

# Training Manual Summary for women entrepreneurs

ITALY

WP2



WOMENIN  
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## SUMMARY

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### **Disclaimer:**

This document focuses specifically on the context of Italy regarding women entrepreneurship, providing data, resources, and recommendations relevant to female entrepreneurs in Italy. While a brief summary of the other countries of the consortium is included, for access to the complete material on women entrepreneurship in different regions, we recommend you to consult the "Training Manual for Women Entrepreneurs" provided by WOMENIN. This manual offers a deep and detailed overview of the situation of women entrepreneurship internationally, providing valuable information for female entrepreneurs in various parts of Europe.

## 1. CONTEXT IN ITALY

The current landscape of female entrepreneurship in Italy presents several significant trends and challenges. According to the information compiled from various secondary sources, Italy boasts approximately 1 million and 342 thousand businesses led by women, accounting for 22% of the total active businesses in the country. This positions Italy as the leading economy in the European Union concerning female entrepreneurship, surpassing countries like France, Germany, and Spain in this regard.

In terms of age, the average age of Italian female entrepreneurs is around 45 years, although there's a notable increase in the number of young women starting businesses, with approximately 11% of women-led enterprises founded by women under 35 years old.

Regarding educational level, it's estimated that 30% of women entrepreneurs in Italy hold a university degree, and more than half are mothers. However, there's a lack of data on the overall marital status of women entrepreneurs in Italy.

Entrepreneurial training and education are crucial factors for business success, and Italy offers various educational opportunities to support female entrepreneurship. Additionally, the Italian government is taking steps to promote female entrepreneurship as part of the National Recovery and Resilience Plan (PNRR), allocating specific funds for employment policies and fostering women's entrepreneurship.

In terms of digitalization, women-led businesses in Italy show a growing interest in investing in digital technologies, although there's still a significant proportion of companies that haven't invested in digitalization and have no intention of doing so in the near future.

The internationalization of businesses led by women is also a focus area, with initiatives like "Women in Export" aiming to strengthen the technical and managerial skills of women entrepreneurs in terms of business leadership and internationalization.

Regarding employment sectors, the majority of women-led businesses in Italy operate in the services sector, followed by agriculture, industry, and trade.

Access to financing remains a challenge for Italian businesswomen, although the government and other institutions offer a variety of funding programs and grants to support women entrepreneurs in Italy.

In terms of gender equality, Italy has taken significant measures to promote gender equality and inclusion, although there's still much work to be done in this regard. Gender equality is considered a driver of growth and development, and strategies and policies have been established to promote gender equality in various areas, including the economy, society, and politics.

In summary, female entrepreneurship in Italy is experiencing significant growth, with ongoing measures and policies in place to support and further promote the success of women entrepreneurs in the country. However, challenges persist in areas such as financing, digitalization, and gender equality, which require continued attention and a coordinated approach to effectively address them.

## **2. CHALLENGES FACED BY WOMEN ENTREPRENEURS IN ITALY**

The aforementioned Italian National Strategy for gender equality defines five strategic challenges, one for each pillar of gender equality, to outline and guide government action:

The aim is to create a fairer labor market with equal career opportunities, competitiveness, and flexibility. This involves supporting women's participation, particularly after the pandemic, by helping parents achieve work-life balance and stimulating female entrepreneurship, especially in innovation. Efforts include promoting the quality of work and removing sectoral segregation.

The focus is on reducing gender pay gaps by facilitating women's participation and retention in the labor market. This involves supporting care responsibilities, enhancing skills, ensuring fair remuneration, and promoting economic independence.

The goal is to ensure equal opportunities in skills development and the expression of individual talents in all fields of knowledge, especially in STEM subjects, by removing cultural barriers and gender stereotypes and ensuring equal gender representation in academia.

Efforts are directed towards promoting equal sharing of unpaid care and assistance tasks between men and women and ensuring quality, affordable, and comprehensive primary care throughout the country. The objective is to support an equitable gender distribution in top management and leadership roles across economic, political, social, and cultural spheres, emphasizing both representation and accountability.

**Best practices and solutions implemented in Italy to address these challenges include:**

Measures such as tax breaks or incentives for companies hiring women, strengthening incentives in certain regions, promoting female entrepreneurship through funding and credit facilitation, and implementing flexible remote working options. Actions like defining gender pay gaps by law, adopting equal pay measurement systems, supporting working parents through parental leave allowances, and providing credit facilities for low-income women.

