



Policy-specific module

ENTERPRISE AND INDUSTRY

Produced within the framework of the project: Preparation of Gender Mainstreaming modules on specific Policy Sectors (EIGE/2014/OPER/10)

Compiled by Dr Jane Dennehy and Thera van Osch

Reviewed by Lin McDevitt Pugh

24 December 2014

Compiled for the European Institute for Gender Equality

OQ Consulting BV

Contents

1. Enterprise and industry.....	3
2. Current policy priorities at EU level	4
3. Gender, industry and enterprise.....	5
3.1 Relevance of gender in the policy area.....	5
3.2 Existing gender equality policy objectives at EU and international level	7
3.3 Concrete examples of gender equality Issues in the enterprise and industry policy area	10
3.4 Suggestions for integrating gender into current policy activities	12
4. How and when?	14
4.1 How to include a gender equality perspective in the policy cycle	14
4.2 Practical examples of gender mainstreaming in enterprise and industry.....	21
5. Want to know more?	25
5.1 Policy documents and reports on business and enterprise	25
5.2 Policy documents on gender equality	26
5.3 Selected research on gender equality	27
5.4 Resources.....	27
5.5 Relevant organisations and institutions	27
6. References	28

1. Enterprise and industry

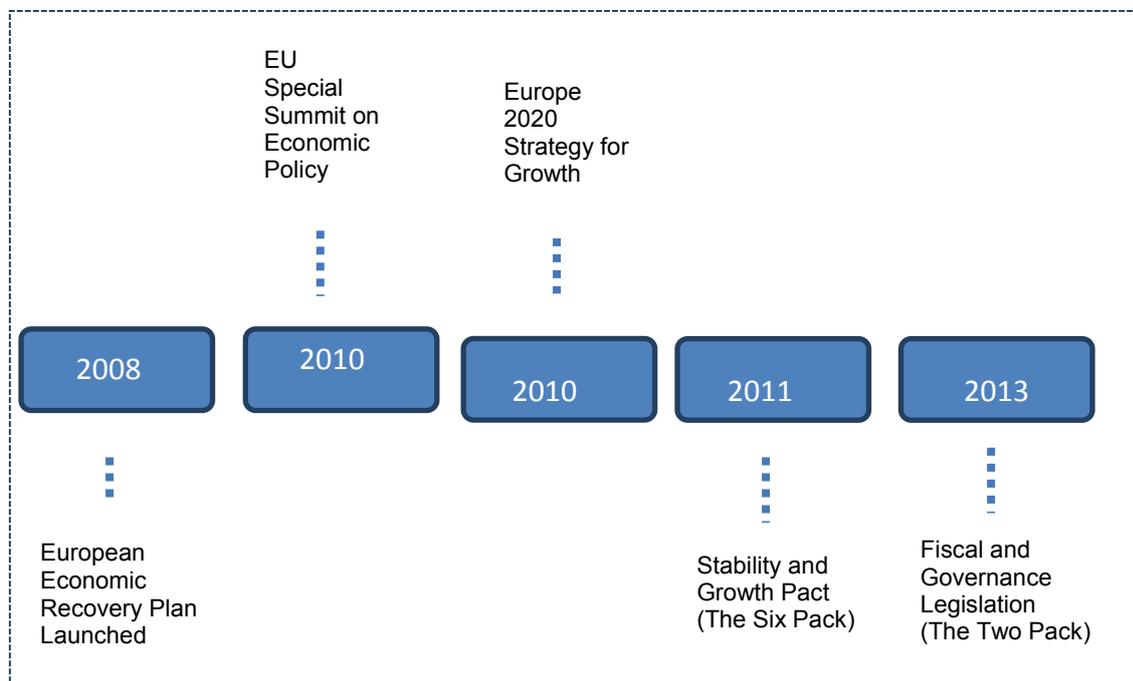
The overall aim of the enterprise and industry sector in Europe is to create, support and develop the conditions for businesses to be successful both locally and, where relevant, globally. Policy and action focus on three core goals: ensuring new business start-ups continue, early failure rates are minimised, and growth and development of existing businesses is encouraged.

Small and medium-sized enterprises (SMEs) make up 99 % of all European businesses, with nine out of 10 SMEs categorised as microenterprises with less than 10 employees.¹ Microenterprises provide two out of three private-sector jobs (European Commission, 2013a). The gap between men and women in entrepreneurial activity in Europe² is pronounced, with women accounting for only 30 % of all self-employed people.

EU policy mandate

In 2008, when the global economic and financial crisis hit Europe, the economic conditions for enterprise and industry fundamentally changed. The objectives of Article 173 of the Lisbon Treaty (European Union, 2008) charged the EU and Member States with ensuring that conditions existed for competitiveness, to grow and develop enterprise and industry.

Figure 1: Key milestones in European enterprise and industry policy



¹ The definition of SMEs is: medium-sized is <250 employees and <€50 million sales; small is <50 employees and <€10 million sales; microenterprise is <10 employees and <€2 million sales. For the EU definition, see European Commission (2013).

² Developed Europe shows a low rate (5 %) of female entrepreneurship. See Global Entrepreneurship Monitor (2013).

2. Current policy priorities at EU level

Since the financial crisis of 2008 the European Commission has been committed to developing a strategy which creates favourable conditions for economic growth. The [Europe 2020](#) strategy is the centre piece of current policy objectives for enterprise and industry. It aims to encourage the growth of SMEs, promote an entrepreneurial culture, support industrial innovation, encourage the internationalisation of EU businesses and ensure an open internal market for goods in the EU.

Supporting Europe 2020 is the Entrepreneurship 2020 Action Plan, which has three pillars:

- education and training;
- creating and supporting the conditions for entrepreneurial growth; and
- reaching out to specific groups whose entrepreneurial potential is not realised, including those who are not reached by current business support structures (European Commission, 2014a).

Within the third pillar, the European Commission identifies women as a key target group having entrepreneurial potential. To realise this potential, policies and activities have been and continue to be developed to support women in new business start-ups, minimise early failure rates and encourage the growth and development of existing businesses. According to a recent report from the European Commission (2014b), since 2008 the rates of women entrepreneurs have only increased by 3 %, with 78 % being sole traders.

The economic role for women as entrepreneurs and job creators in the Europe 2020 strategy is important for achieving the target of a 75 % employment rate for women and men aged 20–64 years.

The Entrepreneurship 2020 Action Plan is supported by the Small Business Act of 2008 (European Commission, 2008a), which recognises the role of SMEs in Europe's future and the need to achieve an SME-friendly environment. This includes simplifying regulation, welcoming entrepreneurial attitudes and mainstreaming the principle of Think Small First within government bodies and in policymaking and regulation.

In July 2012 an Enterprise Policy Group of experts was established to:

- advise on policy and initiatives;
- encourage cooperation between members; and
- monitor the evaluation of policy;
- and create the exchange of good practices (European Commission, 2012a).

The group consists of two chambers: the Enterprise Policy Group and the Network of SME Envoys (European Commission, 2014c). The Envoys at EU and Member State levels are

tasked with opening the channels of communication between the Commission, Member States and SMEs.

Over the period 2014–2020 a programme for EU action will put policy into practice by focusing on improving the competitiveness of enterprises, with special emphasis on SMEs (COSME programme), with a financial envelope of EUR 2.298 billion (European Union, 2013).

3. Gender, industry and enterprise

There is a call for an industrial renaissance to reinforce industry and enterprise as the bedrock for economic recovery and job creation in Europe. With Europe leading in areas including the automotive sector, aeronautics, engineering, space, chemicals and pharmaceuticals (European Commission, 2014d), these are also the areas where **gender inequalities are pronounced**. For example, research by Martinuzzi et al. (2011) found that one fifth of the automotive industry in Europe in 2010 was comprised of **women, and that they tend to occupy lower-qualified and lesser-paid jobs**. These industries currently contribute 16 % of the EU's GDP, and the European Commission has a goal of increasing this to 20 % by 2020.

