



‘Integrating Innovation and Promoting Cluster Organization in WOMen  
Enterprises – ICON WOMEN’

### 3. Handbook for Supporting Women Entrepreneurship, Networking and Innovation

#### **Deliverable 4.1.1 Guidelines and Legislative Framework for the Establishment of Regional Networks in Greece and Italy**





## Summary

This paper concerns the creation of a Manual for the Support of Women Entrepreneurship, Networking and Innovation of the deliverable 4.1.1 Guidelines and Legislative Framework for the Establishment of Regional Networks in Greece and Italy, for the project 'Integrating Innovation and Promoting Cluster Organization WOMen Enterprises - ICON WOMEN '. Specifically, herein are included the **guidelines and potential institutional improvements / proposals** for the development of local networks in Greece and Italy to strengthen women's entrepreneurship.

In general, men and women need the same basic vocational training and support and measures to develop the basic skills and competencies needed to run successful businesses. Both men and women in business need access to funding opportunities and support structures. Therefore, most studies conclude that additional factors need to be considered in the context of policy-making, guidelines and proposals to promote women's entrepreneurship. Access to **networks, training and funding** require policy coordination to increase the sustainability of programmes and measures. Policies and strategies alone are not enough to increase women's participation in entrepreneurship. Guidance support from networks, especially at the local level, is at least equally crucial in strengthening women's entrepreneurship and start-ups. Regardless of national per capita income, some of the most successful policies and programmes worldwide are those able to raise women's awareness of entrepreneurship and provide them with role models and networking capabilities.

Therefore, the approach proposed in this handbook is at National and European level to focus policy actions and programs on the specific needs of women entrepreneurship. In this context, taking into account **existing measures and programs, the handbook proposes the following guidelines / targeted actions / suggestions / guidelines** for:

- a) Design or redesign of the vocational guidance aimed at promoting women entrepreneurship and the adoption of innovation.
- b) The fields of education, training, IBM, entrepreneurship and employment and skills development in general.
- c) Establishment of local women entrepreneurship networks



- d) Networking of women entrepreneurship at national and European level
- e) Strengthening women's entrepreneurship in the eligible regions of the two countries.
- f) Information regarding structures, services and organizations of entrepreneurship, education, training, IBM and employment and the alternative professional and / or educational options they may have.

The approach is based on the ever-evolving understanding of the critical importance of the growing human resources of women entrepreneurs for national economic growth, competitiveness, growth and jobs in the EU regions, and in particular in Greece and Italy.

This approach defines the proposed focus of programs and the added value of education and training policies in increasing the role of women entrepreneurs in the national economy, as well as in Europe and the global economy, while giving women themselves an opportunity to have successful careers and make full use of their creative potential through entrepreneurship. The promotion of women entrepreneurship must in itself become a political goal, covering integrated national and regional policy frameworks, economic empowerment and support for women in small businesses, including their access to finance, training and mentoring and good practice.



## Table of contents

<b>Summary.....</b>	<b>2</b>
<b>Introduction .....</b>	<b>6</b>
<b>1. Women Entrepreneurship - Current Situation .....</b>	<b>8</b>
<b>2. Guidelines for the design or redesign of career guidance aimed at promoting women entrepreneurship and the adoption of innovation. ....</b>	<b>14</b>
2.1. The environment and factors that influence the professional orientation of women towards business. ....	14
<b>3. Targeted actions in the fields of education, training, Lifelong Learning, entrepreneurship and employment and skills development in general.....</b>	<b>25</b>
3.1 Opportunities for women’s education and training .....	25
3.2 Targeted actions in general skills development.....	26
<b>4. Guidelines and methodology for establishing local women entrepreneurship networks</b>	<b>29</b>
4.1. Guidelines – Good practices – Tools and networks for enhancing women entrepreneurship in Europe .....	29
4.2 Methodology for Establishing Local Networks for Enhancing Women Entrepreneurship	41
4.2.1 Guide for Setting Up a Local Network to Support Women Entrepreneurship .....	41
4.2.2 Expected Outcomes .....	42
4.2.3 Points of Interest .....	43
<b>5. National &amp; European draft legislative proposals for women's entrepreneurship networking.....</b>	<b>44</b>
5.1 Current legal framework for women’s entrepreneurship.....	44
5.2 Draft legislative proposals for women entrepreneurship networking at the national and European level.....	46



<b>6. Possible proposals for improving the institutional framework for strengthening women's entrepreneurship in the eligible regions of the two countries.....</b>	<b>51</b>
<b>6.1 Institutional framework of women entrepreneurship in Europe and within the project's countries .....</b>	<b>51</b>
6.1.1 Europe.....	51
6.1.2 Greece.....	55
6.1.3 Italy .....	55
<b>6.2 Potential proposals for improving the institutional framework for strengthening women's entrepreneurship in Greece and Italy.....</b>	<b>56</b>
<b>7. Mapping of Entrepreneurship Support and Promotion Bodies for Women Entrepreneurship in Greece and Italy and useful information. ....</b>	<b>62</b>
7.1 Supporting Bodies in Greece .....	62
7.2 Aid programs in Greece.....	67
7.3 Other Supporting Bodies in Greece (Family Status, Gender Equality) .....	68
7.4 Supporting Bodies Agencies in Italy .....	71
7.5 Other Supporting Bodies in Italy (Family Status, Gender Equality) .....	74
<b>References – Sources. ....</b>	<b>75</b>



ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ ΚΟΙΝΩΝΙΚΩΝ ΥΠΟΘΕΣΕΩΝ

ΓΕΝΙΚΗ ΓΡΑΜΜΑΤΕΙΑ  
ΔΗΜΟΓΡΑΦΙΚΗΣ ΚΑΙ ΟΙΚΟΓΕΝΕΙΑΚΗΣ  
ΠΟΛΙΤΙΚΗΣ ΚΑΙ ΙΣΟΤΗΤΑΣ ΤΩΝ ΦΥΛΩΝ

Interreg  
Greece-Italy  
European Regional Development Fund



## Introduction

**Women's entrepreneurship** plays an important role in economic development both internationally and nationally as well as regionally and locally. Therefore, in recent years, policy makers have been trying to encourage women's entrepreneurship through various plans, incentives and promotion measures.

In addition to the above, women's entrepreneurship is particularly important, as it is a livelihood solution for women with many benefits on a social and individual level. More specifically, it contributes to the creation of jobs, the efficient utilization of unused raw materials and productive factors, but also to the emancipation and upgrading of the educational level of women.

However, despite the efforts made to strengthen mainly small and medium-sized enterprises run by women in Europe, growth rates are still quite low. This is mainly due to the number of factors that influence the ways of reinforcement.

That is why **networking** is a proposal to deal with this phenomenon.

This deliverable is the result of the 4th Work Package of the project "Integrating Innovation and Promoting Cluster Organization in WOMen Enterprises - ICON Wom-En" with the acronym "ICONWOM-EN", which is implemented within the programme "Interreg V – A Greece-Italy "(EL-IT) 2014-2020" and is co-financed by the European Union and National Resources, with the following partners: the General Secretariat for Family Policy and Gender Equality (Lead Partner), the Region of Western Greece, the Corfu Chamber, the National Confederation of Crafts and Bari Small and Medium Enterprises (CNA Bari) and the Municipality of Maglie.

The ICON WOM-EN program aims to promote business development in the RIS areas of the regions and to build the capacity of local actors to better support women entrepreneurs to start and grow their businesses by providing innovation support services and developing cross-border networks.



The project's objectives are:

- (a) Promoting entrepreneurship, innovation and extroversion among working women in the cross-border area
- (b) Encouraging the establishment of women entrepreneurs in areas of high added value, innovation and new technologies, and in particular in the areas of RIS
- (c) Strengthening the role of the participating regions by creating a women-friendly system in the region.

The programme's specific objectives are:

- a) Enhancing women's entrepreneurship and networking culture to promote a new business model of expansion.
- b) Improving the competitiveness of existing SMEs, promoting and supporting the emergence of new SMEs and new business partnerships.
- c) Improving the capacity of regional authorities and stakeholders regarding women entrepreneurship in the cross-border area.
- d) Real support provided to existing and potential women entrepreneurs through training, counselling, and consulting services.
- e) Increasing the knowledge and awareness of the local population and the authorities towards women's entrepreneurship.
- f) Promotion of cross-border cooperation, networking, joint exports and business plans.



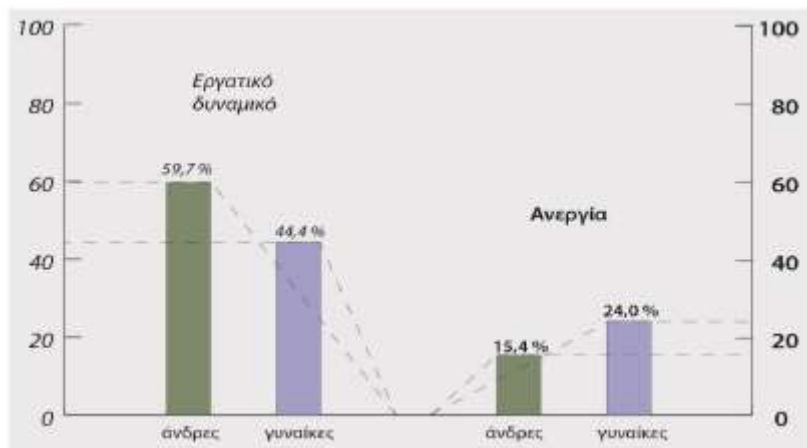
## 1. Women Entrepreneurship - Current Situation

According to the European Union, the term "female entrepreneurship" refers to enterprises in which at least 50% of the ownership belongs to a woman and the actual / active management of the enterprise is exercised by a woman (13th Information Note of the General Secretariat for Family Policy and Gender Equality (G.S.F.P.G.E.) (December 2017),

According<sup>1</sup> to data of the Hellenic Statistical Authority (ELSTAT), as mentioned in the 22<sup>nd</sup> Information Note of the (G.S.F.P.G.E.) (September 2019), for the first quarter of 2019, the participation rate of women in the country's workforce is 44.4%, almost 16 percentage points lower compared to men, as the latter amounts to 59.7%.

For the same period, the percentage of unemployed women is 24%, which is 8.5% higher compared to that of men (15.4%).

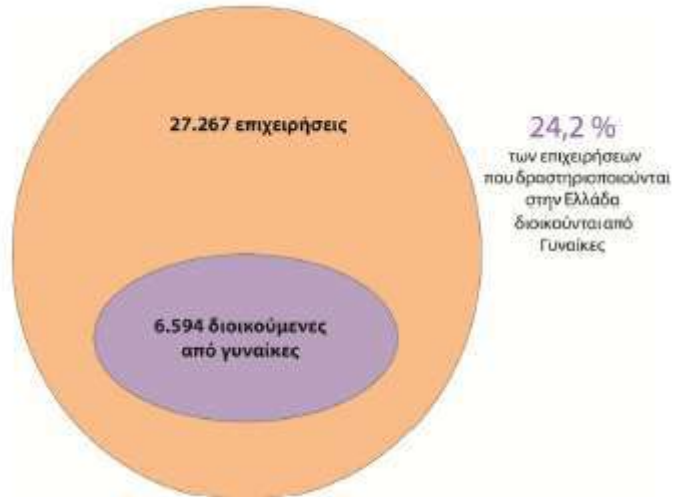
Graph 1



Labour force and unemployment rates by gender (Greece, 1<sup>st</sup> quarter 2019), Source: 22<sup>nd</sup> Information Note of the G.S.F.P.G.E. (September 2019)

<sup>1</sup> [22<sup>nd</sup> Information Note of the G.S.F.P.G.E.\(September 2019\)](#)

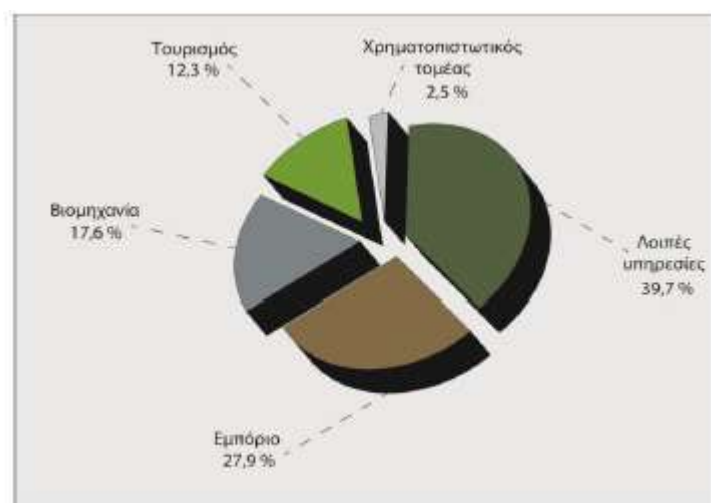
Graph 2



Number and percentage of companies managed by women in the total number of companies (Greece, 2018)  
Source: 22nd Information Note of G.S.F.P.G.E. (September 2019)

According to the ICAP business register, 24.2% of those companies operating in Greece are run by a majority of women. Out of a total of 27,267 companies, 6,594 are run by women. The sectors where these companies run by women are active (24.2%) are presented in the following graph.

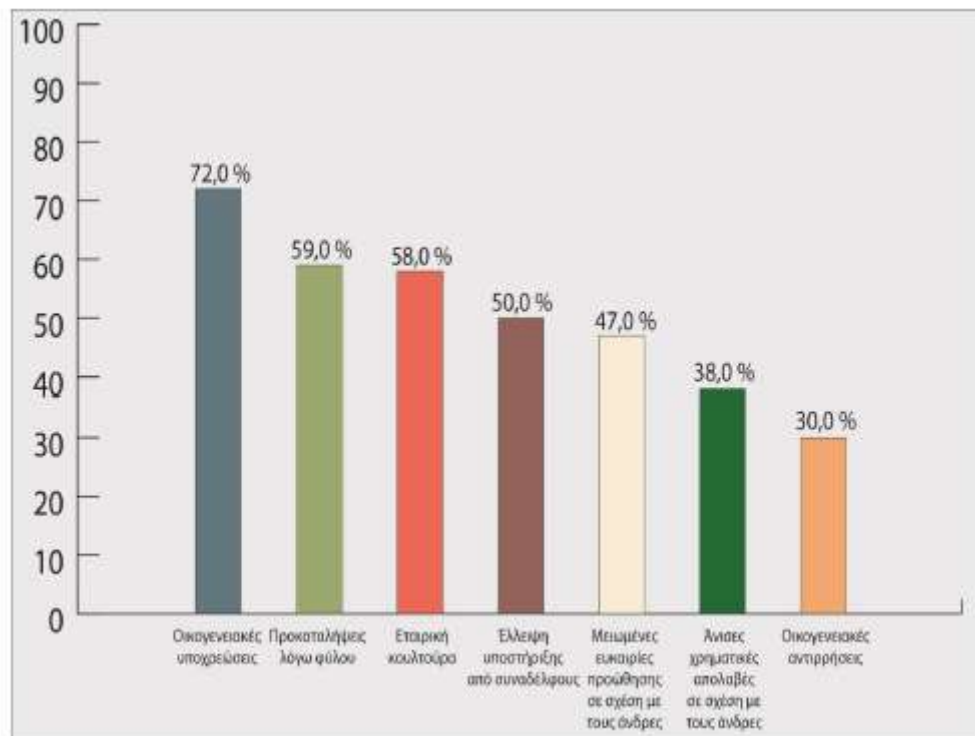
Graph 3



Distribution of women entrepreneurship by sector of activity (Greece, 2018) Source: 22nd Information Note of the G.S.F.P.G.E. (September 2019)

It is observed that female entrepreneurship is focused mainly in the sectors of other services and trade, with 39.7 and 27.9% respectively. It is followed by industry with 17.6%, tourism with 12.3% and the financial sector with 2.5%.