Initiatives include promoting gender equality in education, reforming textbooks to avoid gender stereotypes, providing upgrading courses in STEM disciplines, and offering scholarships for female STEM students.

Strategies involve extending parental leave for fathers, improving childcare services, offering tax exemptions for childcare costs, and promoting full-time schooling. Measures include raising legal quotas for gender representation, introducing mandatory transparency in recruitment processes, and implementing gender quotas in public administration and electoral lists.

Partner recommendations for women entrepreneurs in Italy include building a support system for work-life balance, investing in self-care to prevent burnout, seeking business mentors or coaches, challenging gender stereotypes, seeking diverse funding opportunities, and embracing failure as part of the entrepreneurial journey.

Risks faced by women entrepreneurs include implicit biases and stereotypes, financial risks, and market uncertainties. To mitigate these risks, women entrepreneurs should adopt a resilient, proactive approach, seek support from mentors and financial experts, and explore funding opportunities tailored to their needs.

### 3. TESTIMONIALS FROM WOMEN ENTREPRENEURS

A series of interviews with different female entrepreneurs from various countries has been conducted, showcasing their diverse experiences and ventures:

- **The Netherlands:** Yuki Tessler, a Japanese entrepreneur based in the Netherlands, runs her own business since 2019, offering workshops on Japanese art and philosophy. Initially driven by visa requirements, her journey into entrepreneurship was sparked by her unique qualities and a focus on Japanese culture, particularly "Kintsugi."

- **Cyprus:** Christallena Poulli, a Cyprus-based entrepreneur, founded CP Herbalist, a skincare company, driven by her passion for nature's therapeutic properties and her upbringing's ethical values. CP Herbalist has operated for 5 years, with a focus on holistic wellness and natural remedies. Poulli's achievements include establishing a physical store and expanding online, with plans to launch a manufacturing factory in 2025.

- **Portugal:** Paula Pereira manages Kitlar, a design, furniture, and fashion business in Mortágua, Portugal. Initially starting as a side project, her venture became her full-time commitment over 24 years. Pereira's proudest achievement is earning customer trust, crucial for the quality of products and services.

Rosa Mortágua owns and manages Koala, a children's fashion store expanding into men's and women's fashion for over 20 years. Her entrepreneurship stemmed from the need for stable income after her previous workplace closed down. Participating in a women's training program helped crystallize her business idea, providing employment opportunities for other women.

- **Poland:** Ms. Katarzyna Rak, a seasoned professional with experience in telemarketing and managerial roles, transitioned to entrepreneurship, establishing her own training company, Inspira Katarzyna Rak, in May 2020. Her background includes postgraduate studies in career counseling and training, with ongoing pursuit of a master's degree in psychology to enhance her business offerings.

Ms. Sylwia Kostrzewa, another self-employed entrepreneur, owns a training company, leveraging her extensive experience in promotion, marketing, and recruitment. With a commitment to professional development, Kostrzewa embarked on various courses and trainings, including pursuing a master's degree in psychology to strengthen her competitiveness. Their stories serve as inspiration for aspiring women entrepreneurs seeking to start their own businesses in Poland.

- **Spain:** Gabriela Gómez Gutiérrez, a Spanish entrepreneur, holds a Bachelor's degree in Architecture from the Polytechnic University of Valencia (UPV) and is an expert technical architect in architecture and building technology. With over 20 years of experience in the construction sector, she embarked on her entrepreneurial journey three years ago, founding Iniziatec, her own construction company. Gutiérrez's background in construction management and technical architecture positions her as the director of construction execution at Iniziatec, showcasing her expertise and leadership in the industry.

- **Greece:** Mrs. Ladika Zoe, a Greek entrepreneur, bravely embarked on her bookstore venture after years of navigating the realms of marketing, sales, and customer service. Frustrated with the constraints of traditional employment and longing for autonomy, she seized the opportunity to open her own bookstore three years ago, embracing the challenge of entrepreneurship with determination and passion.

Mrs. Anagnosti Aliko-Alexandra, hailing from Greece, forged her path as an entrepreneur following an academic journey steeped in translation and language studies. With a solid foundation built through studies at the Ionian University and a Master's degree in Chinese Studies from prestigious universities, she leveraged her expertise to establish herself as a certified translator and embarked on the entrepreneurial route with confidence and vision.