In Europe, promoting self-employment as a career option is important to sustain and continue growth in the industry and enterprise sector (European Commission, 2012b). According to the *Flash Eurobarometer 2007* and *Eurobarometer Survey on Entrepreneurship 2009*, 45 % of all Europeans prefer to be self-employed, compared to 49 % who prefer employment (European Commission, 2013b). But there are differences between Member States, with Cyprus and Greece above the average, and Belgium, the Czech Republic, Denmark, Slovakia and Sweden below the average. In terms of the gender gap, **men express a stronger preference for self-employment (51 %) than women do (39 %)**, and research finds that **women, ethnic minorities and young people encounter additional barriers to setting up and running a business** (Centre for Enterprise and Economic Development Research, 2000).

3.1 Relevance of gender in the policy area

Entrepreneurial activity is important for Europe and its economic recovery, particularly when **SMEs make up 99 % of all European businesses**. Promoting gender equality in the industry and enterprise sector could unleash the untapped potential of female entrepreneurs and support the delivery of growth required to meet the **Europe 2020 strategy's goal of 75 % employment for women and men**. The following data illustrate the gender relevance and particularly the **inequalities that women encounter in this sector and that slow down their potential productivity**. They also highlight the value of sex-disaggregated data collection to inform and guide targeted policy planning and action.

The Evaluation on Policy: Promotion of Women Innovators in Entrepreneurship (European Commission, 2008b) found that:

- 8.3 % of patents awarded by the European Patent Office are awarded to women;
- 20.3 % of businesses started with venture capital belong to women entrepreneurs; and
- 5–15 % of high-tech business is owned by women.

Eurostat data from 2012 (European Parliament, 2013a) show that women entrepreneurs in the EU are active in the following areas:

- human health and social work sector (60 %);
- education sector (55 %);
- arts, entertainment and recreation sector is (40 %);
- accommodation and food service (38 %);
- administrative and support services (35 %);
- professional, scientific and technical (33 %);
- wholesale and retail (30 %);
- agriculture, forestry and fishing (28 %);
- manufacturing (25 %);
- information and communication (25 %);
- transportation and storage (10 %); and
- construction (5 %).

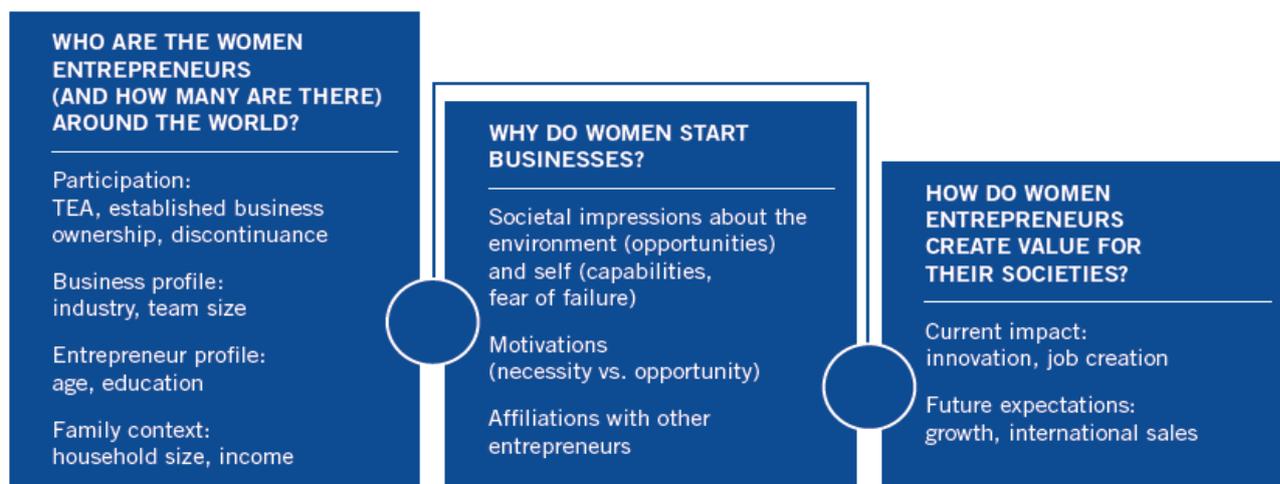
Trade policies, according to UN Women reports (United Nations Inter-agency Network on Women and Gender Equality, 2011), can impact the viability of microenterprises and SMEs, affecting large numbers of women in different countries who own businesses. Making the transition to new markets often requires technological and process upgrades. **Women business owners often do not have access to networks, capital and technical knowledge** to enable such a transition. This limits smart growth.

With entrepreneurship a policy priority for Europe and internationally, **sex-disaggregated data** need to be collected so that gender-sensitive statistics can be analysed and made available to policymakers. Identifying and understanding the factors which impede or invigorate growth is important to ensure the effectiveness of policies and actions.

The **economic crisis** of 2008 changed the way business, economics and finance is governed, and it is important for policymakers to understand the **different impacts and outcomes for men and women**.³

³ During the economic crisis cuts in welfare in Europe have impacted women who have had to fill the gaps in social care (European Parliament, 2013b). The governance of financial institutions is gendered, with men dominating the decision-making and women adversely affected by cuts and the effects of the economic crisis (Walby, 2009). The Fawcett Society finds women in the UK caught in a web of welfare cuts, job cuts and a

Figure 2: Global Entrepreneurship Monitor 2012: Key questions for gender analysis of female entrepreneurial potential



(Source: Global Entrepreneurship Monitor, 2013)

3.2 Existing gender equality policy objectives at EU and international level

While there is a broad agreement internationally that women are an important resource to start, develop and grow new businesses, evidence suggests that this plateaus at around 30 % in the EU. Women in many countries have invested in their educational/human capital and are participating in the labour market; however, many still are not choosing to start their own businesses.

Europe

At the European level — due to gender inequalities in industry and enterprise — women as a group possess a huge untapped potential for sustainable smart growth. Encouraging and supporting women entrepreneurs requires connected approaches that enable **multifaceted barriers** to be overcome. This begins with shifting the **perceptions of gender roles** which can push women away from enterprise as a career option. Balancing the care of children and other family responsibilities with paid work is a barrier that many women still face and remains a structural and cultural impediment.

The Europe 2020 strategy and the supporting Entrepreneurship 2020 Action Plan acknowledge that **women represent a large pool of potential business owners** which could positively contribute to achieving the targets of increased innovation, productivity and job creation. Some initiatives which support the development of women entrepreneurs have been established for over a decade, such as the **European Network to Promote Women's Entrepreneurship (WES)**, while others are more recent.

reduction of public services (Sands, 2013). The World Bank identified gender-specific outcomes of the economic crisis affecting women and girls in poor countries (Sabarwal et al., 2009).

The Entrepreneurship 2020 Action Plan also invites Member States to ‘**collect gender-disaggregated data and produce annual updates on the state of women entrepreneurs nationally**’ (European Commission, 2013c). Coordinated partnerships such as Eurostat and the Organisation for Economic Co-operation and Development (OECD) Entrepreneurship Indicators Programme (EIP) launched in 2006 are a positive contribution. The EIP collects internationally comparable statistics using a list of indicators⁴ which do not specify gender.

WES was set up in 2000 and currently has members in 31 European countries (the EU-28, Iceland, Norway and Turkey). It is made up of representatives and agents from governments and institutions responsible for this area. Following the priority areas of the Entrepreneurship Action Plan 2, 2004, most of the contributions **focus on access to finance and networking**, although mentoring, research and data collection and education were identified as additional areas for focus.

WES aims to raise the **visibility of women entrepreneurs** and **increase the numbers and size of woman-run businesses** by cooperating with existing networks, benchmarking, identifying and sharing good practices. The latest [Activity Report](#) is from 2012, and membership list from April 2014.

The European Commission has taken a number of actions to support and encourage women’s enterprise and business. The **European Network of Female Entrepreneurship Ambassadors** (2009–2012) was proposed in the 2011 Small Business Act for Europe Review. The objective of the network, which boasts 270 ambassadors in 22 countries, was to use successful entrepreneurs to **raise awareness** on the ground, to **encourage women** to set up their own businesses. The activities include talking to groups from schools, communities, media and business networks. The target groups were unemployed women, university graduates, women maternity returners and those women who were interested in manufacturing, research and development and innovation, and over 7500 women were reached in the first year. The vehicle for the current development of the ambassador network is a European portal offering online mentoring, e-learning and business networking. Member States are invited to build a **network of ambassadors on a national level** (European Commission, 2013d).

