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Introduction

The aim of this Report is to evaluate the current needs of the target group in Cyprus, Greece, Bulgaria, Romania, Croatia, Poland, Lithuania and United Kingdom in order to determine the extent to which the Diversity in Business Workshops tool needs to be revised and adapted to ensure that BADGE will reflect the proper contextual vocational, personal, social, cultural and linguistic needs of women singled out to benefit from this transfer of innovation. The partners have examined the levels and nature of unemployment among women in partner countries and mapped the training and support currently available for business start-ups, identifying the gaps in provision. This reflected the aim to further understand the needs of the target group in terms of the support they require in order to consider starting up their own businesses, facilitating the appropriate adaptation of the Diversity in Business Workshops tool for the audience in each country. Therefore the Report on analysis of the feasibility of the transfer explores how the Inclusive Toolkit for Business Advisors (consisting of 10 guides and 10 linked face-to-face workshops) originally developed by Inova (P2 - UK) can be transferred and adapted to other partner countries (Cyprus, Greece, Bulgaria, Romania, Croatia, Poland, Lithuania) as well as other target groups. The workshops and guides were originally aimed at individuals facing a disadvantage when starting up own business e.g. ethnic minority groups and the long-term unemployed. The workshops and guides have been designed to be appealing, friendly as well as engaging to individuals in order to encourage them to see that running a business could be for them, whereas traditional business start-up materials can often seem to be aimed at the ‘majority’ of would-be entrepreneurs i.e. white able-bodied men.

This Report was prepared on the basis of the country reports, developed by partners P0, P1, P2, P4, P5, P6, P7 and P8. Each of these partners made a desk research on women’s situation in their countries and had organised two focus groups:

1. Double disadvantaged women, willing to start their own business, especially to become self-employed;
2. VET trainers/business advisors, who will provide training and support for women who face a double disadvantage.

During the first partnership meeting, partners agreed with the following target groups:

	P0	P1	P2	P4	P5	P6	P7	P8
1. Women 45+		x	x		x	x	x	x
2. Single mothers		x	x			x	x	x
3. Young women	x		x		x			
4. Low income	x				x			
5. From rural areas	x				x	x	x	

On the basis of the overview the Report also provides some Recommendations for the methodology of transfer, adaptation and adding additional exercises.

I. Summary Report of Desk Research

The overview summarizes general statistics of Poland, Greece, UK, Cyprus, Bulgaria, Croatia, Romania and Lithuania, as well as the situation of unemployment, gender pay gap, and statistics on current female self-employment among all partner countries. It also tries to identify training and support services currently available for business start-ups and the gaps in their provision in all partner countries. The upper scope is to further understand the needs of women in terms of the support they should have in order to consider starting up their own business.

1.1 Background Situation

In this overview, statistical data related to economic and social aspects of citizens in partner countries are analysed and compared, aiming at highlighting the similarities and differences in the situation of gender inequalities, particularly in the labour market.

If we look at the populations of the partner countries, we can see that in every country women outnumber men (Table 1: structure of population by gender in partner countries, %).

Table 1: structure of population by gender in partner countries, millions or %

	Poland	Greece	UK	Cyprus	Bulgaria	Croatia	Romania	Lithuania
Women	51,59%	51,0%	50,95%	51,37%	51,34%	51,8%	51,40%	53,94%
Men	48,41%	49,0%	49,05%	48,62%	48,66%	48,2%	48,60%	46,06%

Situation in the labour market

In general we can see that there are big differences in unemployment rates between countries in partner countries, with high unemployment rates in Greece, Croatia and Cyprus. Unemployment situation of men and women in all partner countries are different (Table 2). The unemployment rate of women is higher than men are in Greece, Poland, but in Lithuania, UK, Croatia and Cyprus, the unemployment rates of women are lower than men.

Table 2: Harmonised unemployment rate by sex (Source: Eurostat 2013, month 12)

The unemployment rate represents unemployed persons as a percentage of the labour force.

Country	EU 28	Bulgaria	Greece	Croatia	Cyprus	Lithuania	Poland	Romania	UK
Female	10,8	12,1	31,6	17,3	15,7	9,7	10,6	6,5	6,8
Male	10,6	14,1	24,5	17,4	18,0	12,2	9,3	7,8	7,4

The employment rates are usually higher for men than women (see table 3).