- **Italy:** Stefania Giovannini, an Italian entrepreneur, has successfully managed a bed and breakfast in Pitigliano, Tuscany for five years and is now venturing into expanding her business to Sardinia. Collaborating with a team of talented women across Italy, she's transitioning her focus towards sustainable and slow tourism, aiming to create a unique co-living experience closer to nature.

Ramona Bavassano, another Italian entrepreneur, freelancer, and psychologist, has dedicated 28 years to fostering better work environments and relationships within groups and organizations. With a focus on sustainability, responsibility, and gender issues, Ramona collaborates with diverse organizations globally, including founding an international consulting group in Brazil aimed at empowering minorities, indigenous communities, local associations, and women.

Access the full interviews here: <https://www.womenin-project.eu/it/category/notizia/interviste/>

#### 4. RESOURCES ON WOMEN ENTREPRENEURSHIP IN ITALY

According to a report by the V Unioncamere presented in July 2022, Italy boasts 1,342,000 female-owned businesses, comprising 22% of the total 6 million businesses active in the country. This positions Italy as the leading economy in the Union for female entrepreneurship, surpassing France with 1.2 million self-employed women and Germany and Spain with 1.0 million each.

Beyond these impressive figures, a survey conducted at the beginning of 2022 by the MPI Observatory of Confartigianato Lombardy on 400 Lombard artisan entrepreneurs revealed signs of

resilience among women entrepreneurs. Despite being disproportionately affected by the pandemic, women entrepreneurs demonstrated greater reactivity, implementing various development actions post-COVID. These actions included enhancing staff quality through training and recruitment, as well as restructuring internal company organization, reflecting a commitment to prioritizing people in business recovery efforts.

### **Financing Initiatives for Women Entrepreneurs:**

Since 2022, the Italian Ministry of Economic Development has allocated funds to promote women's entrepreneurship, aiming to stimulate the establishment and growth of new businesses and innovative projects. This national incentive, totaling 200 million euros, incorporates 160 million from the Recovery and Resilience Plan (PNRR) and an additional 40 million allocated in the 2021 budget law. The fund offers non-repayable contributions and subsidized loans to support various stages of women-owned businesses, including startups and existing ventures. Eligible projects may receive subsidies covering up to 80% of expenses, with a maximum ceiling depending on the project size. These funds target specific interventions such as non-refundable contributions, interest-free or subsidized loans, incentives for business strengthening, and technical-managerial assistance for marketing and communication activities.

### **Networks for Women Entrepreneurs:**

Networking plays a vital role in supporting professional success, facilitating access to opportunities and resources essential for achieving professional goals. Several networks cater to women entrepreneurs in Italy, offering platforms for collaboration, knowledge-sharing, and skill development. These networks include Girl Geek Dinner, SheTech, ValoreD, Professional Women Association, AIDDA, Secretary.it, Bellisario Foundation, AREL, Women in Neuroscience, and the GammaDonna Association, covering various sectors and interests.

### **Training and Capacity Building:**

Training and capacity building are fundamental for empowering women entrepreneurs in Italy and overcoming the unique challenges they face. Various educational institutions, business schools, accelerators, associations, and organizations offer programs and resources aimed at equipping aspiring female entrepreneurs with the necessary skills and knowledge to succeed in business. These include courses covering business planning, financial management, marketing, human resources, and technological innovation. However, persistent challenges such as limited access to financial resources, work-life balance, and gender stereotypes continue to hinder the entrepreneurial journey for women in Italy.

Overall, while Italy has made strides in supporting women entrepreneurs through financing initiatives, networking opportunities, and training programs, there remains room for improvement, particularly in addressing systemic barriers and fostering a more inclusive entrepreneurial ecosystem. With determination, support, and concerted efforts, Italian women entrepreneurs are poised to overcome challenges and contribute to a more diverse and thriving entrepreneurial landscape in the country.

### **Financing of Women Entrepreneurs:**

The Fund for Women Entrepreneurship has garnered significant attention, with 8,095 active companies applying for incentives in 2022. These applications predominantly stem from wholesale or retail trade, manufacturing, and accommodation and catering services sectors. This surge in applications underscores the widespread interest in entrepreneurship measures supported by resources from the Recovery and Resilience Plan (PNRR).