Graph 4



*Obstacles during professional development for women (Greece, 2018) Source: 22nd Information Note of the G.S.F.P.G.E. (September 2019)*

The ICAP primary survey on women entrepreneurship conducted in the summer of 2018 in a sample of 141 companies run by women in Greece, also recorded the obstacles faced by women during their professional development. As the chart shows, the barriers that women entrepreneurs report in their career development are related to **gender stereotypes that reproduce gender inequality**. The biggest challenge for women in this research also seems to be **balancing family, personal and professional life**, since 72% of the sample mentioned the biggest obstacle they encountered was meeting family obligations. The other obstacles mentioned by the respondents concern **gender prejudices** (59%), **lack of support from colleagues** (50%), **unequal earnings** (38%) and **family objections** which still seem to be an obstacle for 30% of the survey sample.



A way of studying entrepreneurship involves categorizing it into well-established entrepreneurship, which refers to people who have been in business for at least 3.5 years, and early-stage entrepreneurship, which refers to people who have start their business within the last 3.5 years.

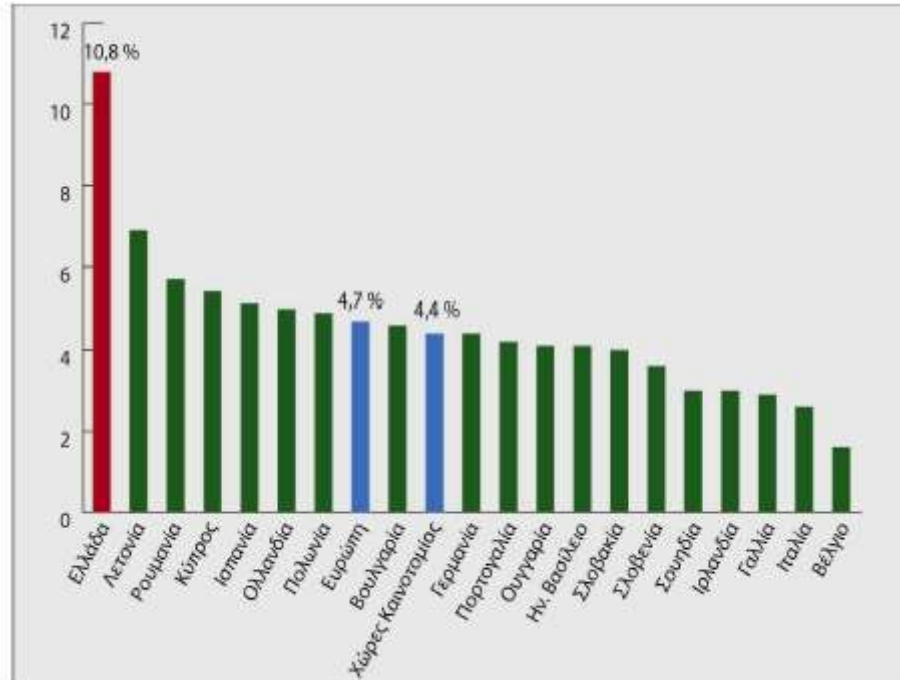
According to the international research program GEM (Global Entrepreneurship Monitor) - a partnership of research bodies to collect empirical data on entrepreneurship and the promotion of relevant policies and IOBE, the partner of the program for Greece, in 2016 Greece occupied first place in terms of the percentage of women in established companies, with a percentage of 10.8%. In this program, Greece is ranked among the innovation countries<sup>2</sup>, ie the most developed economies, where knowledge plays a key role in entrepreneurship and the services sector is continuously growing. Thus, the established entrepreneurship of women operating in Greece for more than 3.5 years comes in first place compared to the averages of other European countries and innovation countries, whose indicators are 4.7% and 4.4%., respectively, as shown in the graph below. This index for Greece increases by 3.1% compared to 2014, where it was at 7.7%. The difference between Greece and the European average is attributed to the high self-employment observed in the country.

---

<sup>2</sup> Innovation countries include: Australia, Israel, Qatar, South Korea, Taiwan, UAE, Japan, Puerto Rico, Cyprus, Estonia, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Slovenia, Spain, Sweden, United Kingdom, Canada, USA.



Graph 5

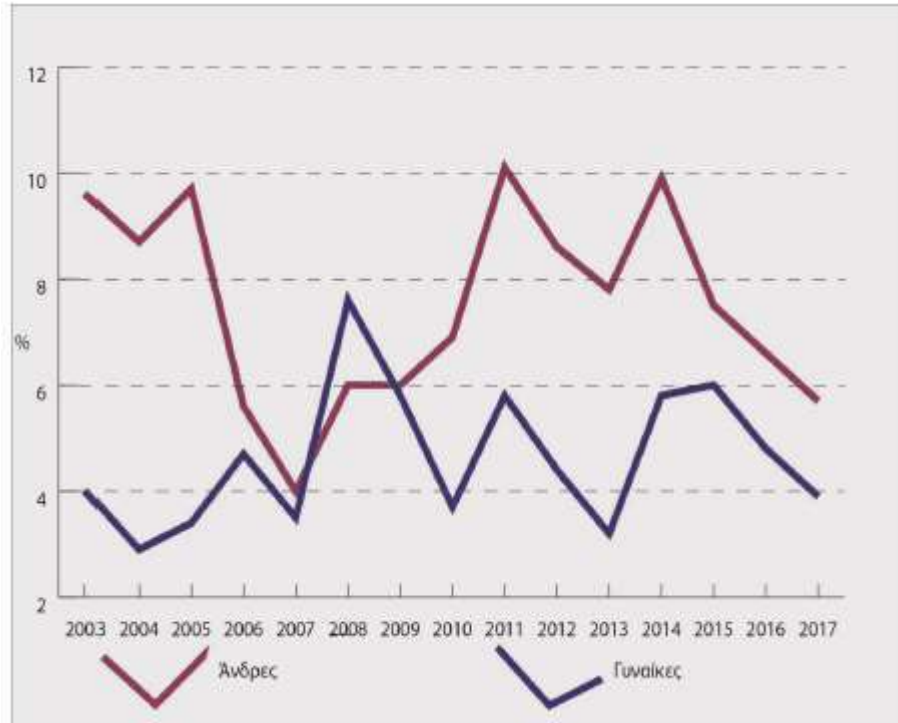


Percentage of women in established companies (2016) Source: 22nd Information Note of the G.S.F.P.G.E. (September 2019)

Regarding early-stage entrepreneurship by gender in Greece, the following graph shows the percentage of 18-64 year-old women and men who are in the initial phase of business activity, in cases where the duration of the company's operation does not exceed 3.5 years. As illustrated in the graph below, the percentage for women is and has been lower than that of men over the years, while both indices seem to change upwards or downwards in the same way. An exception is the period 2007-2009, where for the years 2007 and 2009 similar values appear, while in 2008 the value for men is lower. In 2017, the decline in entrepreneurship affected women and men in almost the same way. The percentage of female entrepreneurship in the early stages decreased to 3.9% (approximately 131 thousand women) from 4.8% in 2016, while that of male entrepreneurship decreased to 5.7% (approximately 185 thousand men) from 6.6% in 2016.



Graph 6



Entrepreneurship of initial stages by gender (Greece, 2003-2017) Source: 22nd Information Note of G.S.F.P.G.E. (September 2019)



## **2. Guidelines for the design or redesign of career guidance aimed at promoting women entrepreneurship and the adoption of innovation.**

### **2.1. The environment and factors that influence the professional orientation of women towards business.**

Despite their **positive contribution to the economy**, women entrepreneurs are still a minority in the field, and are often faced with **discrimination** which is an obstacle to their business and deprives society of their maximum possible contribution.

In Europe today, an increasing number of families rely financially on women, there is an increase in female employment to 64% and women make up 29% of entrepreneurs. More women have access to higher education but in specific fields. In Greece, women are in charge of 26% of micro-enterprises and have a very high level of education.

Women make up almost half of the world's population and just over half of the population of the European Continent (Eurostat database). Nevertheless, they are the main part of the population facing **poverty and social exclusion**. The global financial crisis of 2008 put particular pressure on women's employment globally and especially in the European Union (EU). In addition, the male population is twice as likely to find employment, even in satisfactory jobs ("good jobs")<sup>3</sup>. Women are paid less than their male counterparts and generally hold fewer senior positions (top positions) in business administration. Many countries continue to face the gender pay gap as shown by the EU average (16.2% in 2011)<sup>4</sup>. In addition, women's work dedicated to **family care** is not reflected in the GDP count, as illustrated in almost all economics reports.

The shift to entrepreneurship, as one of the key drivers of global economic growth in the last decade, brings to the forefront the issue of women's participation in business, which is presented as a **major challenge for national and regional economic development and competitiveness**.

---

<sup>3</sup> World Bank, Global Development Database, 2012 data (ETF calculation)

<sup>4</sup> [www.gallup.com/poll/164666/globally-men-twice-likely-women-good-job.aspx](http://www.gallup.com/poll/164666/globally-men-twice-likely-women-good-job.aspx)



However, a main challenge for the political analysis of the state of women's entrepreneurship is the **lack of quantitative and qualitative data**, as most of the information comes from individual studies and not from a systematic and institutionalized record.

Aside from the macroeconomic approach, at the microeconomic level, studies show that the presence of women on corporate boards contributes to **positive financial results for companies**<sup>5</sup>.

In the business world, women tend to be more involved in setting up and running small businesses, instead of huge groups of heterogeneous businesses. Women are found in all professions, in all fields, in science, in culture, in politics, even at home; women devote a lot of their time to being mothers and housewives. Women are considered to be the most successful entrepreneurs in areas such as fashion, design, marketing, communication and media. However, this often creates **stereotypes** that are difficult to break. That is why women's career orientation and choices are often predetermined. For example, the estimated number of women owning an R&D or technology company in the EU is between 5% and 15%<sup>6</sup>. Considering that the world around us is changing, **technology and innovation** greatly affect people's lives and constitute now an integral part of everyday life, influencing both women's lives and their decisions about their future careers.

Another observation is that women function better **crisis situations** due to their increased empathy, lack of professional selfishness, sense of protection and responsibility. Moreover, women are more difficult to disappoint, they can multi-task and are leaders of war and not of peace.

In conclusion, starting and developing a business as a woman ends up being an extremely **difficult task**. It is a long process in which the personal desires and expectations of women are intertwined and conflicting with **social and family obligations, financial difficulties, social stereotypes, gender discrimination and prejudices that exist within society, lack**

---

<sup>5</sup> European Commission Directorate-General for Justice, Women in Economic Decision-Making in the EU: Progress Report, Publications Office of the European Union, Luxembourg, 2012. [http://ec.europa.eu/justice/gender-equality/files/women-on-boards\\_en.pdf](http://ec.europa.eu/justice/gender-equality/files/women-on-boards_en.pdf)

<sup>6</sup> European Commission, Think Small First: Small Business Act για την Ευρώπη, COM (2008), 2008



**of support from colleagues, the multiple roles of women and the difficulties faced by women entrepreneurs in balancing their professional and personal lives.**

According to an ETF study<sup>7</sup>, among the most frequently mentioned challenges for women entrepreneurs are:

- lack of access to lifelong learning education and training opportunities to develop core competencies and entrepreneurial skills.
- lack of business support systems.
- difficult access to capital.
- lack of information and networking.
- stereotypes and discrimination
- lack of confidence to create their own business
- difficulties to balance professional and personal life.
- lack of career guidance and selection of ‘wrong’ sectors.

According to the ETF, the above are a result of the following factors:

- ***Many women do not realize (or believe) that they have the ability to do business.***

Thus, while according to statistics, women appear to have higher degrees of education than the opposite gender and generally participate more in educational processes, they do not have self-knowledge (Barakat, S. (2011))<sup>8</sup>. Therefore, they are unaware of their business abilities and skills, and as a result often do not dare to develop their own business. One reason that reinforces the above result is that in the business world but also in society in general, when women take on the role of entrepreneur, they are expected to perform as male entrepreneurs (i.e. to have the role of a man). In other words, the role of the businessman is identified with the male gender. However, the role of the entrepreneur has no gender, as it depends on a set of skills that a person possesses, regardless of their gender.

---

<sup>7</sup> ETF working paper.2014. “Training and support for women’s entrepreneurship”

<sup>8</sup> Barakat, S. (2011). The fairer sex and entrepreneurship. United Kingdom: Cambridge Judge Business School.



➤ ***Market conditions, institutions and legal barriers.***

The most frequently mentioned challenges for women entrepreneurs are lack of access to education, training and lifelong learning opportunities to develop entrepreneurial skills, lack of support systems for women in business, lack of access to capital and finance, and lack of access to support networks. While the above applies to varying extents by country, they nevertheless occur globally. What also differs is the combination of limiting factors that affect the position of women in business in every society and economy. In fact, sometimes higher levels of poverty and higher levels of unemployment in some countries can lead to higher numbers of women entrepreneurs mainly out of the need to survive (Minniti, M. et al, 2004)<sup>9</sup>. On the other hand, in countries with better economies the reasons for starting a business are different (e.g. personal ambition). Finally, assessments of the balance between work and personal life play an important role in women's decisions to start a business. These thoughts are gradually disappearing as economies and societies develop where the responsibility for caring for children falls on both parents. The abandonment of older family models therefore leads to freer career choices for women and thus positively influences their tendency to start their own business. However, the global crisis is contributing to growing gender inequalities and increasing the share of women in paid employment. The main factor contributing to this is the cuts in public spending on child and family care, shifting the responsibility for care from society to the housewife, ie mainly to women<sup>10</sup>.