The COSME programme, which promotes the improvement of the **competitiveness of SMEs**, takes into account the principles of transparency and **equal gender opportunities in all its relevant initiatives and actions** (paragraph 28), and pays **particular attention to female entrepreneurs** as a specific target group (Article 12.2) (European Union, 2013, pp. 37 and 41).

⁴http://epp.eurostat.ec.europa.eu/portal/page/portal/european_business/special_sbs_topics/entrepreneurship_indicators.

International

World Bank studies show that female entrepreneurs make significant contributions to economic growth and to poverty reduction, not only in developing countries but also in high-income countries: 'In the United States, for example, **women-owned firms are growing at more than double the rate of all other firms**, contribute nearly \$3 trillion to the economy and are directly responsible for 23 million jobs' (World Bank, 2013a).

To enhance female entrepreneurship, the World Bank created the Resource Point on Female Entrepreneurship.⁵ This online portal 'responds to increasing demands for best practices and tools to integrate gender in private sector development and entrepreneurship promotion programs, and address the needs and constraints faced by female entrepreneurs' (World Bank, 2013b). It provides **tools and guidelines**, examples and good practices, findings of evaluations of projects and programmes, findings of studies and research and statistical data on the topic. The Resource Point provides four modules 'to help task teams identify and address issues that limit women's entrepreneurship opportunities':

- *Module 1: Why gender matters?* — a description of constraints faced by female entrepreneurs and how to address these obstacles during project identification and design.
- *Module 2: How to make change?* — practical recommendations on how to implement business development, access to finance and information and communication technologies (ICT) projects. It includes 40 case studies of projects.
- *Module 3: What change looks like* — a guide to designing a gender-informed monitoring and evaluation system.
- *Module 4: How to measure change?* — a focus on the scope, rationale and implications for integrating gender into impact evaluations, and presentation of findings from impact evaluations in this policy area (ibid.).

The **United Nations** promotes female entrepreneurship through its different specialised agencies, including FAO, ILO, UNDP, UNIDO, UNECE and UN Women:

The **International Labour Organization (ILO)** adopted a Women's Entrepreneurship Development programme in 2008 to enhance economic opportunities including mainstreaming gender equality issues (ILO, 2014). The programme works with governments, employers' organisations, trade unions and community-based organisations to support the generation of quality jobs and build institutional capacity in the area of women's economic empowerment.

⁵ See

<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:23392638~pagePK:210058~piPK:210062~theSitePK:336868,00.html>.

The **UN Economic Commission for Europe (UNECE)** promotes the development of women's entrepreneurship, particularly in South-East Europe, Caucasus and Central Asia. In 2012 the third conference on female entrepreneurship was organised by UNECE on 'Building partnerships to close the entrepreneurship gender gaps in the ECE region' (UNECE, 2012).

The **UN Industrial Development Organization (UNIDO)** 'recognizes that gender equality and the empowerment of women have significant positive impacts on sustained economic growth and sustainable industrial development, which are drivers of poverty reduction and social integration' (UNIDO, n.d.). Empowering women by fostering entrepreneurship is part of the UNIDO policy for sustainable and inclusive global development.

UN Women held a conference with 100 global experts on Women's Economic Empowerment in October 2011.⁶ One of the recommendations coming out of the conference was the need for a dynamic platform for improved sharing of evidence, experiences and good practices. On 23 September 2013 the **Knowledge Gateway for Women's Economic Empowerment**⁷ was launched during the high-level session of the United Nations General Assembly. EmpowerWomen.org is a community-driven open online platform providing opportunities for women and men from 190 countries to explore resources, connect with businesses, discuss with stakeholders and learn new skills and insights. As a knowledge gateway the platform exists to drive shared experiences, ideas, political and economic developments with people from the private sector, civil society, academia, governments and international organisations. Users can take part in expert-led discussions, provide input into national policy reviews and reforms, take part in awareness campaigns, learn new skills, hear news of events specifically on women's economic empowerment globally and connect with business opportunities.

3.3 Concrete examples of gender equality Issues in the enterprise and industry policy area

One of the findings of OECD countries' research is that **women's businesses start up on a smaller scale and in a limited range of sectors** (OECD, 2012). On average men who are self-employed are twice as likely to have employees. **Women are more likely to have lower sales, profits and productivity**, which is linked to women starting their businesses with less management experience and spending less time in those businesses.

Raising awareness of gender inequalities in the enterprise and industry sector is a primary area of focus for many organisations. Women in Aerospace, Women in Science and Engineering, Women Entrepreneurs and Women in Technology are examples of the many groups which operate on local, national and European levels to bring attention to the impact of gender inequalities in the labour market generally and in specific sectors such as enterprise and industry.

⁶ See <http://unwomen.cida.gc.ca/eng/home.html>.

⁷ See <http://www.empowerwomen.org/>.

Access to finance

Bank loans are traditionally the route to finance for many businesses, and during the realignment of the banking sector this has been and continues to be reduced, according to the bank lending survey (European Central Bank, 2014), although no breakdown by gender is included. **Access to finance is cited as a common barrier for women starting and growing a business.** Reasons for this include: being charged higher interest rates; requiring a guarantor; having shorter or interrupted credit histories; and often having fewer assets to use as collateral.

Although the European Commission and Member States have been negotiating with banks to encourage lending, the situation remains fragile, and alternatives for business financing are limited. This is a major impediment to the policies on women entrepreneurs further complicated by the lack of women in sectors such as technology and innovation which may be more likely to attract business angels, venture capital and government loans. **Crowdfunding**⁸ is one source which is emerging, and a European Crowdfunding Stakeholder Forum was established in July 2014 to raise awareness⁹ and support best practice. In 2008 the Enterprise Europe Network was established to provide information on access to EU funding and EU finance. The demand by member¹⁰ organisations for this network to operate more effectively and in a more gender-sensitive way continues to be a challenge.

Care responsibilities

Gender-based social roles such as caring for children and elderly relatives continue to be the main responsibility of women in many households in Europe. These roles have two impacts in this sector: first, women who want to transition from the labour market, where they may be caught in low-paid, low-skilled, part-time jobs, to self-employment is difficult because of the **barriers to finance and networks**. Second, women who own a business have **less time to devote to business**, and the **cost of care for children and elderly relatives can be expensive, placing a financial burden on cash flows**.

Policy discussions on women in enterprise should take into account the context of the **dominance of part-time, low-quality and low-paid work for women as a structural issue**. Also important is the **cost of childcare both financially and in time**, which can impact how fast women can develop and grow their businesses. An example of the intersection of gender issues in enterprise is found in the UK, where since 2009 the number of **self-employed women** has increased by 34 %, but the top three occupations are **cleaners, domestics and childminders** (Office for National Statistics, 2014).

⁸ See <http://www.europecrowdfunding.org/2014/07/ecn-elected-into-the-european-crowdfunding-stakeholders-forum/>.

⁹ See <http://www.crowdfundingframework.eu/summary.html>.

¹⁰ See <http://een.ec.europa.eu/about/branches>.

Mainstreaming gender into enterprise policy discussions is important to ensure a focus on **self-employed people who do not have access to the benefits of employment such as paternity/maternity leave, sick pay and holiday pay.**

Segregation in education and sectors

The EU has identified the connection between gender, education and enterprise as being important to policy planning and activity (OECD, 2011a). The barriers in the manufacturing and science, technology and engineering sectors emanate from school education where **gender norms push girls towards softer subjects.** Without breaking down this fundamental barrier, women will be unable to enter these sectors which are growing, attracting investment, scalable and well positioned to take advantage of global markets. For example, in the 2011 EU budget an allocation was announced for SMEs to support research, innovation and development (European Commission, 2010). This included €206 million for health research, €270 million for nanotechnologies, €600 million for ICT and €205 million for environmental research. This funding is broadly allocated to **Science, Technology, Engineering and Maths (STEM), a sector which is male dominated from education to enterprise.** The gender issues in **vertical and horizontal segregation** in STEM are huge challenges being debated by the EU and Member States. However, as this budget highlights, **women are less likely to benefit from the funding,** which is gender blind and maintains ongoing gender inequalities.