#### For Policymakers:

While the creation of a fund for women entrepreneurs is commendable, its size, totaling 400 million euros, falls short of expectations. Representing only 0.21% of the PNRR's total budget of 191.5 billion euros, policymakers should consider allocating more substantial resources. Moreover, the focus should extend beyond one-off grants, emphasizing actions that empower women to actively contribute to the country's development.

#### For Organizations:

Organizations led by dynamic women leaders should prioritize the quality, originality, and creativity of their business ideas. Rather than solely relying on funds, they should seek to innovate and contribute meaningfully to industrial policies. By thinking outside the box, these organizations can leverage their potential to create value and employment, becoming pillars of economic growth.

#### For Individuals:

Women entrepreneurs should continue seeking and applying for incentives to enhance their opportunities with innovative business ideas. Capitalizing on their education, personal sacrifices, and skills, they can drive business expansion and employment growth in Italy. It's crucial to promote knowledge-sharing, skill development, and networking to foster a supportive ecosystem for women entrepreneurs.

## **Networking of Women Entrepreneurs:**

### For Policymakers:

Policymakers should facilitate opportunities for women entrepreneurs to connect, fostering networking groups and addressing gender issues within these networks. By supporting collaborative spaces, policymakers can promote knowledge-sharing and empower women to navigate entrepreneurial challenges collectively.

### For Organizations:

Businesses should explore networking channels within their industries to stay informed about trends, share insights, and receive mentorship. Internal networking initiatives can improve workplace dynamics and boost employee confidence. Effective networking involves focusing on giving rather than receiving, maintaining connections, and engaging consistently on relevant platforms.

### For Individuals:

Individuals should prioritize relationship-building and follow-up to nurture connections effectively. Crafting an elevator pitch, asking insightful questions, and attending events regularly are essential networking strategies. Leveraging online platforms like LinkedIn and joining relevant network groups can expand professional circles and create valuable opportunities.

## **Training and Capacity Building:**

### For Policymakers:

Developing a national strategy for entrepreneurship education inclusive of women's specific needs is essential. Allocating financial resources to support entrepreneurship programs, promoting gender equality initiatives, and encouraging businesses to adopt diversity practices are crucial steps. Public awareness campaigns can challenge gender stereotypes and highlight successful women entrepreneurs as role models.

### For Organizations:

Creating mentorship programs and collaborating with educational institutions can bridge the gap between academic education and practical entrepreneurial skills. Organizations should focus on building supportive networks and providing guidance through early business development stages.

### For Individuals:

Seeking mentorship and joining networks of women entrepreneurs can provide valuable guidance and support. Leveraging online courses and resources to enhance entrepreneurship skills, particularly in technology and digital marketing, is beneficial. Proactively challenging gender stereotypes and building self-confidence are essential for advocating gender equality in entrepreneurship.

An example of such a network is the Off the Beaten Track Network, born under an Erasmus+ EU funded project. Individuals can register and access the platform to create connections and benefit from the support of women entrepreneurs and mentors.

## **5. CONCLUSIONS**

In conclusion, the landscape of women entrepreneurship in Italy is evolving, marked by both progress and areas for improvement. The Fund for Women Entrepreneurship has generated significant interest, evidenced by the substantial number of applications from diverse sectors. However, there remains a discrepancy between the allocated funds and the overall budget, urging policymakers to consider a more substantial investment to empower women as protagonists of national development.

Organizations led by visionary women leaders must prioritize innovation and creativity, moving beyond reliance on funds to contribute meaningfully to industrial policies. By fostering a culture of originality and quality, these organizations can unlock their potential to drive economic growth and employment generation.

Individual women entrepreneurs play a crucial role in shaping their entrepreneurial journey by seeking out and capitalizing on incentives. Empowered with innovative ideas and supported by education and mentorship, they can leverage their skills to create employment opportunities and contribute to their country's development.

Networking among women entrepreneurs is essential for sharing insights, receiving mentorship, and fostering collaboration. Policymakers should facilitate opportunities for women to connect, while organizations and individuals should actively engage in building relationships and supporting each other's growth.

Furthermore, training and capacity building are vital for empowering women entrepreneurs. Policymakers can promote gender equality through comprehensive entrepreneurship education and awareness campaigns, while organizations can establish mentorship programs and collaborate with educational institutions. Individuals should seek mentorship, leverage online resources, and challenge gender stereotypes to foster a supportive ecosystem for women entrepreneurship.