➤ ***Socio-economic factors***

While the acceptance of the importance of women entrepreneurship in economic growth is becoming increasingly strong, there is a broader context that needs to be taken into account. Stereotypes, "traditional" family perceptions, as well as the prevalence of male business models continue to have a strong restrictive impact on women's career choices and their effectiveness in engaging in business activities. Girls grow up and are taught to make career

---

<sup>9</sup> Minniti, M., Arenius, P. and Langowitz, N., *Global Entrepreneurship Monitor: 2004 Report on Women and Entrepreneurship*, Babson College and London Business School, 2005

<sup>10</sup> European Women's Lobby, *The price of austerity – The impact on women's rights and gender equality in Europe*, EWL, 2012.



choices that are often associated with women. They are encouraged to become teachers, nurses, social workers, etc. In addition, the position of women can be influenced by social, cultural or religious factors in a society. Gender equality can often only exist at the level of legal provisions or media statements due to the inability to apply political views to certain population groups, such as women, young people, the elderly, ethnic minorities or other groups<sup>11</sup>.

## **2.2. Career Planning or Redesigning Guidelines for Promoting Women Entrepreneurship and Adopting Innovation**

Starting and developing a business by women ends up being an extremely difficult task. Every woman entrepreneur and potential entrepreneur is called both to cope with her social and family obligations and to balance her professional and personal life as well as to survive in an environment where stereotypes, gender discrimination, prejudices and gender inequalities in the labor market, in vocational training, in business opportunities and in finance are still present. In addition to the above are additional challenges and uncertainties caused by the ever-changing socio-economic-technological conditions that further affect the integration or reintegration of women into the labor market and business. On the other hand, it has been observed that women entrepreneurs create value for their societies in many ways. When women are self-employed, they create a source of income for themselves and their families by involving third parties in the value network that benefits from their work. Women who strive to grow and hire others create jobs in their communities and beyond, while the internationalization of women's businesses contributes to the global competitiveness of the economy.

Following the review and analysis above made within the context of section 2.1 and after having identified all the factors (women's educational and professional choices, new environments and new forms of learning as well as new data on employment) that affect vocational guidance for women in business and innovation, whether it is a) the integration of women into the labor market, b) the reintegration of young women into employment, c)

---

<sup>11</sup> World Bank and International Finance Corporation, Women, Business and Law 2012: Removing Barriers to Economic Integration, 2011.



the retention of a female worker or even d) a possible relocation or relocation of an employee to a different environment from the existing one, it is understood that there are many ways to plan or redesign career guidance in order to promote women entrepreneurship and the adoption of innovation by women.

Proposed guidelines follow seeking to contribute to the design or redesign of career guidance for (potential) women entrepreneurs from (mainly) Greece and Italy in order to promote women entrepreneurship and the adoption of innovation. The proposed guidelines add value to the existing vocational guidance approach and include:

1. **Creating and enhancing women's existing open access to free or low-cost personalized mentoring and coaching:** For women's professional empowerment across all life stages, the creation and strengthening of the existing open access of women to free or low-cost personalized mentoring and coaching at local / regional level, is proposed. Mentoring and coaching is suggested to be done with the involvement of women mentors / mentors (volunteers) who can help young women, unemployed women, young entrepreneurs starting their first steps in business, women entrepreneurs who want to improve, or even women who wish to change their professional orientation, working in male-dominated professions, disabled women (so-called mentees) regarding professional concerns, professional goals and career guidance as well as the design of their personalized career plan (career path), but also regarding business thinking, business objectives, strategic (re) planning as well as with the planning of the business plan (business plan), the organization / reorganization of the operation of the business and the attraction of (first) financing and customers, and through sessions (in person or through online platforms).
2. **Creating and enhancing existing open access for women to free or low-cost specialist training programs at the local / regional level:** In order to strengthen the training of women to acquire the necessary entrepreneurial skills and competencies related to women entrepreneurship and innovation, it is proposed to create specialized training programs on a regional level adapted to the skills and competencies that young women / women entrepreneurs lack. The creation of these programs is proposed to be implemented by recognized and specialized Universities and bodies active in matters of entrepreneurship, education and innovation, from



Greece and abroad. This would be carried out through seminars, webinars, educational materials, for women entrepreneurs and potential women entrepreneurs to be able to effectively manage their career and career guidance, making decisions about their professional and educational choices and to be able to develop and define their own career path and business plan. Indicatively, for Greece the following topics are proposed: soft skills (communication, leadership, pitching), business strategy, business plan planning, innovation, negotiation, marketing, networking, digital skills, psychological empowerment (e.g. self-confidence, balancing family and professional life), the legal - institutional framework of women entrepreneurship etc.

3. **Enhancing women's open access to existing consulting, entrepreneurship, employment and innovation structures:** To enhance women's employment, women's entrepreneurship and women's adoption in Greece and Italy, it is proposed to strengthen women's open access to structures (Centers, Hubs, Incubators, etc.) that provide information, consulting, career guidance, entrepreneurship and innovation services. In this way, men and women have equal opportunities and access to business, training and innovation.
4. **Increase funding or budget redistribution in the field of women's counseling and career guidance:** In order to enhance women's employment, women entrepreneurship and the adoption of innovation by women in Greece and Italy with long-term results, a small budget increase in the field of career counseling and guidance at European, National and Regional level or redistribution is proposed from the existing budget, while considering the economic difficulty facing the country in this direction. The increase of the funding or the redistribution of the existing budget is proposed to be carried out a) in all bodies, organizations, public and private but also NGOs, which consist of structures and services that are active at the Local / Regional level in the field of education / training, education career, counseling and vocational guidance, especially for women, but also in the field of gender equality in employment, unemployment, etc. By increasing funding or redistributing the existing budget to these bodies, the aim is to activate, or (financially) support and encourage all stakeholders to design and implement



specialized programs, services, initiatives and actions to support women entrepreneurship and the professional empowerment of women. In addition, the increase in funding or the redistribution of the existing budget is proposed to take place and b) to all women at the National and European level (unemployed, self-employed, entrepreneurs, young people etc.) who are or want to be active in women's entrepreneurship and innovation or want to change their professional orientation or improve their skills.

5. **Promoting and strengthening collaborations between public and private bodies:** The promotion and strengthening of collaborations between bodies (public and private) that are active or actively involved with the systems of education, training, employment, consulting and entrepreneurship at (mainly) the National and Regional level both in Greece and in Italy (Ministry of Education, Research and Religions, Ministry of Labor, Social Security and Social Solidarity, National Organization for Certification of Qualifications and Vocational Guidance, Regional Units, Municipalities, Schools, Vocational Schools, NGOs, Chambers, Networks, BIC (national association promoting entrepreneurship in Italy), etc.) can make a significant contribution (a) to the retraining, training and reskilling of women in order to obtain and / or and develop further skills and competencies deemed necessary for integration or reintegration of women in the labor market, b) informing them on counseling and career guidance issues in relation to redesigning their career path through alternative learning paths and career opportunities and informing them on entrepreneurship issues, c) increasing their employability, as the ultimate and desirable goal of the vast majority of women in Greece and the increase of the number of women enterprises and women in management and decision-making positions and d) in their networking and in general in the empowerment of women entrepreneurship and exchange of experiences with the ultimate goal of increasing their extroversion and become known.
6. **Creation of local / regional / cross-border Networks / Centers / Nodes of support and empowerment of women entrepreneurship:** In the context of activating the local community for the activation of women in terms of educational and professional choices and paths that exist in order to enhance their employability



and women's entrepreneurship, it is proposed that strong local networks (Networks / Collaborations / Centers) are created, which will involve public and private bodies of the regional and local community, social partners, the educational community, counseling and vocational guidance services as well as the Employment Promotion Centers of OAED, NGOs etc. The creation of such Centers will contribute to a) the empowerment of women, b) the guidance for the first and next steps in the business, c) the counseling for the proper establishment, operation and development of the company, d) reintegration into the labor market, e) managing the difficulties of a start-up, f) entrepreneurship training, g) cultivating business skills, h) access to capital and financing, i) networking.

7. **Creation of local / regional Incubators, Accelerators, Living Labs and other initiatives and programs to support and empower women in business and innovation:** The creation of specialized counseling and training programs and initiatives to support and empower women entrepreneurship and innovation such as Incubators, Accelerators, etc. can make a significant contribution to (a) the education and training and / or retraining of women entrepreneurs in order to acquire and / or further develop business skills and competencies related to the cultivation of business consciousness and culture, planning business plan and initiatives for business action, b) to guide and inform them on legal and institutional issues of entrepreneurship, c) to increase the number of women businesses, d) to support women businesses in their first steps by providing accommodation and to cover part of their operating expenses (offices, equipment, etc.) and e) in the networking of their companies with the ultimate goal of finding / investigating a clientele, investors, financing, etc. These programs are usually initiatives that arise through the cooperation of stakeholders of the 4th Innovation Helix (4Helix): Public authorities such as Municipalities, Regions, Industry, Academics / Research agencies / Technology Agencies (academia) such as Universities, Technology Parks etc. and Citizens such as NGOs, Associations, Associations etc.
8. **Implementation of actions of awareness and up-to-date information for vocational guidance, women entrepreneurship and innovation at the local / regional level:** To address the social exclusion of women and facilitate their access



to the labor market but also to entrepreneurship and innovation, it is proposed to design a comprehensive information, awareness and activation campaign for women through a series of tools such as: organizing information events, organizing competitions, production of information material, creation of a one-stop-shop online platform etc. A platform that, at the regional level, will allow women to connect with both institutions and services related to career counseling and enhancing women's employability, entrepreneurship and innovation, as well as with other women who exemplify "good practices". It will also include up-to-date online information for women with vocational training and employment pathways, finding work, business opportunities and opportunities, promoting positive female role models as well as alternative paths to entrepreneurship and innovation, legislative and institutional frameworks, etc. from reputable sources (such as the Ministry of Education and Religions / the General Secretariat for Lifelong Learning, the Foundation for Youth and Lifelong Learning, the General Secretariat for Demographic and Family Policy and Gender Equality, etc.). The platform could be a key tool and means of information, communication, training, empowerment and networking of women at the regional level, thus contributing to the social inclusion and empowerment of women. The platform is proposed to act in addition to actions such as information events, promotional material, social media, Women Career Days, Women Shadowing Weeks etc. carried out at the regional and European level.

9. **Conducting Surveys to identify, record and map the needs and shortcomings of women in matters of education, vocational training, support and guidance for business as well as the factors that stand in the way of women's professional development:** For the design of future strategies, actions, initiatives but also legislative and institutional framework and policies that will be based on specific measurements and the real needs and shortcomings of women, it is proposed to collect the necessary quantitative and qualitative data and information, which has been observed to be missing in issues of education, training, support and guidance for business, as well as factors that hinder the professional development of women.
10. **Implementation of awareness and information actions of all bodies and the general public on issues of women entrepreneurship:** To create dynamic



communities, ecosystems and mechanisms that, at the Regional and European level, enable and promote women entrepreneurship and innovation and contribute to the elimination of gender discrimination and stereotypes at work and the equal participation of men and women in the productive process for the benefit of all society and economy, the implementation of awareness and information actions of all stakeholders and the general public it is proposed. Such actions are: dialogue, events, promotional material, podcasts etc. Indicative topics for discussion / promotion include: the importance of women entrepreneurship and women entrepreneurship in general in the economy and society, promotion of positive women role models and good practices from abroad, exchange of views, proposals for creating an equal environment for all, obstacles faced by women (potential) entrepreneurs and proposals to eliminate these obstacles, women's needs, proposals to address stereotypes around work, etc.



### 3. Targeted actions in the fields of education, training, Lifelong Learning, entrepreneurship and employment and skills development in general.

#### 3.1 Opportunities for women's education and training

The "key skills for lifelong learning" are the answer to the rapidly changing economic and social conditions, as well as to the global challenge of **developing innovative and competitive human capital**, which applies equally to men and women. Entrepreneurship as a career choice means taking risks but offers significant freedom in decision making. Entrepreneurs need "**self-efficacy**", "**self-confidence**", and "**mindset**". The right combination of knowledge, skills and behavioral attitudes provide a solid foundation for flexible and adaptable self-realization and all together make successful entrepreneurs (Anastasopoulos, 2009)<sup>12</sup>.

Skills such as **presentation skills and business planning** skills are skills that have been observed not to be possessed by many women entrepreneurs and that are deemed necessary to be 'investment ready' in order to negotiate successfully and receive financing for their business-by-business angels, private investors, venture capital funds etc.

Business education also contributes to the **fight against racial inequality**. The important action item is to attract as many women as possible to participate in existing **entrepreneurship training programs and other training programs** even from primary education. Finally, **mentoring and coaching** can help women start and manage women's businesses as well as balance their professional and personal / family lives. **Mentoring and networking activities**, especially at the local level, are also vital to strengthening women's attitudes towards business leadership and start-ups. Sometimes, successful promotion policies and programs can increase women's awareness of entrepreneurship regardless of a

---

<sup>12</sup> 'Women entrepreneurship in Greece', G.Anastasopoulos, 2009



country's economic performance, giving them standards and networking opportunities (Minniti, M., et al, 2005)<sup>13</sup>.

With regard to developments in new technologies and innovation, in order for women entrepreneurs to be more prepared, they should be properly informed on technology, science and engineering given the fact that it has been observed that a small number of **high-tech women businesses** are funded by VCs who prefer to fund men (Gidakou)<sup>14</sup>.