Decision-making

The gender balance in decision-making continues to be an issue in the business and enterprise sector (European Commission, 2014e). In November 2013 the European Parliament had a majority vote to back the European Commission's proposed law to improve the **gender balance in Europe's boardrooms** (European Commission, 2013e). A target of **40 % by 2028** is the objective, and those countries which are considering or implementing legislation have experienced progress since 2010. For example, Germany, France, Italy, the Netherlands and Slovenia have seen increases of between 8 % and 17 % in the number of women on boards.

3.4 Suggestions for integrating gender into current policy activities

Within the policy framework of the Europe 2020 strategy is the Entrepreneurship 2020 Action Plan, which is supported by the Small Business Act of 2008 and the Think Small First principle (European Commission, 2008a). With SMEs accounting for 99 % of businesses in Europe, and only 30 % of entrepreneurs being women, integrating gender into current policy activities needs to continue.

The main suggestions are that activities as outlined in the examples below are evaluated against objectives and that data collection is prioritised. It is important that the integration

of gender does not result in women and business being placed in a silo, resulting in a disconnection from enterprise and industry as a whole.

Women's Entrepreneurship Portal

Access to information is one strand of the EU's entrepreneurial policy to provide support. The Women's Entrepreneurship Portal¹¹ is an example of activity which addresses this policy. The portal provides links to national organisations in Member States which can facilitate introductions to networks and services which can **support women in business**.

EU initiatives which include networks for women such as WES,¹² business support,¹³ investor-ready programmes,¹⁴ information, training, mentors and ambassadors provide useful opportunities for integrating the monitoring and evaluation of activities. Furthermore, supporting a culture of collecting **sex-disaggregated data** on sectors from start-ups to transfer or sale is critical to enable appropriate policy developments.

SME Week

An example of bringing women into the wider SME community was the launch of the SME Week Summit Conference in 2009, coordinated by the European Commission. The European SME Week takes place each year and aims to **promote enterprise in line with the Small Business Act for Europe**. The conference takes place in 37 countries on national and local levels and provides information to businesses of all sizes, recognises the contribution of entrepreneurs to the economy and encourages those who may be considering setting up their own business as a career opportunity. In 2013 more than 1500 events were held.¹⁵ In 2012 the summit was dedicated to **women's entrepreneurship**, and the four themes across the events held were access to finance, education, technology-based business and women entrepreneurs with a migrant background.

More women at board level

The debates and proposals which highlight the lack of women on the boards of publicly listed companies acknowledge an under-representation of women at decision-making levels. The lack of women at the board level reinforces the premise that women are undervalued in the economic environment and that gender inequality remains embedded.¹⁶

¹¹ See http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/portal/index_en.htm.

¹² See <http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/>.

¹³ See http://ec.europa.eu/small-business/index_en.htm.

¹⁴ See http://ec.europa.eu/enterprise/newsroom/cf/itemdetail.cfm?item_id=3841&lang=en&tpa_id=127.

¹⁵ The events include seminars and activities run by organisations and employers and include shared practices and success stories, subject-specific platforms such as digital media, employment rights and women's enterprise. They are held across 37 countries on a local, regional and national basis.

¹⁶ See also the Module on Economics and Finance.

4. How and when?

The gender dimension can be integrated into all phases of the policy/programme cycle. For a detailed description of how gender can be mainstreamed in each phase of the policy cycle, click [here](#).

4.1 How to include a gender equality perspective in the policy cycle

This section describes some aspects of the process of including a gender equality perspective in the policy cycle and illustrates this with examples.

Design

In the design phase it is first and foremost important to commission a [gender analysis](#), particularly at country level, as the conditions experienced by (potential) business women may vary widely among countries and sectors. Gender analysis by country, sector and/or market enables comparisons, trends and predictions, but such analysis also provides knowledge and insights which can enable effective gender responses to market challenges and crises to avoid perpetuating inequalities. Figure 3 shows that worldwide there are huge **differences among countries regarding conditions for female entrepreneurship**.

One of the results of the gender analysis is the establishment of gender-specific baseline [indicators](#), including [sex-disaggregated data](#) on time-use and needs for facilities to combine work and family; on access to finance; on interest rates paid by male and female entrepreneurs of comparable businesses; on access to professional networks; and on numbers of male and female role models.

An example is the study made by the Global Entrepreneurship and Development Institute (GEDI), which developed a women's entrepreneurship index — the **Gender GEDI**¹⁷ — measuring the development of potential female entrepreneurship. Figure 4 shows the wide variation of different factors which influence female performance as an entrepreneur in three highly developed economies: Japan, the United Kingdom and the United States. Once a gender analysis has identified the opportunities and obstacles for female entrepreneurship, it is easier to plan improvement.

Plan

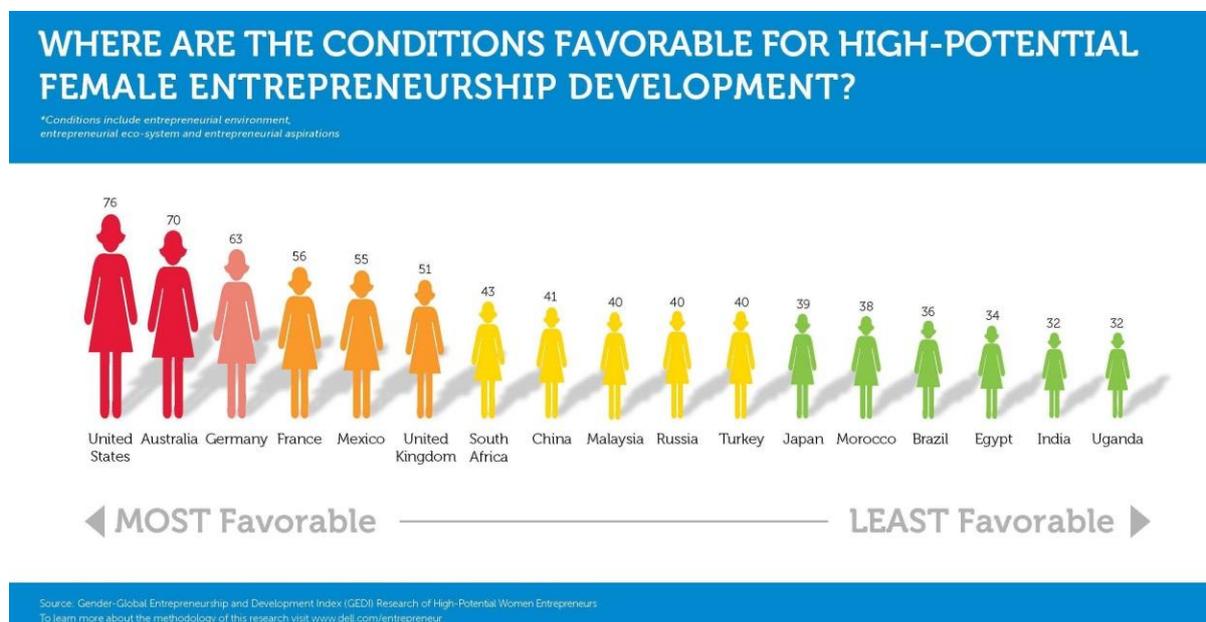
In the planning phase clear gender equality objectives, targets and indicators need to be defined, activities should be planned, and budget allocated to implement the activities. [Gender indicators](#) and [sex-disaggregated data](#) on enterprise and business are useful tools for gender mainstreaming and for addressing structural and cultural issues which are barriers to progress (OECD, 2011b).

¹⁷ This index was launched in June in Istanbul, Turkey, at the annual meeting of the Dell Women Entrepreneurs Network (DWEN) (Dell Inc., 2012).

The **G-Marker** is a simple tool to assess whether gender has been included as a significant or main target for the project or programme. A **gender-mainstreamed logframe** may help to formulate gender-sensitive target **indicators**. The planning of activities should take into consideration the particular constraints of the target groups, and include activities and budget to address these constraints. For example, when planning vocational training for business women who are single mothers, childcare facilities might be needed to ensure their participation to the courses. A **gender-sensitive (pre-)feasibility study** may be very useful to ensure that the desired effects are achieved efficiently for the specific female target groups.