In this journey towards gender equality in entrepreneurship, initiatives like the Off the Beaten Track network provide valuable platforms for women entrepreneurs and mentors to connect and support each other. By embracing self-confidence and continually enhancing their skills, women entrepreneurs can confidently navigate the entrepreneurial landscape and drive positive change in Italy's business ecosystem.

## **6. EXPLORE THE LANDSCAPES OF WOMEN ENTREPRENEURSHIP IN EUROPE**

### **6.1. CYPRUS**

Women entrepreneurship in Cyprus contributes significantly to the economy, with women-owned enterprises comprising about 20% of the entrepreneurial ecosystem. However, there's room for growth and empowerment within this demographic. Women entrepreneurs in Cyprus typically start their ventures later in their careers, with many holding postgraduate degrees. Family dynamics play a crucial role, as around 60% of women entrepreneurs are married.

While women display moderate proficiency in entrepreneurial skills, there are gaps in areas like customer service and fundraising. Internationalization remains a challenge due to factors like risk aversion and limited access to finance. Sectors like manufacturing, services, and tourism dominate, requiring targeted support for global competitiveness.

Access to funding is a significant hurdle, despite initiatives like the Scheme for the Enhancement of Female Entrepreneurship. Challenges include complex regulatory requirements and societal norms. However, programs like the Women in Business (WiB) initiative offer financial assistance and mentoring.

#### Challenges Faced by Women Entrepreneurs in Cyprus

Women entrepreneurs in Cyprus face obstacles such as lack of government support, societal expectations, and difficulty accessing funding. Unsolicited advice and self-doubt add to the

challenges. Initiatives like the Scheme for the Enhancement of Female Entrepreneurship provide support, but tailored government programs are needed. Skills training, networking, and peer mentoring can enhance support.

#### Resources on Women Entrepreneurship in Cyprus

Numerous initiatives in Cyprus support women entrepreneurs, including EU-funded programs, government grants, and NGO initiatives like BPW Cyprus. Financial institutions offer business loans, while crowdfunding platforms provide alternative funding sources. Training programs, entrepreneurship centers at universities, and EU-funded projects contribute to skill development and capacity building.

#### Recommendations for Supporting Women Entrepreneurs in Cyprus

Implementing these recommendations can create a more inclusive environment for women entrepreneurs in Cyprus, fostering economic growth and gender equality. It requires a concerted effort from policymakers, organizations, and individuals to address the challenges and provide the necessary support and resources. By recognizing the importance of sustained commitment and adaptability, Cyprus can pave the way for a thriving ecosystem where women entrepreneurs can excel and contribute fully to the economy and society at large.

## **6.2. THE NETHERLANDS**

Female entrepreneurship in the Netherlands has seen significant growth, with over 700,000 companies founded by women, representing a 62% increase from 2013 to 2022. Women entrepreneurs tend to be more impact-oriented and highly educated, often starting their businesses with little capital. Supportive initiatives like WEgate.eu and EEN for Women provide resources and platforms for empowerment. However, challenges persist in funding access, entrepreneurship skills gap, and sectoral underrepresentation.

#### Challenges Faced by Women Entrepreneurs in The Netherlands

A gender gap exists in entrepreneurship, with men being 1.5 times more likely to be self-employed than women. Barriers include societal expectations related to motherhood, limited confidence, and difficulties in accessing funding. Challenges also arise in achieving work-life balance due to childcare costs and part-time work norms. Implicit biases and stereotypes undermine women's confidence and success, hindering their access to networks and funding opportunities.

### Resources on Women Entrepreneurship in The Netherlands

Various financing options are available for women entrepreneurs, including government grants, traditional funding, and crowdfunding platforms. Organizations like Women Entrepreneurs Netherlands (WEN) and Fonds Elske Doets offer financial support and networking opportunities. Training programs from Babson College Women's Leadership Institute and Maastricht University equip women with essential skills. Networking platforms like Female Entrepreneurs Worldwide and The Next Women provide opportunities for collaboration and knowledge-sharing. Additionally, specialized education programs like the Business School Netherlands Women Entrepreneurship Mastering Programme cater to aspiring women entrepreneurs.

### Recommendations for Supporting Women Entrepreneurs in The Netherlands

Policies promoting diversity and inclusion, along with gender quotas for top positions, are essential. Women entrepreneurs should focus on training, networking, and increasing business visibility. Key skills such as financial management and communication are crucial. Risk management strategies include seeking mentorship and support, prioritizing self-care, and combating biases and stereotypes. By addressing these recommendations, The Netherlands can create a more inclusive ecosystem for women entrepreneurs to thrive and contribute to economic growth.