### 3.2 Targeted actions in general skills development

Based on the above analysis and the proposed guidelines for planning the professional orientation of women to business, the following targeted actions are proposed in the fields of education, training, LLL, entrepreneurship and employment and skills development in general:

- 1) Ensuring that **education**, and in particular career guidance - vocational guidance that has **gender specificities** and in particular its relationship with business, becomes an important goal of education policy. Therefore, business learning should start early with the aim of developing the entrepreneurial skills of boys and girls adapted to the specific needs of each gender.
- 2) Basic entrepreneurial skills, new business activities, use of ICT, etc. should be integrated into **the curricula of all levels of formal and non-formal education**, including lifelong learning, which are considered to provide incentives to ensure a more balanced representation of women and strengthen this representation by making women more aware of the benefits of entrepreneurship training.
- 3) Particular attention should be paid to the development of leadership skills in boys and girls alike from the early stages of education, as well as to the expansion of their education in areas of **science, economics and high-growth areas such as new technologies, including green technology, the digital environment and IT, thus allowing women to enter high-tech sectors without following stereotypes.**

---

<sup>13</sup> Minniti, M., Arenius, P. and Langowitz, N., *Global Entrepreneurship Monitor: 2004 Report on Women and Entrepreneurship*, Babson College and London Business School, 2005, p. 15

<sup>14</sup> 'Women entrepreneurship and local development', Isavela Gidakou



- 4) Learning must provide common and equal opportunities, regardless of the gender of the students, so that each person can later engage in any subject and type of entrepreneurship and succeed in any sector of the economy operating his potential business. **Measures should be taken to overcome traditional, culturally discriminatory attitudes towards women in business or management.** This can be achieved through policies, training programs and psychological support programs that focus on developing self-awareness, self-esteem and confidence, determination, risk-taking in starting a business and women entrepreneurs and promoting their role in business management processes and their participation in corporate meetings.
- 5) The training of women entrepreneurs should be linked to aspects of sensitivity and awareness but this does not mean that the development of business skills of women and men should be done separately. In fact, it is precisely the inseparable learning environments that allow both men and women to benefit from blended team and interactive peer learning.
- 6) The timely display of business success stories (success stories) of both sexes to students is crucial. Curricula and internships are unfortunately dominated exclusively by male role models. Business models developed by women should be promoted and introduced in all entrepreneurship courses at every level of the education system.
- 7) Women entrepreneurs should be encouraged to **work with local communities** and forms of education to be actively linked to the business world through partnerships and structures (such as Liaison Offices and Internship Offices).
- 8) Innovative, gender-neutral learning tools need to be developed and implemented. The use of **storytelling** is an excellent example of new approaches, especially in non-formal learning.
- 9) Education should be based on a **thorough analysis of educational needs**, both before and throughout the participation of women in business. Training needs analysis is now a key point in exploring policies to strengthen women entrepreneurship, so that they can be piloted with the active involvement of stakeholders and social partners.
- 10) Education and training needs should be tailored to the **age needs of women** trainees (eg adult and older women) so as not to be discouraged from participating in the creation and development of new businesses even at a later stage in their careers.



11) The public, private and NGO sectors, universities and schools should work **together** to implement further apprenticeships and non-formal and informal learning, including programs that enable students to develop development plans based on real business ideas from a young age and incubators of businesses that aim to support young entrepreneurs, while learning, understanding and applying the culture of labor rights.

12) It is proposed to create **new programs** that allow the lifelong training of working women and women entrepreneurs, ensuring their continuous retraining and quality professional development.

13) Training of women entrepreneurs should cover issues related to basic legal issues related to the establishment and management of a business, such as, for example, the laws on entrepreneurship, intellectual property and data protection, tax rules, electronic trade, and available state aid, etc., as well as new information and communication technologies, the use of social networks, e-commerce, networking, etc.

14) The **cultivation of the entrepreneurial** spirit is considered necessary. A prerequisite for this is the better access of women to information, the intensification of vocational training interventions and their better thematic structure. As it turned out, information is difficult to reach women. Dissemination channels should be designed for vocational training programs, funding programs, etc., possibly with individualized invitations. Vocational training programs should also be based on well-prepared and targeted training packages and incorporate consulting knowledge that strengthens the entrepreneurial spirit, help learners to recognize a business idea, overcome physical resistance to change, reluctance to take on business risk.

15) Basic knowledge of product and service promotion techniques, IT technologies, hosting rules, internet promotion, quality of services offered are important educational issues of a training program that aims to strengthen entrepreneurship. The central bodies but also the development bodies of the region can offer in this direction. In order for this to happen, however, **the appropriate staffing of the services** with specialized staff and support services is required, as well as their cooperation with appropriate educational institutions for the design of the educational packages.



## **4. Guidelines and methodology for establishing local women entrepreneurship networks**

### **4.1. Guidelines – Good practices – Tools and networks for enhancing women entrepreneurship in Europe**

#### **A) Entrepreneurship Support Networks**

Entrepreneurship support and enhancement networks involve partnerships of actors with common goals and action by providing consulting, mentoring, development, promotion, training, financing and networking services. Entrepreneurship networks promote the business activity itself, record and analyze existing situations and formulate their action plans accordingly in order to provide the appropriate tools to the beneficiaries. The benefits that the beneficiaries of business networks get are<sup>15</sup>:

- understanding of self-employment
- organizational skills
- communication skills
- self-confidence
- taking risks
- dealing with adversity
- collaborations skills
- setting goals and proper time management
- commitment to corporate responsibility
- guidance for starting a business
- financing or access to financial instruments

An entrepreneurship support network, especially for women entrepreneurship, is successful when it meets the following objectives:

---

<sup>15</sup> <https://www.womanitee.gr>



- Empowering, supporting, networking and promoting young women entrepreneurs, through research and information, so that they can achieve their business goals
- Research and study of all issues of women business (from the creation of a business and its financing to education, consulting and networking at all levels)
- Providing advice and moral support to women entrepreneurs
- Organization of training seminars and workshops
- Cooperation with social, professional and non-governmental organizations at national, European and international level, for the exchange of information and the promotion of the interests of young women entrepreneurs.
- Participation in national and international committees, councils, conferences, symposia, events, etc.

## **B) The Characteristics of Networking**

Networking is a system of principles and actions, based on new forms of collective action and intervention. It forms a broader dynamic addressing the social and economic needs of society, which are not covered by individual, uncoordinated and piecemeal actions<sup>16</sup>. In this sense, networking presupposes the creation of links between individuals and / or groups, with the aim of achieving a variety of benefits, which arise from their cooperation, as well as from the creation of economies of scale. In addition, networking makes it possible to jointly deal with the financial costs, which would be borne by each interested party on his / her own. Moreover, with networking, affiliates can promote their positions or requests more effectively. Finally, networking can refer both to the direct collaboration of individuals, groups or organizations, and to indirect contact, for example through their electronic interface.

The creation of a network requires strategic planning, which is reflected in a structured networking action plan, which aims at utilizing all the experience, knowledge / information, products of each organization or individual, in order to achieve the goal, for which the network is created.

"Networks are a broader form of cooperation (in terms of participants, terms, object) compared to a partnership. They can be formal or informal and are based on the mutual interest of their

---

<sup>16</sup> Katsoni, K. (2008). Networking Handbook, Athens: KETHI, page.13.



members. Many times, networks are - through the contacts between the participants, a means for communication and development of closer contacts and finally the creation of a feeling of 'a community' in the population of the area"<sup>17</sup>.

The creation of networks mainly aims at the following:

- In the coordination of policies and actions of the bodies and actors that are active at local level, in order to avoid the fragmentation of resources and the double execution of tasks or provision of services.
- In the communication, information and circulation of information between the members of the network.
- Better representation and involvement in the planning processes of the "higher" administrative levels (regional, national) and the influence of decision-makers at central level.

In a network of stakeholders / bodies, these can participate in either a relevant field of expertise with a goal, or can contribute to the network by gaining from the cooperation.

Indicatively, the following bodies are mentioned:

- Local authorities
- Collective Bodies
- Businesses
- Non-Governmental Organizations (NGOs)
- Training Bodies
- Structures / Institutions

Specific issues related to the creation of the network that concern us are the following:

- The local or regional level within which the network will be created.
- The thematic units of the network being created.
- The number and category of stakeholders.

---

<sup>17</sup> Katsoni, K. (2008). Networking Handbook, Athens: KETHI, page.13.



- The experience and action of each body.
- The benefit of the organization and its offer to the network.
- Financial resources.
- The operation methodology.
- The operating time (permanent or temporary).
- Experience in innovation and existing products.
- The legal form (formal, informal).
- The definition of procedures.
- The configuration of the network objectives.
- The tools that will be used.
- The actions of the network in favor of the goal (groups, proposals).
- Publicity and dissemination of results.
- Operating principles and actions.
- The division of labor and the assignment of roles.

### **C) Good Practices from Greece and Abroad**

#### **➤ The Business Mentors Entrepreneurship Network - Women Entrepreneurship Support Network in Greece<sup>18</sup>**

The Federation of Industries of Northern Greece (F.I.N.G.), a member of the European Business Support Network Enterprise Europe Network - Hellas, in collaboration with the members of the "Business Mentors" program created a support network for women entrepreneurship, which aims to provide women who have recently started a business, providing advice and guidance from experienced mentors who are themselves well-established and successful entrepreneurs in their field..

---

<sup>18</sup> <https://sbe.org.gr/business-mentors/>



The "Business Mentors" program is implemented by a Greek consortium coordinated by the company Militos Emerging Technologies & Services and partners F.I.N.G., the Federation of Greek Associations of Young Entrepreneurs and OLN Learning and lasts 24 months. This project was funded with the support of the European Commission's Directorate-General for Enterprise and Industry

Given that women make up only 34.4% of the self-employed in Europe, the European Commission is continuing its efforts, this time urging successful entrepreneurs to become "Mentors" to help women entrepreneurs who have set up a new business last four (4) years, providing them with practical advice on the operation and development of their business at this early and crucial stage for businesses and will help them develop the necessary non-technical (mild) skills and offer them relevant guidance.

Especially in times of economic challenges such as the current one in Greece, Women Entrepreneurship can be a source of growth and job creation, as long as women entrepreneurs discover the means and tools that will help them start, maintain and grow their business in the long run, making them viable and sustainable.

In this context, F.I.N.G. invites women entrepreneurs (trainees) to participate in this mentoring program. Well-known entrepreneurs / mentors will provide support and practical advice on bureaucratic management, business access to finance, business extroversion as well as potential business risks or problems they may encounter and more generally the development of necessary business skills required for the survival and development of a new business, given the negative economic situation.

The European network covers 17 countries and will involve 170 mentors (Albania, Belgium, Greece, FYROM, United Kingdom, Ireland, Spain, Italy, Netherlands, Cyprus, Montenegro, Hungary, Romania, Serbia, Slovakia, Slovenia, Turkey).

The Hellenic Network is expected to develop a network of 30 Mentors and 60 Mentorees (guided).



### ➤ **Ergani – Center for the support of employment and entrepreneurship of women<sup>19</sup>**

Ergani Center is an urban non-profit company aimed at promoting women's employment and entrepreneurship and supporting women in the labour market, which has been active since 1991 and has structures in Thessaloniki and Kozani. Among the Center's programme's goals are the support of women for the improvement of existing businesses, as well as the provision of services for the creation of new ones. The Center participates in relevant national, European and transnational projects and cooperates with consulting structures. In this context, it has been providing specific entrepreneurship support services since about 1999 for two categories of women beneficiaries: Women Entrepreneurs (evaluating business ideas, creating a business plan, information on the funding opportunities available in the country) and Active Women Entrepreneurs (consulting in business issues, organization and administration, business development plans funding opportunities).

At the methodological level, there are two levels for the provision of consulting services, which are determined respectively by the existence or absence of a clearly formulated business idea. In case the business idea is not clear and clear, the interested parties are included in a consultative scheme of 2-hour or 3-hour meetings in groups of 4-8 people, always depending on the needs and possibilities. The subjects of counselling are indicative as follows:

- Business concept shaping
- Business start-up procedures
- Financial planning
- Marketing
- Administration
- Public relations and networking

In case of a business idea in the pre-implementation stage, the interested parties are included in a consultative scheme lasting about 45 days, in groups of 15-20 candidate entrepreneurs. The purpose of the meetings is the joint elaboration of a business plan and the training on issues that are mainly proposed by the beneficiaries themselves. Finally, the beneficiaries of all

---

<sup>19</sup> <https://ergani.gr/>



consulting schemes have the opportunity to join the Network of Women Entrepreneurs of the Ergani Center with the main goal of networking and developing partnerships.

➤ **Women on Top (WoT)**<sup>20</sup>

The private initiative Women on Top refers to women over the age of 16 who wish to offer or accept mentoring services in professional matters. It is identified as a network of women who seek or are willing to offer mentoring to other women. It aims to support women in taking professional action and / or improving areas that have been identified for women that are professionally active. The expression of interest takes place through the website of the initiative, where both the prospective mentors and the mentors can fill in and send a relevant application. The network has over 300 members.

The network supports women through the provision of free mentoring services in the fields of entrepreneurship and professional action. We therefore believe that it largely looks forward to a broader approach to the role and dynamics of women in the workplace and employment in general. The "matching" procedures are implemented by the people of the network during the meetings where interventions by the network are discreet, leaving enough room for action for the participants regarding the better organization of the cooperation. A characteristic element of the action is the possibility of the interested parties to participate as mentors, but also as mentees.

➤ **The Womanitee Entrepreneurship Network - The first Women Entrepreneurship Centers in Greece**<sup>21</sup>

Womanitee are the first women's entrepreneurship centers in Greece that in collaboration with Local Government Organizations and women's entrepreneurship organizations aim to empower and support women in business throughout Greece.

It is an initiative of the Central Union of Greek Municipalities, in the context of the integration of the UN Sustainable Development Goals by companies and organizations - "SDG 8: Economic Growth and Decent Work", "SDG 9: Industry, Innovation and Infrastructure", "SDG 11: Sustainable Cities and Communities", "SDG 17: Partnership for Goals", "SDG5: Gender

---

<sup>20</sup> <https://womenontop.gr/en/>

<sup>21</sup> <https://www.womanitee.gr/>



Equality", "SDG4: Quality Education", coordinated by APSON CSR. They are under the auspices of the Ministry of Development and Investment and the Central Union of Greek Municipalities.

In every Municipality participating in Womanitee there is a Women Entrepreneurship Center that supports women, who want to do business or are already doing business, which provides the appropriate development, promotion, financing and networking services.

Through Womanitee, women have the opportunity to empower themselves but also to pursue a career in business, gaining the necessary supplies and knowledge with the help of specialized counselors and attending training seminars.

The benefits of Womanitee are multiple and lie in the needs but also in the development phase that each female member is in, such as:

- Empowerment
- Guidance for the next steps in entrepreneurship
- Consulting for the proper operation and development of the business
- Reintegration into the labor market
- Management of the difficult first years of entrepreneurship
- Business supplies through training
- Utilization of slopes, cultivation and development of new skills
- Access to venture capital or other sources of funding
- Networking

### ➤ **The Small Enterprises' Institute (IME GSEVEE) Entrepreneurship network<sup>22</sup>**

"Entrepreneurship Enhancement Network for Small Enterprises" (Entrepreneurship Network) is an operation implemented by the Institute of Small Enterprises of the General Confederation of Professional Craftsmen and Merchants of Greece (FHW GSEVEE) in the framework of the Business Development Program and the European Union (ECB).