An example of a well-targeted project is the **Start-up Support for Mothers with Young Children** implemented by [Gazdagmami](#) in Hungary. The organisation helps mothers to acquire the entrepreneurial skills to start a business and make it profitable. The project delivers **online resources** including a blog, Facebook page, e-learning training programmes and a weekly newsletter, as well as the **Entrepreneurial Women’s Roundtable Meeting** to help mothers navigate the world of business and network with each other. The project also hosts the annual **Mother Company of the Year** competition and the **Business Mums’ Conference**.

Figure 3: Comparative analysis of conditions for the successful performance of female entrepreneurship in 17 countries



(Source: Global Entrepreneurship and Development Institute, 2014)

Figure 4: Comparative analysis of factors and conditions regarding women’s entrepreneurial performance – country gender profiles of Japan, the United Kingdom and the United States (2013)

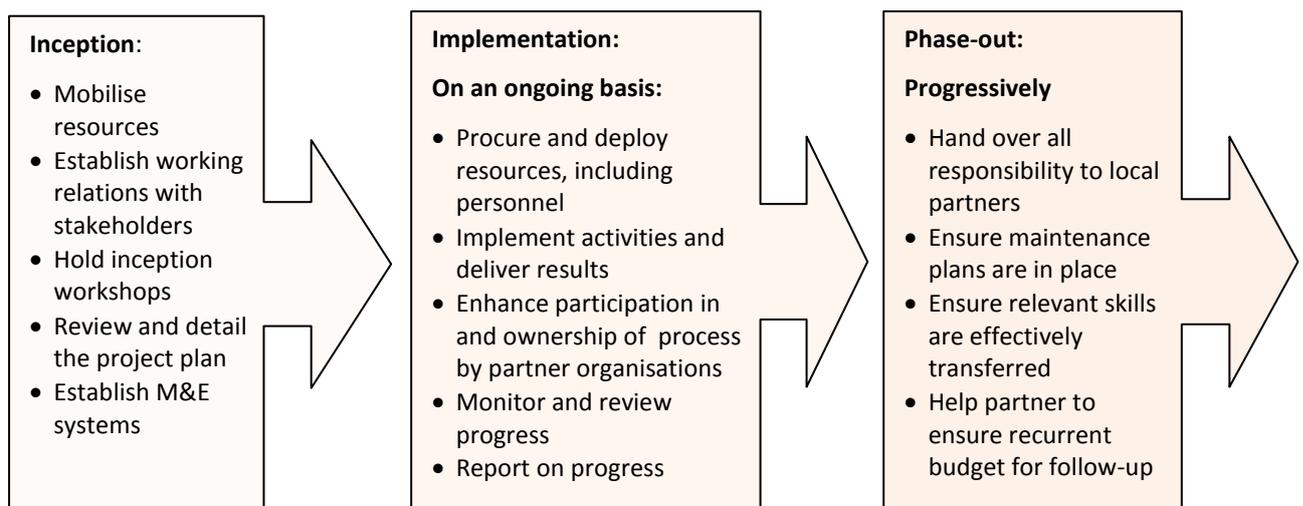


Source: Gender-GEDI (2013)

Act

During the implementation stage the planned results, targets and goals must be delivered, while available resources must be managed efficiently. Unexpected difficulties and circumstances have to be addressed while keeping gender equality at the heart of the planned measures and activities. The implementation stage¹⁸ usually consists of three main periods: the inception period, the main implementation period and the phase-out period.

Figure 5: Stages of project implementation



Source: Thera van Osch, Gender and Development Syllabus, Master in Development (OQ Consulting BV), Istituto gli Studi di Politica Internazionale (ISPI), Milan, 2014, p. 74.

¹⁸ Text for this paragraph adjusted from van Osch (2014).

Engendering the inception period¹⁹

The inception period is crucial for embedding gender issues in the policy area of enterprise and industry. Gender mainstreaming in projects and programmes to promote entrepreneurship can be enhanced by:

- mobilising and contracting personnel with an **equal opportunities** policy to seek gender balance in the appointment of staff for the implementation of the programme/project. For example, ensure that women are well represented among business coaches to support start-up entrepreneurs;
- including from the beginning working relations with women's business networks and other **stakeholders** which promote gender equality and women's rights;
- dedicating inception workshops for **competence development** on gender issues relevant to the promotion of entrepreneurship and on gender-responsive management — for example, a gender training for the staff of a programme which provides micro-credits to entrepreneurs;
- revising the plan with a gender lens and analysing the budget — using **gender budgeting** tools — to assess if the allocations are appropriate to address the gender issues and promote gender equality. For example, ensure that budget allocations include enough resources to address particular gender-based constraints of entrepreneurs; and
- setting up a gender-responsive monitoring and evaluation system using gender-sensitive **indicators** and ensuring the collection of **sex-disaggregated data**.

Usually an inception report has to be produced within one to three months after the launch of a programme/project. The first annual working plan should be included in this report. The inception report provides the opportunity to **review the design of the project/programme in consultation with stakeholders**, such as representatives of women entrepreneurs, and to ensure that gender equality will be mainstreamed throughout the implementation stage.

Engendering the main implementation period²⁰

During the main implementation period of the project/programme, mainstreaming of gender equality can be enhanced by:

- ensuring that the human resources policy is based on **equal opportunities**. A **gender audit** could help to identify the organisational areas where improvement can be made;
- ensuring that at least a **critical mass of 30 % of women** is represented at the highest decision-making level of the project. **Temporary specific measures**²¹ might be needed in specific cases to increase women's participation at the highest decision-making levels;

¹⁹ Ibid.

²⁰ Ibid

²¹ CEDAW, art. 4 foresees a legal basis for temporary specific measures.

- being gender-responsive in all results-oriented activities by identifying the implications of the activities and results for female as compared to male entrepreneurs. This includes adjustments of the plan to avoid the activities perpetuating gender inequalities and to ensure that women’s empowerment and gender equality will be enhanced throughout the implementation stage. Keeping records on **sex-disaggregated data**, and being transparent and establishing gender-sensitive **accountability** mechanisms for the deliveries are crucial throughout the implementation stage;
- enhancing ownership by men and women through internal participatory **monitoring** processes, especially regarding activities to promote gender equality. For example, progress meetings with beneficiaries, and online opinion polls can be useful to assess if the programme is still responding to the needs of both male and female target groups; and
- including **gender-responsive budget** analysis of the project/programme in

the progress reports, to link the commitments to gender equality to the generation, distribution and use of financial resources and time. In this way the management of the project can be held accountable for the implications of budgets for both female and male target groups and has a basis for justifying or adjusting the budget if this is needed to keep on track in promoting gender equality.

Gender-sensitive monitoring consists of collecting and analysing the following information:

- How is the money spent, and who benefits? What is the **gender-specific allocation** of financial project resources?
- Who contributes to the project/programme? What are the **paid and unpaid contributions** to the project/programme made by male and female stakeholders?
- Which activities are undertaken by male and female participants?
- What are the results? Which groups benefit from the results (**sex-disaggregated data** of groups specified by age, income groups, rural/urban area or other relevant classifications)?
- How is the quality of the process? Are both men and women participating on an equal base? Is **capacity-building** enhancing gender equality?
- Is budget allocation responding to the **practical and strategic gender needs** and interests of women and men?
- How is the preliminary response of men/boys and women/girls to the project?
- Is there any unexpected or adverse response by men/boys or women/girls to the project activities? Is remedial action needed to promote gender equality and women’s rights?

(Source: van Osch, 2014)

Gender in monitoring and review²²

Monitoring²³ and reviews²⁴ are part of the internal process of project implementation and can also be executed by external monitors. **Participatory processes to monitor and review**

²² Text for this paragraph adjusted from van Osch (2014).

²³ **Monitoring** involves the collection of qualitative and quantitative data, analysis, communication and use of information about the project’s progress.

the gender-specific results of the project/programmes are important for **transparency and accountability** on gender issues. Moreover, they enhance **ownership among stakeholders and beneficiaries**. The collection of **sex-disaggregated data** in the monitoring process is important for the assessment of the **effects and results of the activities**. The collection and analysis of sex-disaggregated data may also provide a **prognosis on the differentiated outcomes and impacts of the project on the position of women and men**, and provide feedback on **lessons learned, opportunities and constraints** for gender mainstreaming.