## **6.3. SPAIN**

Female entrepreneurship in Spain is on a promising trajectory, with approximately 650,000 women entrepreneurs, expected to approach nearly a million in the coming years. Despite advancements, challenges persist in areas such as access to funding, digitalization, internationalization, and sectoral representation. Spain offers diverse resources and educational opportunities to support women's entrepreneurship, with government initiatives like the Women Entrepreneurship Plan and the Women Entrepreneurship Network promoting access to financing and development services.

### Challenges Faced by Women Entrepreneurs in Spain

Women entrepreneurs in Spain encounter implicit biases, societal expectations related to motherhood, and difficulties in accessing funding. Balancing professional and personal responsibilities is challenging due to cultural norms, while establishing support networks can be daunting for those lacking pre-existing connections within the business community. Gender biases exacerbate hurdles in securing funding, and women often face unwarranted advice and patronizing comments from male counterparts.

### Resources on Women Entrepreneurship in Spain

Women entrepreneurs in Spain primarily rely on personal savings, bank loans, family support, and government grants to kickstart their ventures. Initiatives like the Business Support Programme for Women (PAEM) provide grants, counseling, and microfinance opportunities. Networking plays a pivotal role, with platforms like Womenalia and ASEME offering collaboration opportunities and resources. Renowned universities and business schools offer specialized programs, while acceleration programs and incubators provide practical support and access to mentors. Associations like ASEME offer specific training and events focused on women's leadership and empowerment.

### Recommendations for Supporting Women Entrepreneurs in Spain

To support women entrepreneurs in Spain, it's essential to address implicit biases and stereotypes, promote diversity and inclusion, and provide targeted funding and support mechanisms. Encouraging the establishment of support networks, increasing awareness of available resources, and offering specialized training programs are crucial steps. Additionally, implementing policies to combat gender discrimination in accessing loans and capital can help level the playing field for women entrepreneurs. By leveraging these recommendations, Spain can foster a more inclusive ecosystem for women entrepreneurs to thrive and contribute to economic growth.

## **6.4. GREECE**

Women entrepreneurship in Greece is experiencing a significant increase, with a self-employment ratio among women surpassing the European average. The age distribution of women entrepreneurs is diverse, with active participation from younger individuals to those in their prime working years. Educational qualifications play a crucial role, with a substantial proportion of women entrepreneurs having tertiary education. Despite limited data on civil status, entrepreneurship in Greece appears inclusive of married individuals seeking economic independence. Access to entrepreneurial education and training is essential, as is the role of digitalization in business growth. While internationalization presents opportunities, women-led businesses in Greece face challenges in accessing finance and networks, as well as in navigating regulatory barriers.

### Challenges Faced by Women Entrepreneurs in Greece

Women entrepreneurs in Greece encounter various challenges, including limited access to finance, cultural and societal norms prioritizing family responsibilities, male-dominated business networks,

lack of role models, regulatory obstacles, and difficulties in balancing work-life commitments. Additionally, women face gender bias and discrimination, hindering their opportunities and credibility in the business environment.

#### Resources on Women Entrepreneurship in Greece

Greece offers various resources to support women entrepreneurs, including financial support programs, networking platforms, educational opportunities, and mentorship programs. Public funding programs, venture capital investments, and angel investors contribute to financing women-led businesses. Networking organizations like SEGE and GWEN provide collaboration opportunities and resources, while educational institutions and business incubators offer entrepreneurship programs and training. Recommendations to support women entrepreneurs include policy reforms, specific funding schemes, partnerships, tailored support programs, diversity promotion, and active participation in entrepreneurship networks.

#### Recommendations for Supporting Women Entrepreneurs in Greece

To support women entrepreneurs in Greece, policymakers should enact regulations ensuring gender equality and fair access to funding. Specific funding schemes, partnerships, events, mentorship programs, resources, training programs, diversity promotion, and active participation in entrepreneurship networks are essential. Women entrepreneurs should seek support from various sources, including family, friends, colleagues, and peer networks, while also taking advantage of educational opportunities and staying updated on industry trends.