The main goal of the Entrepreneurship Network of FHW GSEVEE is the provision of consulting support services to very small and small enterprises of the secondary and tertiary

---

<sup>22</sup> <https://www.diktyo.imegsevee.gr/>



sector of the economy. The Network has been designed and organized in its central structure in Athens and supports small businesses that wish to use its services nationwide.

➤ **Equality Research Center (KETHI)**<sup>23</sup>

The Center for Research on Equality Issues (KETHI) was founded in 1994, it is a Legal Entity under Private Law of the wider Public Sector (General Government Agency). It is supervised by the General Secretariat for Demographic and Family Policy and Gender Equality, Ministry of Labor and Social Affairs (GGOPIF) and is governed by a five-member Board of Directors. It is actively involved in promoting gender equality in all areas of social, political, cultural and economic life, with the main goal of eliminating gender discrimination and inequality. It seeks to integrate the gender dimension in all policies and actions (gender mainstreaming), as well as the development of positive actions in favor of women, so as to contribute to the elimination of gender discrimination, stereotypes and inequalities. Through its actions, it seeks to develop institutional-type interventions and to influence national policies, with the aim of promoting gender equality, as well as combating the problems faced by women in private and public life.

➤ **Young Women Entrepreneurs Association (Italy)**<sup>24</sup>

The Young Women Entrepreneurs Association is an Italian association dedicated to networking, mentoring and empowering young women. The association organizes guidance and networking events and workshops to enable young women to meet, share ideas and discuss experiences. On their website, there is an overview of events, along with blogs and mentors and it is possible to register online.

## **D) European Commission networks and tools to enhance women's entrepreneurship through networking**

The networking of women with Networks and Tools to enhance women's entrepreneurship existing at national and European level is crucial for the creation of women's enterprises "opportunities" rather than "necessities" arising from women's difficulty in balancing their

---

<sup>23</sup> <https://www.kethi.gr/>

<sup>24</sup> <https://wegate.eu/support/women-entrepreneurship-support-organisations-networks/ywn-young-women-network-italy>



professional and personal/family lives. The European Commission promotes women's economic empowerment and entrepreneurship through the use of a range of tools and networks. In the light of the needs expressed by women entrepreneurs, the Commission has encouraged networking and the exchange of good practices, as well as initiatives to help women build confidence in their remarkable skills.

According to the EU there are many tools and networks (good practices) proposed and which can be integrated and used as instruments to implement the guidelines to support women's entrepreneurship, innovation and networking. In particular, the following are listed:

➤ **European online platform for women entrepreneurs Wegate**

To support the creation and management of successful companies, the pan-European web platform WEgate continues to support female entrepreneurs during the Covid-19 pandemic. The [Wegate](#) platform is a one-stop shop tool for women of all ages who wish to start, run and develop a business. The initiative was launched in September 2016 and provides information and links to access education, mentoring, consulting and business networking opportunities. WEgate unites all initiatives that support women entrepreneurship on a platform dedicated to women entrepreneurs and their needs related to the start-up, financing, and management of their businesses. The intention is to create a node for the connection of women entrepreneurs with support organisations on a local, regional, national and European scale, thus allowing their access to guidance networks and businesses in Europe.

➤ **The European Community of Women Business Angels and Women Entrepreneurs**

The aim of this initiative - funded by the European Parliament - is to support women entrepreneurs in accessing alternative sources of funding. This will be achieved by raising awareness of business angels, educating / training women who would like to become business angels and helping women entrepreneurs present their business ideas to potential investors. The network was set up in 2017 through 4 projects covering 14 EU countries.

➤ **The European Network for the Promotion of Women's Entrepreneurship (WES)**

WES is a policy network established in June 2000 and consists of governments, representatives and leaders from 31 European nations (EU countries, Iceland, Norway and Turkey) responsible for promoting and supporting women's entrepreneurship at national level. WES members



provide advice, support, information and contacts on existing support measures for female entrepreneurs. They also help identify good practices. The main objectives of WES are to increase the visibility of existing female entrepreneurs and create a climate conducive to increasing the number of female entrepreneurs and the size of existing women-led businesses.

➤ **The European network of women entrepreneurship ambassadors**

The European Network of Women Entrepreneurship Ambassadors was launched in 2009. It consists of about 270 entrepreneurs from 22 European countries. Ambassadors aim to act as role models, telling their story to raise awareness and encourage entrepreneurship as a career choice for women of all ages. Many of the ambassadors have gone beyond this, having also been actively involved in supporting the establishment of new businesses. The Network was very successful and exceeded its objectives in terms of the events organised and the audience involved. More than 650 national meetings have been organised, reaching more than 61,000 prospective female entrepreneurs. The ambassadors supported the creation of more than 250 new women's businesses and created 22 networking and business support clubs for women. The following link lists the ambassadors to Europe <https://ec.europa.eu/docsroom/documents/17322/attachments/1/translations> .

➤ **The European Network of Mentored Women Entrepreneurs**

The European Network of Mentored Women Entrepreneurs was launched in 2011. Seventeen European countries belong to the Mentor Network: Albania, Belgium, Cyprus, the Former Yugoslav Republic of Macedonia, Greece, Hungary, Ireland, Italy, Montenegro, the Netherlands, Romania, Serbia, Slovakia, Slovenia, Spain, Turkey and the United Kingdom. The Mentors Network provides advice and support to female entrepreneurs on the start-up, management and development of their businesses in the early stages (from the second to fourth year of existence of a new women's business). The following link lists the list of Mentors in Europe <https://ec.europa.eu/docsroom/documents/10306/attachments/1/translations>

➤ **European Coaching and Mentoring Council (EMCC):**

The European body for the development and strengthening of mentoring and coaching practices across the EU. The goals include topics on regulation, legislation and certification, consulting services and practices, the development of research in the field of mentoring and consulting, as well as the provision of consulting services through the possibility of selecting



a consultant on its online platform. In the Greek context, the Hellenic Coaching Association (HCA) has been integrated into the EMCC since 2010, with the goal to create and maintain a common framework of principles / values for the professional coaching community. On a national level, it functions with the same guidelines as the EMCC.

### ➤ **The European Entrepreneurship Network - Enterprise Europe Network**

The Enterprise Europe Network, the largest European network for innovation and entrepreneurship, supports small and medium-sized enterprises (SMEs) in order to enhance their competitiveness through innovation. It is made up of approximately 600 partnering organisations, including commercial and industrial chambers, regional development stakeholders, research and technological centers. These stakeholders occupy around 4.000 specialised executives, with experience in providing business support services, as well as 17 expert groups with experience in industrial sectors. The networks' local communication points are found in around 40 European countries. The Enterprise Europe Network functions as an integrated service center for businesses, providing specialised services that allow the development of new products, gain access to new markets, and offers information regarding the activities of the EU and the opportunities that arise. The participating stakeholders document on an annual basis approximately 1,000 technological audits, organise 4,000 local events and seminars on SMEs. The network supports more than 2 million enterprises per year, on issues regarding international trade, technological cooperation and access to finance. The group also links women entrepreneurs to the network's business and innovation support activities, and provides specific services such as partnerships, access to foreign markets, cooperation with local networks, and access to EU funding.

### ➤ **European Network for Women in Digital**

The EU is taking steps to strengthen women's participation in the digital sector by challenging stereotypes, promoting education and training in digital skills and encouraging more women entrepreneurs to engage in this field. The [European Network for Women in Digital](#) was created in 2018 so that girls and women active in the digital sector can network and collaborate by exchanging ideas and experiences in this field. In addition, around 20 technology companies are committed to providing an inclusive working environment with a balanced representation of men and women.



## ➤ Other support opportunities

Projects funded in EU regions provide women with new opportunities through access to finance, personalised support or advice on starting a business.

## 4.2 Methodology for Establishing Local Networks for Enhancing Women Entrepreneurship

### 4.2.1 *Guide for Setting Up a Local Network to Support Women Entrepreneurship*

Below are the steps for developing women's entrepreneurship support networks.

1. Locating an area of action - Geographical distribution of the local network
2. Analysis of the current situation regarding women's entrepreneurship (educational level, unemployment rates, demographics, etc.)
3. Mapping of female entrepreneurship
4. Recording problems to be addressed
5. Vision - Purpose
6. Objectives
7. Strategy formulation
8. Target groups - Criteria for participation of beneficiaries
9. Network development
10. Coupling network members with beneficiaries

Specifically for the formation of the network, which has a decisive role for the course of the local network and the achievement of the results, the objective and qualitative criteria for the selection of the members are<sup>25</sup>:

- Have at least five years of experience as owners and / or managers of a small business.

---

<sup>25</sup> IIME GSEBEE, Mentoring. A new approach and good practices, of mentoring 2015



- To have understood the specific challenges that a woman faces when starting a business, such as financing, networking, harmonization of professional and family life.
- Be willing to share with the mentors their knowledge, their successes and failures, their business network, at least once a month for a year.
  
- To offer their services free of charge and to commit that they will not be professionally involved in the business of the mentor for at least two years after the end of the consulting and technical support program.
- To sign a memorandum of confidentiality.

#### *4.2.2 Expected Outcomes*

- Creating networking opportunities
- Extraction of personal satisfaction from the professional success of the mentor
- Business development
- Support in marketing and promotion strategies
- Financial support
- Boost confidence
- Creating new partnerships and networks
- Effective goal setting
- Harmonization of personal and professional life
- Risk management strategies
- Encourage them to set goals and motivate them to achieve them
- Strengthen their self-esteem when undertaking a business initiative
- Supervision of young women in the foundation of the new business
- Transfer of ideas, experiences and knowledge



#### 4.2.3 *Points of Interest*

Special emphasis is given to the many years of experience of the network members, as well as to their specialization in the business field of interest of the respective beneficiary. An important criterion for the smooth and effective development of the support process and counseling is the combination of characters and personalities. The evaluation of the actions and the certification of the process contribute positively to the observance of a specific methodological scheme of planning and implementation.

It is also stated that the cross-border nature of the network means prospects for the implementation and development of business ideas and initiatives at the transnational level. A strong advantage of the action is the empirical and social capital of the network members to come from large organizations with an international presence.

The cross-border network supports women through the provision of free counseling and support services in the fields of entrepreneurship and professional action. It is therefore considered that it largely looks forward to a broader approach to the role and dynamics of women in the field of work and employment in general. The "matching" procedures must be implemented by the people of the network, while during the meetings between the members and the beneficiaries the interventions by the network must be discreet, leaving enough room for the participants to better organize the cooperation. On the other hand, the course of the cooperation is important to be monitored by the organizing body and to be framed by actions and networking events at regular intervals.

Another innovative methodological tool is the framing of the action from the creation of meeting places of people and ideas to the model of "incubators"<sup>26</sup>. A key feature is therefore the creation of groups of ideas and innovation that share common goals, as well as a common natural environment of meeting and communication - models that characterize the academic community anyway, while being used to transform scientific / research production into business ideas.

---

<sup>26</sup> IME GSEBEE, Mentoring. A new approach and good practices, of mentoring 2015



## 5. National & European draft legislative proposals for women's entrepreneurship networking

### 5.1 Current legal framework for women's entrepreneurship

No directive or legal framework fully addresses the gender dimension in relation to business ownership and business networking. This section presents the existing legal framework identified at National and European level regarding women's entrepreneurship, gender equality in employment and women's entrepreneurship networking.<sup>27</sup>.

#### **Directive 2006/54/EC of the European Parliament**

The purpose of this Directive is to ensure the application of the principle of equal opportunities and equal treatment for men and women in matters of employment and occupation. This Directive contains provisions for the application of the principle of equal treatment as regards:

- a. access to employment, including professional development, and vocational training,
- b. working conditions, including pay,
- c. occupational social security systems,

It includes provisions to ensure that this implementation is made more effective through the establishment of appropriate procedures.

- **Existing legal framework in Greece regarding employment - Reconciliation of professional and family life**

LAW 4097/2012 Government Gazette 235 / A ' / 3-12-2012

"Implementing the principle of equal treatment for men and women in the pursuit of independent professional activity - Harmonization of legislation with Directive 2010/41/ EU of the European Parliament"

The purpose of this law is to harmonize legislation with Directive 2010/41 / EU of the European Parliament and of the Council of 7 July 2010 (L.180 / 15.7.2010) in order to ensure the

---

<sup>27</sup> <https://www.isotita.gr/nomothesia/>



application of the principle of equal treatment between men and women who are self-employed or contribute to such employment, including:

- Principle of equal treatment, protection of rights and compensation or redress
- Maternity benefits
- LAW 4075/2012 (Government Gazette 89 / A ' / 11-4-2012):

According to Law 4075/2012 "Issues of Insurance Regulation IKA - ETAM, Insurance Institutions, adaptation of legislation to Directive 2010/18 / EU and other provisions" relevant chapter 6 (Articles 48 - 54) titled "INTEGRATION IN NATIONAL LAW DIRECTIVE 2010/18 / EU OF THE COUNCIL ON 8 MARCH 2010 ON THE IMPLEMENTATION OF THE REVISED AGREEMENT - FRAMEWORK FOR PARENTAL LEAVE CONCLUDED BY THE ORGANIZATIONS BUSINESSEUROPE, UEAPME, CEEP and ETUC and CLOSING OF DIRECTIVE 96/34 / EC" the right to parental leave is secured and the scope and relevant conditions for its recognition are defined, with the aim of harmonizing parental and professional responsibilities.

- LAW 3896/2010 (Government Gazette 207 / A ' / 8-12-2010):

"Implementation of the principle of equal opportunities and equal treatment for men and women in matters of employment and employment - Harmonization of existing legislation with Directive 2006/54 / EC of the European Parliament and of the Council of 5 July 2006 and other relevant provisions". The law systematically enshrines a new, more complete regulatory framework for the more effective implementation of the principle of equal treatment of the sexes in the workplace through a system of enhanced legal protection and innovative legal tools. In particular, law 3896/2010 amends law 3488/2006 regulating issues related to:

- equal pay between women and men
- equal treatment in occupational social security systems
- equal treatment in relation to access to employment in professional development and training and working conditions
- measures taken by the national legislature to implement the principle of equal opportunities and equal treatment of men and women in matters of employment and occupation



- LAW 3769/2009 (Government Gazette 105 / A ' / 01-07-2009):

Law 3769/2009 establishes the framework for combating gender discrimination in access to and provision of goods and services. The law transposes the provisions of Council Directive 2004/113 / EC of 13 December 2004 (EEL 373/37) into Greek law.