In case of external monitoring, particular **monitoring tools** can be applied to answer the following questions:

- What is the **relevance and quality of the project design** in relation to national legal and policy commitments on gender equality and women's rights?
- Are resources being used **efficiently** to achieve maximum results in terms of gender equality?
- What has been the **effectiveness** to date in terms of gender equality?
- What are the **impact prospects** on gender relations in the sector/policy area?
- What is the **potential sustainability** of the results achieved so far in terms of gender equality?
- Have implementing organisations made advances in the process of **institutionalisation of gender mainstreaming**?

Check

Checking the impact of policy can be done at the beginning (ex ante) and at the end (ex post) of the policy cycle.

Ex-ante evaluation

A practical tool for checking the gender impact of a new policy plan or draft law is the **Gender Impact Assessment (GIA)**. For example, a GIA of the policy goal of the EU and the European Commission to increase the automotive industry's contribution to European GDP to 20 % by 2020 will probably show that the gender gap will increase with this measure, as women comprise only one fifth of the workforce of the automotive industry in Europe and tend to occupy lower-qualified and lesser-paid jobs (Martinuzzi et al., 2011). However, if the same policy goal is implemented from a gender equality perspective, and if the programme includes specific measures to promote gender equality at all levels of the automotive industry in Europe, the policy goal will probably increase gender equality. A GIA can indicate which issues have to be addressed so that this policy goal can be achieved from a gender equality perspective.

²⁴ **Reviews** are regular pre-planned activities of recollecting, systemising and sharing of information among project implementers, beneficiaries and other stakeholders.

Ex-post evaluation²⁵

Ex-post evaluations are done at the end of a project or programme, to assess the results, outcome and impact. Widely used evaluation criteria are: relevance, efficiency, effectiveness, impact and sustainability:

- **Relevance:** Has the project/programme effectively contributed to the creation of favourable conditions for female entrepreneurship? Did it respond to the practical and strategic gender needs of female entrepreneurs? Did it contribute to the national and EU policy commitments and mandates regarding gender equality? Was the treatment of gender equality issues throughout the implementation phase logical and coherent? Were adjustments made to respond to external factors of the project/programme (e.g. economic crisis, new government etc.) which influenced gender relationships?
- **Efficiency:** Has the implementation of the policy been efficient with respect to gender equality? Are the means and resources being used efficiently to achieve results in terms of improved benefits for both male and female entrepreneurs? Have the results for women and men been achieved at reasonable cost, and have costs and benefits been allocated and received equitably?
- **Effectiveness:** Did the project/programme results turn out to be effective in achieving gender equality in the area of enterprise and industry? Have the results contributed to the achievement of the planned results and outcomes, and have benefits favoured male and/or female target groups? Did stakeholders (organisations, institutions, indirect target groups) benefit from the interventions in terms of institutional capacity-building in the area of gender mainstreaming and the development of gender competence among their staff?
- **Impact:** What has been the impact of the project's outcomes on wider policies, processes and programmes which enhance gender equality and women's rights? For example, did it have an impact on reducing violence against women? Did it contribute to a more balanced distribution of unpaid care labour and family responsibilities between women and men? A gender-specific ex-post evaluation can also be used for projects/programmes without a gender equality perspective and will assess whether these have produced any (positive or negative) unintended or unexpected impacts on gender relations.
- **Sustainability:** Are achievements in gender equality likely to be sustained after funding ends? To what extent has ownership of the policy goals been achieved by male and female beneficiaries? To what extent have strategic gender needs of women and men been addressed through the project, and has this resulted in sustainable improvement of women's rights and gender equality? To what extent has capacity for gender mainstreaming through the project been built and institutionalised?

²⁵ Text for this paragraph adjusted from van Osch (2014).

Engaging experts for a gender-sensitive evaluation²⁶

Mostly external evaluations are implemented by external evaluators. The *Terms of Reference for gender-sensitive evaluation* is a practical tool for civil servants in charge of commissioning an external evaluation. Some issues to be considered at the evaluation stage by civil servants who commission evaluation assignments are as follows:

- Are evaluators briefed on relevant gender issues and provided with background documentation, including literature and documentation relevant to gender equality issues and national and EU policy documents on gender equality — for example, relevant material from EIGE?
- Is the evaluation team gender-balanced? Do the team members have an adequate level of gender expertise?
- How do the evaluators propose to measure the different impacts of activities and interventions on women and men?
- Do evaluators understand why and how to disaggregate information by sex?
- Will the views of female beneficiaries and other stakeholders be sought?

Evaluation report

The evaluation report should be based on qualitative and quantitative **data, disaggregated by sex**, to measure results and long-term outcomes for both women and men. Ideally gender equality issues should be mainstreamed in all sections of the evaluation report, rather than mentioned only in a separate section on gender.

4.2 Practical examples of gender mainstreaming in enterprise and industry

This section presents some projects which have successfully promoted women's entrepreneurship in Europe.

Design

Good practices create and support the conditions which are most favourable for promoting gender equality on entrepreneurship, including:

- facilities to help balance the needs of work and family;
- 'woman-friendly' support systems, based on what really motivates women;
- access to finance/investment;
- access to professional networks;
- visibility of role models and mentors;
- support and coaching to make business grow more quickly; and
- vocational training to open broader access to markets (not only the service industry), including manufacturing, engineering, pharma, chemicals, automotive, green technology.

²⁶ Ibid.

Example from Norway: Funded by the EU in 2011, Strategies of Inclusion: Gender and the Information Society (SIGIS) brought together over 20 researchers to analyse different strategies to find out what motivates women in ICT, rather than what dissuades them from the sector as employees and entrepreneurs. See KILDEN Information Centre for Gender Research in Norway.²⁷

Plan

Setting clear goals and planning women's involvement in sectoral development is a key factor for success.

Example from Greece: TO KASTRI is a women's agro-tourism cooperative, delivering catering, cooking, a restaurant and agro-tourism delicacies, which was launched in 2000 thanks to support from the General Secretariat for Gender Equality (GSGE). In Greece, the GSGE's National Programme for Substantive Gender Equality 2010–2013 has four strategic goals, one of which is supporting women's employment and women's entrepreneurship and their financial independence.



GREECE: TO KASTRI women's agro-tourism cooperative: catering, cooking, a restaurant and agro-tourism delicacies, launched in 2000. EQUAL programme for women's entrepreneurship (funded by the European Social Fund)

²⁷ <http://eng.kilden.forskningsradet.no>.

Act

Gender inequalities in the enterprise and industry sector are diverse and yet often connected with the gender segregation in the education sector. The challenge is how to break through these structures and encourage female entrepreneurship in non-traditional sectors.

Example from Lithuania: Mobile Apps Laboratories²⁸ is an initiative to promote entrepreneurship in ICT. Working in the four biggest Lithuanian education institutions, Mobile Apps Laboratories brings together young people with academics and industry professionals to deliver 'App Camp' during their Bachelor's, Master's or Doctor's dissertation work, with the objective of bringing innovative new products and services to the market. It also aims to increase and support the number of women starting businesses in ICT.

Check

Monitoring and evaluation is about measuring change. The World Bank has supported several innovative projects that show 'measurable progress in growing female entrepreneurship around the world. Successfully taking into account the lifestyle and economic needs of women business owners, these projects provide useful tools and resources to help women improve their businesses' (World Bank, 2013c). The following example demonstrates good practice in improving women's access to ICT.

World Bank: example of improving access to ICT

In partnership with the International Telecommunication Union, Telecentre.org, an organisation that builds telecentres worldwide, launched the Telecentre Women: Digital Literacy Campaign.²⁹ By April 2012, more than 500 000 women had been trained. Through mentorship, the campaign assists women who work in telecentres, providing training and services, and women with little functional literacy who seek to use telecentre services (ibid.).

Latvia's Female Total Entrepreneurial Activity (TEA) rate nearly doubled

The Think Small First programme encourages growth through a simplified tax system for SMEs in Latvia. This initiative was a winner at the 2013 European Enterprise Promotion Awards. Given that Latvia's female TEA rate nearly doubled during the period examined (between 2005/06 and 2010/11), this initiative has a positive gender outcome (Global Entrepreneurship Monitor, 2013).

²⁸ See <http://www.appcamp.lt/>.

²⁹ See <http://www.telecentre.org/women/>.