### **6.5. PORTUGAL**

Women entrepreneurship in Portugal is on the rise, with an increasing number of women venturing into entrepreneurship. The landscape is characterized by diverse demographics, including age distribution, educational backgrounds, and marital statuses. Education plays a crucial role in empowering women entrepreneurs, while various support mechanisms, such as training programs and business incubators, foster their growth. Digitalization and internationalization trends are reshaping business paradigms, and women entrepreneurs are making their mark across various sectors. Access to finance remains a challenge, despite the availability of funding programs, necessitating further efforts to support gender-inclusive entrepreneurship. Initiatives promoting equality and non-discrimination, along with soft skills development, are essential for women entrepreneurs' success in Portugal.

### Challenges Faced by Women Entrepreneurs in Portugal

Women entrepreneurs in Portugal face numerous challenges, including gender bias and stereotypes, limited access to finance, work-life balance issues, lack of representation in leadership positions, digital divide, confidence issues, and societal norms shaping perceptions around women's roles and entrepreneurship. Addressing these challenges requires a comprehensive approach encompassing policy reforms, awareness campaigns, educational initiatives, access to finance, mentorship programs, and inclusive ecosystems.

### Resources on Women Entrepreneurship in Portugal

Portugal offers various resources to support women entrepreneurs, including training and mentoring programs like FAME and Programa Empreender Feminino Portugal, financing mechanisms within national public funding, networking platforms like ANE, Rede Mulher Líder, and AME, and initiatives promoting entrepreneurship education. However, challenges persist due to cultural dynamics, traditional gender roles, and systemic barriers. Holistic support mechanisms integrating training, financing, networking, and cultural transformation are essential to unlock the full potential of women entrepreneurs in Portugal.

### Recommendations for Supporting Women Entrepreneurs in Portugal

To overcome the identified challenges and promote a more inclusive entrepreneurial environment for women in Portugal, several comprehensive measures are recommended. Firstly, enacting regulations ensuring gender equality in entrepreneurship, including equitable access to financing and opportunities, is crucial. Specific funding schemes for women entrepreneurs should be allocated, offering grants, low-interest loans, and subsidies to foster business growth. Fostering collaboration between public institutions, private organizations, and women's networks to provide comprehensive support and promote innovation is imperative. Additionally, organizing more events, conferences, and mentorship programs tailored to the needs of women entrepreneurs can create a strong support community.

## **6.6. POLAND**

Women entrepreneurship in Poland is characterized by a significant presence of women-owned sole proprietorships, although women's representation on the boards of commercial companies remains modest. Demographic analysis reveals that women entrepreneurs in Poland are typically experienced professionals with higher educational attainment compared to men. Family dynamics play a crucial

role in women's entrepreneurial journey, with many balancing work and family responsibilities. Access to financial resources remains a challenge, despite the availability of general funding avenues. Initiatives promoting gender equality are gaining traction, but there's still progress to be made. Soft skills such as discipline, creativity, and emotional intelligence are crucial for women entrepreneurs' success, supported by various empowering tools and initiatives in Poland.

### Challenges Faced by Women Entrepreneurs in Poland

Women entrepreneurs in Poland encounter economic challenges related to the scarcity of financial resources, educational barriers, social stigma, and gender norms. Overcoming these hurdles requires proactive measures such as comprehensive business planning, continued education, participation in mentoring programs, and fostering work-life balance. Navigating risks inherent in entrepreneurship, including economic downturns and market fluctuations, necessitates robust self-esteem and resilience.

### Resources on Women Entrepreneurship in Poland

Women entrepreneurs in Poland have access to various financing opportunities, including subsidies, loans, EU funding, and support from institutions like the Polish Development Fund. Networking platforms such as clubs, foundations, and networks provide opportunities for mentorship and collaboration. Training and skill development programs, including educational accelerators and university courses, equip women entrepreneurs with the knowledge and expertise needed to succeed in the business landscape. Overall, these resources contribute to fostering a supportive environment for women entrepreneurship in Poland.

### Recommendations for Women Entrepreneurs in Poland

To overcome challenges and maximize opportunities, women entrepreneurs in Poland should adopt proactive strategies such as developing comprehensive business plans, continuing education and skills development, participating in mentorship programs and support networks, and fostering a proper work-life balance. Additionally, advocating for gender equality, challenging stereotypes, and promoting inclusivity in the business ecosystem are crucial. By cultivating a resilient mindset and making the most of available resources, women entrepreneurs can excel in Poland's competitive business landscape.

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