### **Existing legal framework in Italy regarding women entrepreneurship.**

- LAW 215/1992:

In Italy, Italian law no. 215/1992 - titled "Positive actions for women entrepreneurship" - is the foundation of business development between the two sexes and an important step towards the general planning out of their equality. In addition, the law sets out a committee on women's entrepreneurship within the body of the Ministry of Industry. The committee aimed to develop the whole process of entrepreneurship to implement specific measures as a special funding option for women or dedicated resources to start their own business. In addition, Regions were tasked with creating and improving communication and information plans for both sexes. As well as providing advice and technical assistance services. A historically prominent feature of women entrepreneurship in Italy is a constant but informal presence of women in Italian companies. Indeed, although women play a key role in business decision-making, property has always been headed by men, especially in family businesses. The manager of a family business is not often a typical role for women, due to the tradition of gender household chores.

## **5.2 Draft legislative proposals for women entrepreneurship networking at the national and European level**

Following the recording of the current legislation at National and European level regarding women entrepreneurship made under section 5.1, then legislative proposals are formulated aimed at either amending the existing legislation or restructuring (where applicable) the organization and operation of in order for existing policies and legislation, at National, Regional and European level, to (continue to) support Women's Networking as a key driver of support for women's entrepreneurship. The proposals can take advantage of good large-scale examples and take advantage of the opportunity and opportunity to integrate into existing



networks that can provide both monetary and intangible resources that are equally necessary for the development of entrepreneurship and in this case women entrepreneurship. In particular, in this manual the following are suggested:

1. **The creation of Networks of women entrepreneurs**, at the Regional level, by mobilizing local communities, not only in large towns but also in more marginal areas such as the island. The networking of similar or complementary companies is a means of transmitting knowledge and innovative applications, a means of facilitating the distribution of products / services in the local, regional market or wider, a means of improving the quality of products / services, a means of cultivating business culture, a means of developing business ideas. a means of identifying potential customers, suppliers and partners, a means of understanding market developments, opportunities and weaknesses, and a means of securing strategic information, partnerships and support. Through the Networks, women will be able to learn how to use the networks to promote, maintain and expand their business in global markets as well as to exert pressure for the benefit of their business interests. The proposal provides for both the understanding of the importance and the creation and mobilization (and economic mobilization where possible) of women entrepreneurs to participate in business networks, let alone in networks with common characteristics and targeted at RIS and specialized sectors in each Region. In the project countries there is no experience of operating business networks, as in other more developed EU countries. This proposal also provides for the active participation of local development actors in these networks, who also have the relevant know-how through their experience in policies, development programs and other programs.
2. **The increase of the financial support and financial means of support of the specialized Networks - Centers - Help Desk - Business Hub, (public, private and NGOs) support of women entrepreneurship**, in order to cope with the large volume of services provided by them such as: seminars, career guidance, entrepreneurship consulting, information etc. that are tailored to the specific needs of women. At the same time, it is proposed that financial support encourage and enable the Networks to provide a range of services deemed necessary, including: a) more active information on the achievements of women entrepreneurs and their explicit recognition as potential



role models, b) networking, c) exchange of best practices, d) guidance, e) promotion of female role models and support for women in the same situation, f) activism in more innovative, sustainable and profitable sectors, g) promoting the digital female entrepreneurial mentality, (h) supporting women in developing new businesses, setting up business incubators and providing financial and fiscal support and information, i) facilitating and supporting women in seeking funding and providing the necessary advice for easy access, j) access to electronic platforms for women entrepreneurship, k) work closely with private sector companies and act as a contact point for promoting Commission and country initiatives for women entrepreneurs through administrative and technical assistance, monitoring and gender mainstreaming in business initiatives and programs funded by the country's budget, l) to provide advice both at the level of initial business planning and at the level of business monitoring, m) to provide valuable guidance information for the selection of the most appropriate actions, to encourage risk-taking, n) to conduct research, at the Regional level , regarding the needs and challenges of women in the region in order for the plans and arrangements that will be designed in the future to meet the individualized real needs and concerns of women and their communities and others.

3. The creation of a **common centralized system of distribution and distribution of network services** that will provide important work to stimulate the functionality of all women entrepreneurship networks. This proposal envisages the creation of an **Observatory**, at the Regional level, in each region of the project, which will offer important services in strengthening women's entrepreneurship, taking into account the horizontal needs of both women and networks, and which will connect all local networks / centers to promote: both communication and cooperation between local networks and the exchange of "best practices" on issues related to the alleviation of gender inequality and unemployment, counseling and the vocational guidance of young women and on issues related to the promotion of women's employment, entrepreneurship and innovation in the local community as well as the promotion and promotion of Networks. The responsibility is proposed to be delegated to a central level such as the Ministry of Labor and Social Affairs or the Ministry of Development and Investment or the Ministry of Finance in cooperation with Local Government, NGOs,



cooperatives, individuals, private companies and other bodies involved in women's entrepreneurship. Also, the integration of the Observatory in co-financed programs and the professional training of its members / executives are foreseen in order to be important and capable tools for diffusion of knowledge, transfer of know-how, strengthening of its voice and education. At the same time, it is proposed to create a Transnational network node (Greece - Italy), which will connect all the Observatories - Regional networks throughout the cross-border area, in order to promote communication and cooperation between the Observatories in the cross-border area and the exchange of "best practices" on issues that can be settled jointly at cross-border / European level.

4. **The training of the executives of the Centers, Networks, NGOs, Institutions etc. that are active in women's entrepreneurship in order to possess the necessary know-how both for the support of women entrepreneurs and for the proper operation of the organizations.** It is therefore proposed, initially to staff the Networks and the competent bodies with permanent (female) specialized personnel, who will carry out the mission of the Networks in the field of strengthening female entrepreneurship since the executives being women are very aware of the needs and challenges of women. At the same time, training and consulting of executives on issues related to the design, implementation, management and promotion of such organizations are proposed. These would be as: Management and Optimization of NGO Processes, Project Design, Project Implementation & Evaluation, Marketing & Communication, Digital Imprint (Website) Social Media), Attracting / Managing Volunteers, Corporate Social Responsibility, Legal, Tax / Accounting.
5. The creation of Structures / Institutions / Programs of entrepreneurship and innovation such as: Incubators, Accelerators, concentrated at Regional level, which provide business services such as consulting, guidance, education, training, financing, networking, hospitality to women who want to do business or already do business. In particular, it is proposed to create Acceleration Programs (Acceleration programs) to Support Women Enterprises by Local / Regional Chambers and with the support of local Municipalities / Regions to support women entrepreneurship, as they will focus on supporting women entrepreneurship to innovate and innovate. The Accelerator is



proposed to be an educational and consulting program that will aim at strengthening women's entrepreneurship and especially companies that have been in operation for more than 2 years.

At the same time, the creation of Incubation Programs to Support Young Women Enterprises by Local / Regional Chambers is proposed with the support of local Municipalities / Regions to support women entrepreneurship, as they will focus on supporting new innovative women entrepreneurs with strong business ideas. The Incubator would be an educational and consulting program aiming at strengthening women's entrepreneurship and especially companies that have not yet been established or have up to 2 years of operation.

6. **The acquisition by all Networks of direct (on-line) connection with an online platform that at Regional and European level**, will connect the Networks with each other and will contribute to the strengthening of the dialogue, information and the exchange of good practices.
7. **The creation of strategic plans per Region that will cover the period 2021 - 2027**, which will determine the way in which each Region / State intends to support the operation and organization of Women's Entrepreneurship Networks.



## **6. Possible proposals for improving the institutional framework for strengthening women's entrepreneurship in the eligible regions of the two countries.**

### **6.1 Institutional framework of women entrepreneurship in Europe and within the project's countries**

#### *6.1.1 Europe*

Entrepreneurs are now widely recognized as job creators and key contributors to the prosperity of local and regional communities. The European Union, through the Lisbon Strategy for Growth and Jobs, the Small Business Act, the Europe 2020 Strategy, the new Business and SME Competitiveness Program (COSME) under Horizon 2020 as and other programs co-financed by the European Structural and Investment Funds and the EU Horizon 2020 initiative or other EU programs (ERASMUS +, INTERREG), has now put the needs of SMEs at the center of its activities, achieving positive results. It is noted, however, that despite the fact that women's entrepreneurship and gender equality have long been an important issue for Europe, women's entrepreneurship remains not a clear priority in the strategies and policies of the EU and the states.

#### **Lisbon Strategy**

The issue of gender equality has always been a major issue on the EU social agenda, which emerged as a central theme in European social policy in 2000, with the Lisbon Summit, as the female entrepreneurship dimension also becomes an economic issue, but even Articles 2 and 3 of the EU Treaty, which formalize equality support policy and promote its establishment as a horizontal objective affecting all sectors. One of the main goals of Lisbon was to strengthen social cohesion and inclusion in the inclusive labor market. This promotion was attempted in two ways: The integration of the gender dimension (gender mainstreaming) in each Measure, as well as the development and implementation of positive actions for women.

#### **Amsterdam Treaty**

In addition, with the Amsterdam Treaty, entrepreneurship emerged as one of the key pillars, which in turn was included in the National Employment Action Plans. So we have the so-called



European Commission guidelines 10 to 14, which aim to develop entrepreneurship. Through measures concerning small and medium-sized enterprises. This encourages the development of self-employment, the reduction of barriers to tax and social security systems, the promotion of entrepreneurship training and special support services for entrepreneurs.

### **Small Business Act**

In addition, women entrepreneurship is supported through the Small Business Act with specific actions to improve access to finance for small and medium-sized enterprises (SMEs) in general. The most targeted actions for women entrepreneurs include the European Community of Women Business Angels for Women Entrepreneurs and the EU Award for Innovative Women.

### **The European Union Policy Objectives for the Period 2021-2027 <sup>28</sup>:**

Recent European Commission proposals encourage European governments to implement measures to "make full use of women 's potential and make full use of their skills". Particular attention is paid to the intellectual potential of women researchers and innovators, as well as women who want to start a business in science and technology. The European Commission has also promoted the establishment of networks to strengthen women's entrepreneurship for the exchange of good practice and information, as well as the development of instruments and structures that will provide systematic support to the national governments of EU Member States through consistent policy measures. their. On May 29, 2018, the European Commission presented the proposal for the Cohesion Policy and the Fund Regulations of the new Programming Period 2021-2027. The following are the specific EU policy objectives for the period 2021 - 2027.

#### ***Policy Objective 1: A smarter Europe by promoting innovative and smart economic transformation.***

The aim is to link research with the country's productive fabric, to adapt business to the new competitive environment, to strengthen the innovative capacity of small and medium-sized enterprises, to facilitate access to finance and to expand the range of financial tools by creating a corporate-friendly institutional environment, as well as the digital transformation of the Greek public administration, the state and the economy. It also includes meeting skills needs in the

---

<sup>28</sup> <https://www.espa.gr/el/Pages/Sxediasmos21-27.aspx>



areas of smart specialization, industrial transition and digital transformation support. Funding: European Regional Development Fund (ERDF).

***Policy Objective 2: A greener Europe with low carbon emissions by promoting equitable clean energy, green and blue investment, cyclical economy, climate change adaptation, risk prevention and management***

The goal is to create a greener Greece and Europe with low carbon emissions through the promotion of energy efficiency measures, the promotion of renewable energy sources, the development of smart energy systems, networks and storage equipment, the rational and sustainable management of water cyclical economy, climate change adaptation, risk prevention and management, as well as biodiversity enhancement, green infrastructure in the urban environment and pollution reduction. Funds: European Regional Development Fund (ERDF), Cohesion Fund.

***Policy Objective 3: A more interconnected Europe through enhanced mobility and regional interconnections***

The aim is to develop a sustainable, secure, coherent and interoperable transport system (road, rail, sea), to promote sustainable multimodal urban mobility, and to enhance digital connectivity (broadband networks, networking, modern 5G networks). Funds: European Regional Development Fund (ERDF), Cohesion Fund.

***Policy Objective 4: A more social Europe through the implementation of the European pillar of social rights***

The target is in the areas of employment, education and lifelong learning, health and social protection. It includes the promotion of education, training and lifelong learning, as well as the development of active employment policies to increase employment and fight unemployment. It also includes the promotion of equal opportunities for all (especially women, young and long-term unemployed), the strengthening of infrastructure and social protection actions and the integration of vulnerable social groups and individuals at risk of poverty or social exclusion, and the strengthening of health care systems. Funds: European Regional Development Fund (ERDF), European Social Fund (ESF)



***Policy Objective 5: A Europe closer to its citizens through the promotion of sustainable and integrated urban, rural and coastal development, and through the support of local initiatives***

The goal concerns:

- strengthening integrated interventions in urban areas that promote sustainable urban development, culture and security,
- the implementation of integrated strategies in mountainous, rural and coastal areas aimed at sustainable development, accessibility and the promotion of cultural heritage,
- the implementation of integrated strategies in island regions and island clusters aimed at sustainable development, accessibility, the promotion of cultural heritage and the exploitation of their prospects,
- in integrated strategies in areas that show spatial and thematic continuity, with the possibility of utilizing wealth-producing resources and special local characteristics - cultural, local production, tourism activity.

**“Europe 2020” Strategy**

The current “Europe 2020” strategy recognizes the development of human capital as a critical source of growth and as a key step in reducing unemployment. In fact, the emphasis on entrepreneurship, business culture, lifelong business learning and support for SMEs has never been stronger. Women and entrepreneurship have been supported by all major European institutions in recent years. Women's entrepreneurship has been the subject of policy research and proposals and has been included in the most recent action plans of the EU and those of the Member States.

**EU Programs (Horizon 2020, Horizon Europe, ERASMUS +)**

Women entrepreneurship activities have already been supported by Horizon 2020 and further encouraged by the new Horizon Europe program (EU research and innovation program for 2021–2027) with the aim of boosting innovation, competitiveness and EU jobs. The EU is also committed to bridging the gender gap in research and innovation. For example, Horizon 2020 supports research institutions and universities in implementing gender equality programs. Also, every year the [EU Prize for Women Innovators 2020](#) is awarded to women who not only excel in research and innovation but are also successful entrepreneurs.



Numerous initiatives have also been developed and implemented under the ERASMUS + Program. The program focuses on enhancing education, training and lifelong learning through the publication of a series of project funding invitations in which women and potentially women businesses can be the ultimate beneficiaries of project actions.