Source: Latvian Chamber of Commerce

The Latvian Chamber Of Commerce and Industry (LCCI)³⁰ developed Think Small First to help bring Latvia out of the economic crisis. The initiative has helped microenterprises by promoting the creation of a special tax rate and simplified tax accounting system. It has also introduced a micro-credit programme and has made information about launching a business available in one place.

As a result of this initiative, a total of 28 000 enterprises have utilised the simplified tax accounting system, and the number of microenterprises in Latvia is continuing to grow. Overall, the introduction of the concept of microenterprises in Latvia has helped to further the country's rapid economic growth within the EU and provide a favourable climate for small businesses to operate.

United Kingdom: starting entrepreneurial training at school

The lack of women in education who are studying in those areas which are cited as areas of growth — including engineering, technology and science — is an issue. Also encouraging enterprise and entrepreneurship in educational environments is important to challenge gender stereotypes. Awareness of enterprise can be built through programmes that invite participation as a pathway of learning. The following example was selected in the 2013 European Enterprise Promotion Awards and illustrates the value of integrating enterprise into school education systems. Gender was not a key driver for this programme, but this example illustrates how gender could be included as an objective with relative ease.



Source: Premier League Enterprise Challenge

In the United Kingdom the Premier League Enterprise Challenge³¹ is a national competition in which thousands of children are given the opportunity to solve a real-life business scenario. The event is backed by the Department for Business, Innovation and Skills and run by the Premier League Enterprise Academy (PLEA)³² scheme. PLEA provides different ideas, professions and career options for 11–19-year-olds using activities that are fun and innovative.

³⁰ See http://www.chamber.lv/en/par_mums.

³¹ See <http://www.premierleague.com/en-gb/news/news/2013-14/nov/premier-league-enterprise-challenge-2013-launch-reaction.html>.

³² See <http://www.premierleague.com/en-gb/communities/2011-12/premier-league-enterprise-academy.html>.

Students taking part in PLEA learn about all aspects of a football club, such as catering, IT, marketing and finance, with clubs opening their doors to allow the youngsters to meet department managers and see for themselves how the organisation works. The 10-week programme is now established at 24 football clubs and has engaged with 80 000 young people since 2008, although no gender breakdown is available.

Belgium: Starters' Agreement

Another example of the 2013 European Enterprise Promotion Awards is the [Starters' Agreement programme](#) in Belgium. Bringing together budding entrepreneurs who have an idea with experienced entrepreneurs through the Starters' Agreement is a way of supporting and encouraging business through action. The first step is the production of a draft business plan; this is followed by professional advice and specialist guidance which continues for at least three years. The aim is to reduce the failure rates of new businesses, and entrepreneurs can receive a maximum of €5000 for education, professional guidance and investment. To date, a total of 171 Starters' Agreements have received a positive recommendation by the evaluation committee, with 166 of these approved, although no figures by gender are published.

5. Want to know more?

5.1 Policy documents and reports on business and enterprise

European Commission, *Report from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions: Creating an entrepreneurial Europe – The activities of the European Union for small and medium-sized enterprises (SMEs)* (COM(2001) 98 final), Publications Office of the European Union, Luxembourg, 1 March 2001.

European Commission, *Report from the Commission to the Council and the European Parliament on the Implementation of the European Charter for Small Enterprises* (COM(2004) 64 final), Publications Office of the European Union, Luxembourg, 11 February 2004.

European Commission, *Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions: Think Small First – A 'Small Business Act' for Europe*, SEC (2008) 2101; SEC (2008) 2102; (COM(2008) 394 final), Publications Office of the European Union, Luxembourg, 25 June 2008.

European Commission, *Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions: Strategy for equality between women and men 2010–2015*, SEC (2010) 1079; SEC (2010) 1080 (COM(2010) 491 final), Publications Office of the European Union, Luxembourg, 21 September 2010.

European Commission, *Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions: Social Business Initiative, Creating a favourable climate for social enterprises, key stakeholders in the social economy and innovation*, SEC (2011) 1278 (COM(2011) 682 final), Publications Office of the European Union, Luxembourg, 25 October 2011.

European Commission, *Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions: Entrepreneurship 2020 Action Plan: Reigniting the entrepreneurial spirit in Europe*, Publications Office of the European Union, Luxembourg, 2013.

European Commission DG Enterprise and Industry, *Citizens' summary – EU initiative to promote social entrepreneurship*, Publications Office of the European Union, Luxembourg, 2011.

European Commission DG Enterprise and Industry, *Citizens' summary Entrepreneurship 2020 – EU action plan*, Publications Office of the European Union, Luxembourg, 2012.

European Commission DG Enterprise and Industry, *Entrepreneurship 2020 Action Plan Reigniting the entrepreneurial spirit in Europe* (COM(2012) 795 final), Publications Office of the European Union, Luxembourg, 2012.

European Commission DG Enterprise and Industry, 'Report on the results of public consultation on The Entrepreneurship 2020 Action Plan, Report Entrepreneurship in the EU and Beyond', *Flash Eurobarometer 354*, 2012.

European Commission DG Enterprise and Industry, *Entrepreneurship as a main driver for economic growth*, Publications Office of the European Union, Luxembourg, 2014.

5.2 Policy documents on gender equality

European Commission, Promotion of Women Innovators and Entrepreneurship, Publications Office of the European Union, Luxembourg, 2009. Available at:

http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/wes-network/index_en.htm.

Organisation for Economic Co-operation and Development (OECD), *Entrepreneurship at a glance*, OECD, Paris, 2011.

5.3 Selected research on gender equality

Enspire EU, *Strategies for Entrepreneurial Awareness*, Publications Office of the European Union, Luxembourg, 2012, prepared by L. Berntsson and B.A. Crossley.

European Community of Practice on Gender Mainstreaming (Gender-CoP), Thematic Group on Equality, *Gender Mainstreaming in Europe: SEVEN EXAMPLES*, Gender-CoP, Stockholm, 2012.

Kelley, D., Brush, C., Greene, P. and Litovsky, Y., *Global Entrepreneur Monitor Women's Report*, Global Entrepreneurship Research Association, London, 2010.

Rees, T. and Parken, A. *Triple Helix – Gender*, Triple Helix VIII – International Conference on University, Industry and Government Linkages, 20–22 October 2010, Madrid, Spain, 2010.

Womenable, Innovation and Women's Entrepreneurship: An Exploration of Current Knowledge, UN Conference on Trade and Development, Geneva, 2010. Available at: http://www.gwiin.com/files/editor_files/image/4.pdf.

Xavier, S., Kelley, D., Kew, J., Herrington, M. and Vorderwülbecke, A., *Global Entrepreneur Monitor Women's Report*, Global Entrepreneurship Research Association, London, 2012.

5.4 Resources

European Commission, *European Enterprise Promotion Awards Compendium*, Publications Office of the European Union, Luxembourg, 2012.

European Commission, *European Enterprise Promotion Awards Compendium*, Publications Office of the European Union, Luxembourg, 2013.

United Nations Economic Commission for Europe (UNECE), *Developing Gender Statistics: A Tool Kit*, UNECE, Geneva, 2010.

5.5 Relevant organisations and institutions

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

UN Women Economic Empowerment
<http://www.empowerwomen.org/>

Women Entrepreneurship Platform (WEP)
<http://womenentrepreneurshipplatform.eu>

Women's Co-operative Bank, Cyprus
<http://www.womenscoopbank.com.cy/>

6. References

Centre for Enterprise and Economic Development Research (CEEDR), *Young Entrepreneurs, Women Entrepreneurs, Ethnic Minority Entrepreneurs and Co-Entrepreneurs in the European Union and Central and Eastern Europe*, CEEDR, Middlesex University Business School, London, 2000. Available at: http://ec.europa.eu/enterprise/policies/sme/files/craft/craft-studies/documents/complereport_en.pdf.

Dell Inc., *Turkey Named as Host Country for Fourth Annual Dell Women's Entrepreneur Network Event*, Dell Inc., Round Rock, TX, 2012. Available at: <http://www.dell.com/Learn/us/en/uscorp1/secure/2012-11-13-dell-dwen-turkey?c=us&l=en&s=corp>.

