, NGOs etc. will become aware of the project outputs and results through the dissemination actions, multiplier events and project website.

In long term, we expect during 5 years after the project completion, through the website and the FLYie cooperative card game, 100 trainers professionals will increase their competences and 500 young people will have played the serious game. Moreover, during this period, 2500 persons, including young people, youth trainers, relevant professionals, local people will be aware of the FLYie project through the dissemination actions to be carried on accordingly to the project's sustainability strategy.



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