### *6.1.2 Greece*

ΔActions supporting women entrepreneurship are found in all EU partner countries. However, national and regional analyzes of the types of policy and support action actions, their scope and impact on women entrepreneurship are hampered by a lack of statistics and lack of knowledge and focus on women entrepreneurship as a key national policy issue. At national level, Greece's key strategic priorities for the new **Programming Period 2021-2027** also focus on equal access to the labor market, especially for women, under EU Policy Objective 4 "A more social Europe through the implementation of the European pillar of social rights" ": We will seek to increase the relevance of education and training to the labor market and in particular to support the acquisition of key and missing competences and skills, including digital skills. In the past, during the previous programming periods, a number of programs focused on entrepreneurship, employment and education, while some of them focused on women entrepreneurship (OP II - "Women Entrepreneurship" Program under the OP "Competitiveness and Entrepreneurship").

### *6.1.3 Italy*

In Italy, at the end of December 2012, the **Italian Observatory for Women Entrepreneurship Unioncamere** based on the Chamber of Commerce business register shows that women enterprises increased by more than 7 thousand units compared to 2011, an increase of 0.5% of the basic company. The result is even more significant compared to that of the total number of Italian companies, which increased in 2012 by 0.3% and, most importantly, increased the proportion of women companies at the national level. The 7,298 women businesses make up one third of the rest of the entire business system, where the share is slightly less than a quarter (23.5%) of the total. Women's entrepreneurship, even in times of crisis, proves to have something extra. Thanks to the positive results, the existing women's companies at the end of 2012 were 1,434,743.

During 2004, programs to "promote business training for women and to develop assistance and consulting services for small women-run small businesses continued" in Italy. Another



important activity that took place in 2004 was the holding of the "1st National Exhibition for Women in Business Leadership", promoted by "Unioncamere" and the "Committee on Women Entrepreneurship". The report represents the first statistical analysis of women in business leadership and was conducted nationally. So for the first time, a huge amount of data is available to technicians, analysts, policymakers and others dealing with women entrepreneurship.

Another initiative is the 5th edition of the "Giro d'Italia delle donne che fanno impresa" initiative promoted by Unioncamere with local committees for women entrepreneurs that aims to develop territorial professions and education. Its central theme was the creation of businesses by women: step by step, a journey of needs, giving opportunities for contact with a set of business experts. In July 2012, the Italian Ministry of Economic Development set up a Roundtable on the Internationalization of Women's Enterprises to find solutions and tools that enable these companies to grow and meet international challenges. The round table consists of institutions (Min. Of Foreign Affairs, UNIONCAMERE), organizations involved in the internationalization of companies (SACE, ICE, SIMEST, ABI, INVITALIA) and some of the most representative unions involved in promoting women's entrepreneurship. Among the first support actions has been identified to be introduced in the International Trade Network of Italy (technology platform to facilitate the completion of administrative and bureaucratic procedures related to foreign trade, the expansion of the country's exports, support for the provision of information services and financial advice import-export) a point with all the specific information related to the internationalization of women enterprises: institutions offering a special international training in leadership for women, export business schools in Italy, financial instruments preferred by women enterprises, internationalization networks, scholarships for young women entrepreneurs who want to internationalize, information on women business missions, niche shopping studies for women entrepreneurs and others.

## **6.2 Potential proposals for improving the institutional framework for strengthening women's entrepreneurship in Greece and Italy.**

The concept of women entrepreneurship has been introduced in the last decade in Greek and Italian political discourse in direct correlation with the policies for social inclusion developed in the EU and the funding of European programs. In this context, the Greek and Italian



governments have instituted female entrepreneurship structures, which aim to adapt the workforce to the changing needs of the economy and the demands of the labor market.

Taking into account the existing institutional and regulatory framework presented in the previous sections of this handbook, this section proposes possible proposals for improving the existing institutional framework for enhancing women entrepreneurship in the eligible regions of the two countries, Greece and Italy. The proposals focus mainly on women's entrepreneurship and also address concepts from the broader dimension of women's entrepreneurship such as women's participation in the labor market or decision-making process or equality and non-discrimination.

***Proposal 1: Implement existing legislation and establish a code of conduct for a transparent allocation of funding:*** It is proposed to implement the current legislation on gender equality and to establish a Code of Ethics for Equality, Equal Treatment, Equal Evaluation and Equal Opportunities, which will be adopted by financial institutions, private investors and finance and investment evaluators and will commit them to select projects and proposals for funding in a neutral and objective way, without being influenced by personal and social beliefs about stereotypes, gender discrimination and opportunities of women and men entrepreneurs and that will ensure the distribution of resources and funding in a transparent way but also as to sex.

***Proposal 2: Development of new or re-announcement of older financial tools and programs specializing in women's entrepreneurship:*** It is proposed the development of new or re-announcement of old financial tools and programs at National, Regional and European level (EPANEK), Erasmus +, Horizon 2020, COSME, New Development Law 4399/2016, Regional programs, Territorial cooperation programs) but also the possibility of providing small -loans for start-ups or established micro-enterprises from financial institutions, which will be able to support women's entrepreneurship. These tools are proposed to be characterized by meritocracy, speed and flexibility and to take into account the life cycle of a new business project implemented by people who may not have previous business experience and training.

***Proposal 3: Cultivate the interest, spirit and skills of women in research, technology, entrepreneurship and innovation:*** It is proposed that systematic efforts be made to cultivate the interest and skills of women in the fields of research, technology, entrepreneurship and innovation, both through the formal education system, from an early age (primary and



secondary education) and through non-formal forms of education. (seminars, training, consulting, etc.). The shift to digital skills, the introduction of new technologies, the exploitation of research results and the adoption of innovations will lead to the creation of faster-growing, long-term sustainable, innovative and more profitable businesses that go beyond the narrow confines of traditional women. entrepreneurship while they can approach even more "male-dominated" sectors such as: research, science, high technology, direct sales and development of web and applications and ICT. At the same time, the equal participation of women in research processes and the corresponding utilization of women research potential will have positive effects on reducing the gap between the research and business community. To this end, it is also proposed that women have better access to information, the intensification of vocational training interventions and the design of channels to facilitate the dissemination of information on vocational training programs, financial programs, etc. Also, vocational training and education programs should rely on well-prepared and targeted training packages and incorporate consulting knowledge that strengthens the "entrepreneurial spirit", help learners to recognize a business idea, overcome physical resistance to change, reluctance to take business risk. In addition, basic knowledge of product and service promotion techniques, IT technologies, hosting rules, internet promotion, quality of services offered are important educational issues of a training program aimed at strengthening entrepreneurship.

***Πρόταση 4: Απλοποίηση της γραφειοκρατικής διαδικασίας για την ίδρυση και λειτουργία επιχειρήσεων.*** Η ίδρυση μίας επιχείρησης απαιτεί πλήθος δικαιολογητικών, αδειοδοτήσεων, με χρονοβόρες διαδικασίες οι οποίες κινούνται με αργό βηματισμό, λειτουργώντας τελικά αποτρεπτικά για τις γυναίκες ιδιαίτερα των κάπως μεγαλύτερης ηλικίας και λιγότερων τεχνικών γνώσεων. Ανάλογα εμπόδια ανακύπτουν κατά τη διαδικασία χρηματοδοτήσεων από τα αναπτυξιακά προγράμματα. Προτείνεται λοιπόν, η δημιουργία φιλικού και ευέλικτου επιχειρηματικού περιβάλλοντος με ενθάρρυνση της γυναικείας επιχειρηματικότητας και απλούστευση των σχετικών γραφειοκρατικών διαδικασιών.

***Proposal 5: Tax reliefs or exemptions for the first years of women's businesses.*** Tax breaks or even exemptions for the first years (e.g. the first five) of women's companies would be a significant incentive to mobilize women. It also proposes a more specific targeting of the proposal to young women, in particular those aged 35-45, the age at which women are more likely to engage in business ventures.



***Proposal 6: Financial support for the creation of new and existing Networks of women entrepreneurs and encouragement of women entrepreneurs to participate in them.***

Networking, access to information, counseling, training and positive female role models are listed as key to activating women entrepreneurs and their success. Networking of similar or complementary companies is a means of transmitting knowledge and innovative applications, a means of facilitating the marketing of products in the local, regional market or more broadly, a means of improving product quality and a means of cultivating a business culture. Networks are important sources of knowledge about women's entrepreneurship and valuable tools for the development and promotion of women's entrepreneurship. It is proposed the creation of business centers and networks for women and the financial support of the existing ones, which will offer essential business information, networks, knowledge exchange, training, mentoring and mentoring. Many of these Networks also develop partnerships with National and International Networks, thus facilitating women's entrepreneurial endeavors in a global economy. In countries like ours, there is no experience of networking, as in other more developed EU countries, while they often do not have the necessary resources to operate and provide their services, as a result of which they operate within business associations and chambers of commerce. Also, in the existing networks are mainly represented well-known entrepreneurs and there are, to a large extent, those young women and those women, who have the greatest need to participate in them in order to benefit. Understanding the importance and motivation of entrepreneurs to participate in networks successfully is not easy to promote. An important service in this direction should be offered by the local development bodies, who also have the relevant know-how through the experience of the leader, who gave a first practical application experience.

***Proposal 7: Establishment of a service at European and National level responsible for women entrepreneurship and gender equality:*** Europe has no specific infrastructure in place to support women entrepreneurship. None of the policies, subsequent interventions or provisions has fully recognized the gender dimension in relation to business ownership, nor has it identified growth opportunities and diversity in the business sector (home business, micro and small businesses). It is therefore proposed to set up a service within the European Commission and in the relevant ministries in the Member States on gender issues, which should have a strong mandate, specific objectives and specific resources.



**Proposal 8: Contribution of the State and the education system:** The contribution of the State and the education system in the fight against gender stereotypes and discrimination related to women's entrepreneurship is proposed, as well as the awareness and encouragement of more women to start and develop their businesses. These stereotypes trap women themselves in patterns of action and behavior incompatible with entrepreneurship, but they also perpetuate the distrust of the entire political, economic and social system towards the image of the successful female entrepreneur. The role of the State and the education system is important in a) recognizing the value that women entrepreneurship has for their economies, in b) understanding the obstacles that must be overcome, in c) promoting good practices and "women role models", d) training in entrepreneurship, gender mainstreaming and unconscious bias; and e) establishing sustainable effective strategies and policies and designing tailor-made programs, tools and strengthening human capital, training, education, networking and mentoring of women entrepreneurship, removing institutional, administrative and organizational barriers to entrepreneurship based on the needs, motivations and conditions in relation to the elimination of stereotypes gender and new forms of business organization and management news.

**Proposal 10: Revision of social security arrangements for all entrepreneurs:** It is proposed that social security arrangements for all entrepreneurs are revised, and especially its practical aspects for pregnant women entrepreneurs, mothers and those responsible for protected members and to provide incentives and privileged services for the care and custody of children, the elderly, the sick and the vulnerable to facilitate the harmonization of women's professional life and personal responsibilities. It is also proposed the institutionalization, in the public and private sector but also in the field of self-employment, of paternity leave equal to maternity leave and the provision of incentives for the effective utilization of this benefit by male employees, entrepreneurs and self-employed. This move will enable women, even at a young age who, over time, find it prohibitive for women in the process of starting a family (ages 35-45) to set up and support their own businesses while self-employed women to support a meaningful and sustainable business activity while starting a family.

**Proposal 11: Data collection and annual updating of women entrepreneurship policy and research:** A systematic record of quantitative and qualitative data on women entrepreneurship is proposed, and to update policy and research on women entrepreneurship in European regions



annually. In particular, the proposal includes the systematic study and research, at the Regional level, of how women entrepreneurs experience their position within the restrictive frameworks they operate, of women entrepreneurship in European regions and the collection of gender data in government services and organizations in order to better understand the driving forces and constraints, the priorities and choices of women, and data that will be inputs for the best planning of targeted interventions for women entrepreneurship.

***Proposal 12: Support and incentive of non-profit institutions - initiatives aimed at the practical support of diversity, equal representation and equal opportunities in the workplace and businesses:*** The aim of these institutions is to highlight and reward talented and dynamic Greek women from around the world, but also original proposals that contribute to the development of systems and applications based on new technologies and innovation, in order to be an inspiration for even more women. It is proposed to support and motivate such non-profit institutions and initiatives as: Awards for Excellence in Innovation and Entrepreneurship for women, Women Entrepreneurship Awards etc. These institutions are usually initiatives of private consulting companies, from Research Institutions, General Secretariats, etc.)

***Proposal 13: Raising public awareness on women's entrepreneurship and increased coverage:*** Women are very often invisible in the business world, in the media, in business organizations and in influencing politics. Promotion through the media (advertising campaigns) is proposed with examples of good practices of women entrepreneurship, women role models and leaders as well as public awareness actions to redefine the role and importance of women and women entrepreneurship in society and the economy. Research shows that increasing the coverage of successful women entrepreneurs as role models will have a measurable impact on social attitudes towards women entrepreneurship.



## 7. Mapping of Entrepreneurship Support and Promotion Bodies for Women Entrepreneurship in Greece and Italy and useful information.

The following is the mapping of the bodies that support women's entrepreneurship in the cross-border area, as an integrated approach to strengthen and promote the creation of women's businesses in Greece and Italy. The bodies presented in this section can be addressed by women entrepreneurs in order to be informed with validity and reliability about the alternative career options they may have. It is also reported that for the two countries that are the areas of interest, a summary table is presented with the most important programs to strengthen women's entrepreneurship.