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

European Commission, *Think Small First: A Small Business Act for Europe* (COM(2008) 394 final), Publications Office of the European Union, Luxembourg, 2008a. Available at: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2008:0394:FIN:EN:PDF>.

European Commission, *Evaluation on policy: Promotion of Women Innovators and Entrepreneurship*, Publications Office of the European Union, Luxembourg, 2008b. Available at: http://ec.europa.eu/enterprise/newsroom/cf/itemdetail.cfm?item_id=3387.

European Commission, *€6.4 billion for smart growth and jobs – Europe's biggest ever investment in research and innovation*, European Commission, 2010. Available at: http://europa.eu/rapid/press-release_IP-10-966_en.htm.

European Commission, *Commission Decision of 4.7.2012 setting up the group of experts on Enterprise and SME Policies* (C(2012) 4386 final), Publications Office of the European Union, Luxembourg, 2012a. Available at:

http://ec.europa.eu/enterprise/dg/files/c-2012-4386_en.pdf.

European Commission, 'Entrepreneurship in the EU and Beyond', *Flash Eurobarometer*, 354, Publications Office of the European Union, Luxembourg, 2012b. Available at:

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

European Commission, *Fact and figures about the EU's Small and Medium Enterprise (SME)*, European Commission, 2013a. Available at:

http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/index_en.htm.

European Commission, *Eurobarometer Survey on Entrepreneurship 2009*, European Commission, 2013b. Available at: http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/eurobarometer/ese_2009_en.htm.

European Commission, *Communication on the Entrepreneurship 2020 Action Plan, Reigniting the entrepreneurial spirit in Europe*, Publications Office of the European Union, Luxembourg, 2013c, p. 22. Available at:

<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2012:0795:FIN:EN:PDF>.

European Commission, *The European Network of Female Entrepreneurship Ambassadors*, European Commission, 2013d. Available at:

http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/ambassadors/index_en.htm.

European Commission, *Cracking Europe's Glass Ceiling: European Parliament backs Commission's Women on Boards proposal*, European Commission, 2013e. Available at:

http://europa.eu/rapid/press-release_IP-13-1118_en.htm.

European Commission, *Entrepreneurship 2020 Action Plan*, European Commission, 2014a.

Available at: http://ec.europa.eu/enterprise/policies/sme/entrepreneurship-2020/index_en.htm.

European Commission, *Report - Statistical Data on Women Entrepreneurs in Europe - 2014*, European Commission, 2014b. Available at:

<http://ec.europa.eu/DocsRoom/documents/7481>.

European Commission, *The role of the SME Envoy*, European Commission, 2014c. Available at: http://ec.europa.eu/enterprise/policies/sme/small-business-act/files/the_role_of_the_sme_envoy_rev_en.pdf.

European Commission, Communication for a European Industrial Renaissance (COM(2014) 14 final), Publications Office of the European Union, Luxembourg, 2014d. Available at: <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52014DC0014&from=EN>.

European Commission, *Improving the gender balance in company boardrooms*, Publications Office of the European Union, Luxembourg, 2014e. Available at: http://ec.europa.eu/justice/gender-equality/files/gender_balance_decision_making/boardroom_factsheet_en.pdf.

European Parliament, 'Women's Entrepreneurship in the EU', *Library Briefing*, 130517REV1, Publications Office of the European Union, Luxembourg, 2013a, prepared by W. de Jong. Available at: [http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI\(2013\)130517_REV1_EN.pdf](http://www.europarl.europa.eu/RegData/bibliotheque/briefing/2013/130517/LDM_BRI(2013)130517_REV1_EN.pdf).

European Parliament, *Gender aspects of the effects of the economic downturn and financial crisis on welfare systems*, Publications Office of the European Union, Luxembourg, 2013b, prepared by K. McCracken, M. Jessoula, A. Lyberaki, W. Bartlett and E. Kusidel. Available at: [http://www.europarl.europa.eu/RegData/etudes/etudes/join/2013/474396/IPOL-FEMM_ET\(2013\)474396_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/etudes/join/2013/474396/IPOL-FEMM_ET(2013)474396_EN.pdf).

European Union, 'The Lisbon Treaty', Article 173, *OJ C* 115, 9 May 2008. Available at: <http://www.lisbon-treaty.org/wcm/the-lisbon-treaty/treaty-on-the-functioning-of-the-european-union-and-comments/part-3-union-policies-and-internal-actions/title-xvii-industry/461-article-173.html>.

European Union, 'Regulation (EU) No 1287/2013 of the European Parliament and of the Council of 11 December 2013 establishing a Programme for the Competitiveness of Enterprises and small and medium-sized enterprises (COSME) (2014 - 2020) and repealing Decision No 1639/2006/EC, *OJ L*, 347/33, 20 December 2013. Available at: <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:L:2013:347:FULL&from=EN>.

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

Global Entrepreneurship Monitor, *GEM 2012 Women's Report*, Global Entrepreneurship Research Association, London, 2013. Available at: <http://www.gemconsortium.org/docs/2825/gem-2012-womens-report>.

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

Martinuzzi, A., Kudlak, R., Faber, C. and Wiman, A., 'CSR Activities and Impacts of the Automotive Sector', *RIMAS Working Papers*, No. 3/2011, Research Institute for Managing Sustainability (RIMAS), Vienna University of Economics and Business, Vienna, 2011. Available at: http://www.sustainability.eu/pdf/csr/impact/IMPACT_Sector_Profile_AUTOMOTIVE.pdf.

Office for National Statistics, *Self-employed workers in the UK – 2014*, Office for National Statistics, London, 2014. Available at: http://www.ons.gov.uk/ons/dcp171776_374941.pdf.

Organisation for Economic Co-operation and Development (OECD), *Report on the Gender Initiative: Gender Equality in Education, Employment and Entrepreneurship*, OECD, Paris, 2011a. Available at: <http://www.oecd.org/education/48111145.pdf>.

Organisation for Economic Co-operation and Development (OECD), *Entrepreneurship at a Glance 2011*, OECD, Paris, 2011b. Available at: http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2010_9789264097711-en.

Organisation for Economic Co-operation and Development (OECD), *Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012 (C/MIN(2012)5)*, OECD, Paris, 2012. Available at: <http://www.oecd.org/social/family/50423364.pdf>.

Osch, T. van, *Gender and Development Syllabus*, Master in Development, Istituto gli Studi di Politica Internazionale (ISPI), Milan, 2014, pp. 73–79.

Sabarwal, S., Sinha, N. and Buvinic, M., *The Global Financial Crisis: Assessing Vulnerability for Women and Children*, World Bank, Washington, DC, 2009. Available at: <http://www.worldbank.org/financialcrisis/pdf/Women-Children-Vulnerability-March09.pdf>.

Sands, D., *The Impact of Austerity on Women*, Fawcett Society, London, 2013. Available at: <http://www.fawcettsociety.org.uk/wp-content/uploads/2013/02/The-Impact-of-Austerity-on-Women-19th-March-2012.pdf>.

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

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

United Nations Inter-agency Network on Women and Gender Equality (IANWGE), *Gender Equality & Trade Policy*, IANWGE, New York, 2011. Available at: http://www.un.org/womenwatch/feature/trade/gender_equality_and_trade_policy.pdf.

Walby, S., *Gender and the Financial Crisis*, UNESCO/Lancaster University, Lancaster, 2009. Available at: http://www.lancaster.ac.uk/fass/doc_library/sociology/Gender_and_financial_crisis_Sylvia_Walby.pdf.

World Bank, 'Module 1: Why Gender Matters', *Female Entrepreneurship: Program Guidelines and Case Studies*, World Bank, Washington, DC, 2013a. Available at: <http://siteresources.worldbank.org/EXTGENDER/Resources/FemaleEntrepreneurshipResourcePoint041113.pdf>.

World Bank, *Female Entrepreneurship Resource Point — Introduction and Module 1: Why Gender Matters*, World Bank, Washington, DC, 2013b. Available at: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:23392638~pagePK:210058~piPK:210062~theSitePK:336868,00.html>.

World Bank, *Female Entrepreneurship Resource Point — Module 3: What Change Looks Like*, World Bank, Washington, DC, 2013c. Available at: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:23392792~pagePK:210058~piPK:210062~theSitePK:336868,00.html>.