### 7.1 Supporting Bodies in Greece

Body	Description of Body & Main Operations	Website
<b>Greek Women Entrepreneurs Association (SEGE)</b>	<p>A non-governmental and non-profit organization for women doing business in Greece. She is a member of the Trade &amp; Development Committee of the World Trade Organization (WTO), the Association of Industries of Northern Greece (SVBE), the Association of Women Entrepreneurs of the Mediterranean (FAEME), while several members participate in the administrations of Chambers. SEGE:</p> <ul style="list-style-type: none"><li>• Provides to women entrepreneurs in Greece the environment to grow their businesses, promotes youth entrepreneurship</li><li>• Improves the readability of their achievements in their businesses</li><li>• Promotes the development of women's businesses through research and information.</li><li>• Promotes ethics in the exercise of women's professional activity.</li></ul>	<a href="http://www.sege.gr">http://www.sege.gr</a>



<b>The Research Center for Gender Equality (K.E.th.I.)</b>	<p>Operates under the Ministry of Labor and Social Affairs and is supervised by the General Secretariat for Demographic and Family Policy and Gender Equality (GGOPIF).. Some of the main objectives of the development of the activities of K.E.th.I. are:</p> <ul style="list-style-type: none"><li>• Conducting social research on gender issues, documenting and providing information on employment, entrepreneurship and social inclusion,</li><li>• Supporting women for promotion in the labour market</li></ul> <p>In general, K.E.th.I operates Women's Information and Counselling Centers for employment, entrepreneurship and social inclusion in Athens, Thessaloniki, Patras, Heraklion and Volos.</p>	<p><a href="http://www.kethi.gr">http://www.kethi.gr</a></p>
<b>The National Chamber Network of Women Entrepreneurs in Greece.</b>	<p>Commenced two ago in Brussels and is spreading across Europe with the aim of developing women's entrepreneurship and implementing the Lisbon decisions.</p> <p>The Network is made available to women entrepreneurs, members of the Greek Chambers, as well as those who want to join the production and declares war on female unemployment, devaluation and the inclusion of women in the reserves of the productive classes.</p> <p>The objectives of the Network are:</p> <ul style="list-style-type: none"><li>• Raising the awareness of the Chambers and their entrepreneur-members about the benefits</li></ul>	<p><a href="http://www.eedege.eu/">http://www.eedege.eu/</a></p>



	<p>of the full integration of women in the economy.</p> <ul style="list-style-type: none"><li>• Identifying barriers that prevent women from fully joining the workforce.</li><li>• The participation of women in production units and decision-making centers.</li></ul>	
<b>ERGANI</b>	<p>The Entrepreneurship Service of the Ergani Center has been operating since 1993 with the aim of promoting women's self-employment and entrepreneurship. The advisors of the Center inform about the new institutional framework but work together with the interested groups on the steps they need to take in order to create a sustainable unit in the context of the Social and Solidarity Economy:</p> <ul style="list-style-type: none"><li>• Formation and operation of the founding team,</li><li>• business idea evaluation,</li><li>• business plan preparation,</li><li>• sources of funding, promotion and networking issues, drafting of statutes and other legal issues.</li></ul> <p>Comprehensive support of the Women's Cooperatives of northern Greece has begun and continues for many years within the same framework.</p>	<p><a href="http://www.ergani.gr">www.ergani.gr</a></p>
<b>AFAEMME - Association of Organisations of Mediterranean Businesswomen</b>	<p>The purpose of AFAEMME is to connect the Associations and Associations of women entrepreneurs and executives of the Mediterranean countries and to represent them in their efforts to</p>	<p><a href="http://www.afaemme.org">http://www.afaemme.org</a></p>



	<p>promote and coordinate their activities with a common purpose at European level.</p> <p>Part of AFAEMME mobility is the Woman Mobility Information Campaign, which includes two main, necessary and complementary activities:</p> <ul style="list-style-type: none"><li>• WOMEN MOBILITY MED PLATFORM: an activity of production and distribution of information material on key aspects of labor mobility in Mediterranean countries.</li><li>• WOMENMOBILITY.ORG (<a href="http://www.womenmobility.org">http://www.womenmobility.org</a>): an activity that provides online information to all women entrepreneurs about the current developments, opportunities and possibilities offered by the Mediterranean markets.</li></ul>	
<p><b>Piraeus Chamber of Commerce &amp; Industry (PCCI)</b></p>	<p>The development of a flexible framework of actions to strengthen women's entrepreneurship is among the goals of the Piraeus Chamber of Commerce and Industry. In this context, a round table discussion was held in which representatives of "Womanitee", members of the management of PCCI as well as women entrepreneurs of the Piraeus area.</p> <p>The PCCI will strongly support women's entrepreneurship as, in the Greek reality, it has already been proven that, in their majority, women manage to develop a business, to promote it and to maintain it prosperously in the long run, thanks to the strategy they follow and the patience they have.</p>	<p><a href="http://www.pcci.gr">www.pcci.gr</a></p>



	( <a href="http://www.forin.gr">www.forin.gr</a> )	
<b>Promoting Women's Enterprise Support Services (PROWESS)</b>	PROWESS is a network in UK of individuals and organizations that support women's entrepreneurship. Their goal is to provide better information and support for new business actions.	<a href="http://www.prowess.org.uk">http://www.prowess.org.uk</a>



## 7.2 Aid programs in Greece

Body	Description of Aid and Main Operations	Website
<b>Ministry of Development</b>	The "Women Entrepreneurship Support" project aims to develop, support and promote Entrepreneurship in women through financial support for the creation of new and sustainable small and medium enterprises in the fields of manufacturing and services with emphasis on regional development and local economy. It is part of Measure 2.8.2 of the Business Program "Competitiveness".	<a href="http://www.mindev.gov.gr/">http://www.mindev.gov.gr/</a>
<b>Central Union of Municipalities of Greece (KEDE)</b>	<p>The Womanitee project Building Bridges of Women Entrepreneurship, is an initiative-action of KEDE aimed at supporting, developing and promoting women in business throughout Greece.</p> <p>Womanitee are the centers of women entrepreneurship in Greece through which the opportunities and the necessary supplies are given to women to pursue a career in business in collaboration with all the institutions of women entrepreneurship.</p>	<a href="http://www.womanitee.gr">www.womanitee.gr</a>
<b>"SHARE" program from KETHI</b>	SHARE program for "Promoting the reconciliation of work and family life in business and a better distribution of care responsibilities between men and women". The main purpose of the Project is to combat gender stereotypes associated with caring for and	<a href="https://www.kethi.gr/programmata/share-proothisi-tis-exisorropisis-tis-ergasiakis-kai-oikogeneiakis-zois-stis-epiheiriseis-kai-kalyteris-katanomis-ton-ypohreoseon-frontidas-metaxy-andron-kai-gynaikon">https://www.kethi.gr/programmata/share-proothisi-tis-exisorropisis-tis-ergasiakis-kai-oikogeneiakis-zois-stis-epiheiriseis-kai-kalyteris-katanomis-ton-ypohreoseon-frontidas-metaxy-andron-kai-gynaikon</a>



	<p>promoting the reconciliation of work and family / private life for employees in businesses. To achieve the above, it includes a variety of actions related to the training of business executives, the exchange of good practices, consultation with institutions, awareness raising and the award of Equality Label to companies that implement policies to promote working conditions that facilitate the reconciliation of work and family. /private life.</p>	
--	--	--

### 7.3 Other Supporting Bodies in Greece (Family Status, Gender Equality)

Body	Description of Body & Operations	Website
<b>Information portal for female businessperson</b>	Businesswoman.gr is the first Greek electronic magazine for women entrepreneurship with the aim of providing immediate information and reliable information to all interested professionals, executives and women entrepreneurs. Created by a group of women entrepreneurs,	<a href="http://www.businesswoman.gr">www.businesswoman.gr</a>



	<p>with the aim of acquainting the modern woman entrepreneur with the constantly evolving technology. Its intention is to bring entrepreneurs in contact with renowned scientists and experts in the field of business and at the same time, to inform them responsibly and in detail about programs, services and resources that will enable them to save time and money.</p>	
<b>General Secretariat for Demographic and Family Policy and Gender Equality, Ministry of Labor and Social Affairs</b>	<p>A member of the European Network for the Promotion of Women Entrepreneurship (WES) is the for Demographic and Family Policy and Gender Equality, Ministry of Labor and Social Affairs, which implements two projects under the 3rd CSF: a) the Project: "Integrated Interventions for Women" and b) the Project "Positive Actions" for women in Small and Medium Enterprises ".</p>	<p><a href="http://www.isotita.gr">http://www.isotita.gr</a></p>
<b>European Union Portal for Women's Entrepreneurship</b>	<p>The for women entrepreneurship aims to provide appropriate internet links to women entrepreneurs' organizations, programs and representative events to promote</p>	<p><a href="http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/portal/">http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/portal/</a></p>



	and support women entrepreneurship.	
<b>ESF support for women's participation</b>	<p>To help achieve these goals, the ESF supports activities in the Member States that promote female employment, including projects that:</p> <ul style="list-style-type: none"><li>• Promote women entrepreneurs and women's participation in science and technology, especially in responsible decision-making positions.</li><li>• Fight gender stereotypes in career choices and professions, and promote lifelong learning.</li><li>• Combine work and family life and offer support for childcare facilities and caregivers for dependents.</li><li>• Support the integration of migrant women into employment.</li></ul>	<p><a href="https://www.ekt.gr/el/tags/1715/new">https://www.ekt.gr/el/tags/1715/new</a></p>



## 7.4 Supporting Bodies Agencies in Italy

Body	Description of Body & Main Operations	Website
<b>Italian National Businesswomen Association (AIDDA)</b>	<p>AIDDA is the first Italian association founded with the specific purpose of promoting and supporting women entrepreneurs, managers and professionals. Founded in 1961 in Turin, it is the most authentic reference point for women in leadership positions in the Italian financial system, providing them with tools and services of excellence to develop, train, and establish themselves as an added value in both the professional and social environment. It also contributed to the creation of the following:</p> <ul style="list-style-type: none"><li>• Promoting and strengthening the spirit of cooperation between women in leadership positions, Emphasizing the awareness of the moral and cultural values of free enterprise and the development of the economic, social and political role of women entrepreneurship</li><li>• Being a means of participation and action that encourages and supports the important presence of women in decision-making roles within public and private authorities. It works as an active partner with all relevant institutions at</li></ul>	<p><a href="http://www.aidda.org">www.aidda.org</a></p>



	<p>provincial, regional, national, EU and international level and uses all available resources to promote activities that support the development of women entrepreneurship.</p> <ul style="list-style-type: none"><li>• Promoting the professional training and social development of its members, in addition to the mission of the association through the dissemination of information, the organization of conferences, workshops, publications, repetitive seminars for its members to encourage business innovation.</li><li>• Promoting partnership initiatives with national and international associations with a mission similar to AIDDA.</li><li>• Implementation of EU projects or programs at regional, national and international level.</li></ul>	
<p><b>Imprenditorialità Donna – Female Entrepreneurship (APID)</b></p>	<p>The association brings together entrepreneurs to promote the benefits of women entrepreneurship, raise awareness of corporate social responsibility among companies and support more women in trade unions and governing bodies. The association also provides opportunities for development and training, provides feedback on similar initiatives taken</p>	<p><a href="http://www.apid.to.it">www.apid.to.it</a></p>



	elsewhere, facilitates start-ups, and promotes networking as well as local employment initiatives, policies and projects.	
<b>The Professional Women's Association of Milan (PWN)</b>	<p>PWN Milan's mission is to support the career-oriented advancement of women in their professional development, offering them the opportunity to exchange knowledge, experiences and best practices.</p> <p>Its goal is to provide its members with tools and techniques that allow for determination and empowerment. They work to raise awareness of labor market challenges, with the aim of helping women navigate the market to make the most of their potential.</p> <p>PWN Milan is made possible by the voluntary work of the members of the board of directors and its associates, who contribute to the development of the organization with passion, enthusiasm and dynamism. Regardless of political or corporate interests, open to all women who want to be the protagonists of their future, PWN Milan currently has about 300 members. They are executives, professionals and entrepreneurs, MSc graduates and young MBAs, coming from different countries, different industries, different ages and at different career levels. Most of them have an international perspective, if not a background, either through education, career path, or just perspective.</p>	<p><a href="http://www.pwnmilan.net">www.pwnmilan.net</a></p>



## 7.5 Other Supporting Bodies in Italy (Family Status, Gender Equality)

Body	Description of Body & Main Operations	Website
<b>Italian Association for Women in Development (AIDOS)</b>	<p>AIDOS is an NGO that works to build, promote and protect the rights, dignity, prosperity, freedom of choice, and empowerment of women.</p> <p>AIDOS programs aim to create a social environment in which individual choice can be made, addressing gender relations and in particular the power imbalances that affect women's sexual and reproductive rights.</p> <p>AIDOS is a founding member of the European End FGM network.</p>	<a href="https://aidos.it/en">https://aidos.it/en</a>



## References – Sources.

- European Commission, 2015. Strategic Engagement for Gender Equality, 2016-19
- European Commission, 2017. Communication from the Commission to the European Parliament, the Council and the European Economic and Social Committee: EU Action Plan 2017-2019 Addressing the gender pay gap (COM / 2017/0678 final)
- European Commission, 2018. 2018 Report on equality between women and men in the EU
- European Institute for Gender Equality (EIGE), 2017. Economic Case for Gender Equality in the European Union
- Zika, S. (2019). "Women's entrepreneurship in Greece. Features and prospects"
- Kalogeropoulos, A. Papanastasiou, K. Papanastasiou, D. (2016). "Entrepreneurship is an exclusively male affair. Myth or reality? "
- Anastasopoulos G., 2009, 'Women entrepreneurship in Greece'
- Pappou, Ch. (2009) Policies to Support Women Entrepreneurship
- [https://ec.europa.eu/growth/smes/supporting-entrepreneurship/women-entrepreneurs/support-networks\\_en](https://ec.europa.eu/growth/smes/supporting-entrepreneurship/women-entrepreneurs/support-networks_en)
- [www.career.tuc.gr](http://www.career.tuc.gr)
- [www.isotita.imegsevee.gr](http://www.isotita.imegsevee.gr)
- World Bank, Global Development Database, 2012 data (ETF calculation)
- [www.gallup.com/poll/164666/globally-men-twice-likely-women-good-job.aspx](http://www.gallup.com/poll/164666/globally-men-twice-likely-women-good-job.aspx)
- European Commission Directorate-General for Justice, Women in Economic Decision-Making in the EU: Progress Report, Publications Office of the European Union, Luxembourg, 2012. [http://ec.europa.eu/justice/gender-equality/files/women-on-boards\\_en.pdf](http://ec.europa.eu/justice/gender-equality/files/women-on-boards_en.pdf)
- European Commission, Think Small First: Small Business Act for Europe, COM (2008), 2008
- Barakat, S. (2011). The fairer sex and entrepreneurship. United Kingdom: Cambridge Judge Business School.
- Minniti, M., Arenius, P. and Langowitz, N., Global Entrepreneurship Monitor: 2004 Report on Women and Entrepreneurship, Babson College and London Business School, 2005



- European Women's Lobby, The price of austerity - The impact on women's rights and gender equality in Europe, EWL, 2012
- World Bank and International Finance Corporation, Women, Business and Law 2012: Removing Barriers to Economic Integration, 2011
- European Commission, 2013. Activity Report 2012 "European Network to Promote Women's Entrepreneurship"
- Katsoni, K. (2008). Handbook for networking, Athens, : KETHI, page. 13.
- Gidarakou, I. Wome entrepreneurship and local development
- IME GSEBEE, Mentoring. A new approach and good practices of networking, 2015
- ETF working paper.2014. «Training and support for women's entrepreneurship»
- OECD.2004.WOMEN'S ENTREPRENEURSHIP: ISSUES AND POLICIES

#### Links

- WEgate Platform <https://www.wegate.eu/>
- European Commission / Women Entrepreneurship Support Tools and Networks <https://ec.europa.eu/docsroom/documents/10306/attachments/1/translations>