Table 3: Employment rate, by sex (Source: Eurostat, 2013)

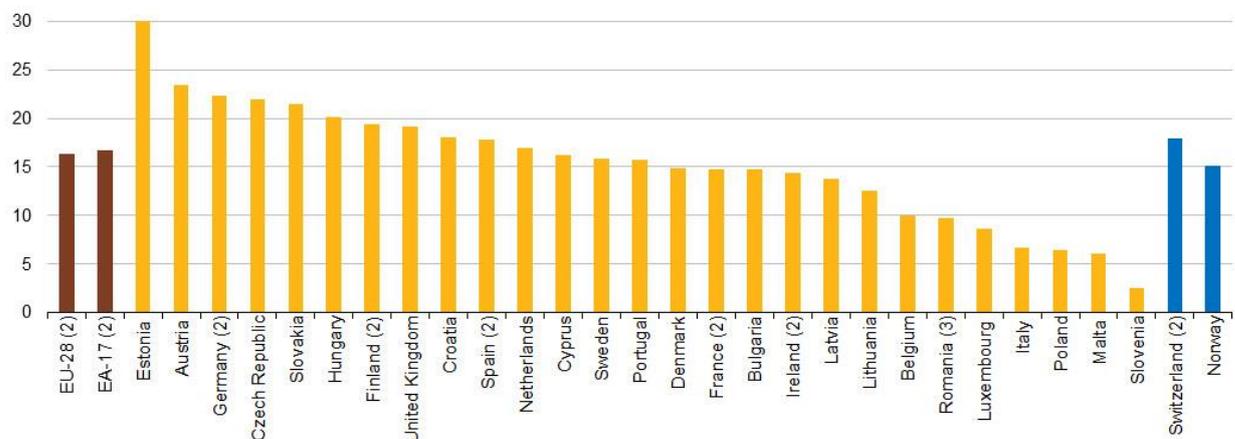
The employment rate is calculated by dividing the number of persons aged 20 to 64.

Country	EU 28	Bulgaria	Greece	Croatia	Cyprus	Lithuania	Poland	Romania	UK
Female	62,5	60,2	45,2	50,2	64,8	67,9	57,5	56,3	68,4
Male	74,2	66,4	62,9	58,3	72,6	71,2	72,1	71,6	80,5

Gender pay gap

The inequality between men and women in the labour market indicates gender pay gap, which is different in partner countries (see Scheme 1, Table 4, Table 5).

Scheme 1: Gender pay gap in Europe, % (Source: Eurostat, 2012)



(1) Enterprises employing 10 or more employees; NACE Rev. 2 B to S (-0).

(2) Provisional data; CH (2011 data)

(3) estimated data

Source: Eurostat (tsdsc340)

Table 4: Gender pay gap in unadjusted form, % (Source: Eurostat, 2012)

Country	EU 28	Bulgaria	Greece*	Croatia	Cyprus	Lithuania	Poland	Romania	UK
	16,4	14,7	15,0	18,0	16,2	12,6	6,4	9,7	19,1

*Year 2009

The unadjusted Gender Pay Gap (GPG) represents the difference between average gross hourly earnings of male paid employees and of female paid employees as a percentage of average gross hourly earnings of male paid employees. The population consists of all paid employees in enterprises with 10 employees or more.

Table 5: Gender pay gap in unadjusted form (Source: Eurostat, 2012)

Country	Bulgaria	Cyprus	Lithuania	Poland	UK
public	20,9	0,3	13,3	3,7	19,7
private	12,6	24,3	16,1	16,1	24,5

The inequality between men and women in Greek Society is widespread in the labour market, *considering the differences in the types of positions held by men and women, differences in the pay of jobs men typically go into as opposed to women, and differences in amount of work experience and breaks in employment.* The gender pay gap, i.e. the difference in average wages between men and women within the economy as a whole, reached 16,4% in 2011 in Greece, while gender wage gap across the private sector is far higher than in public sector (in private sector women's earnings as percentage of men's is 73,89 %, in public sector about 86%).

In the UK females earn 15% less than their male counterparts, resulting in a loss of £5,000-£7,000 per year meaning women earn only 77.13% of men's typical salary. This is especially prevalent in public sectors as both genders suffer over a 20% pay loss in comparison to within the private businesses. Certain areas of work, such as the NHS and the media, are responsible for creating especially large pay gaps for their workers; women are paid around £16,000 a year less in health sectors, and £10,000 in media related fields.

The recent study performed in Croatia, analysed differences in net earnings of men and women by educational background, age, and occupation. It was discovered that discriminatory practices are in place and though gender-based discrimination seems to be more prevalent in occupations with lower skills and at lower educational attainment levels, there seems to be a continuous age-based discrimination over the life-cycle earnings by gender.

In Bulgaria in some sectors, the average salary of women is more than 30% lower than that of men: for example, the average salary of women in the "Health and social work" represents 66.1% of the wages of men.

Gender pay gap in Lithuania is 12,6%. In Lithuania men earn much more in such sectors as: financial and insurance activities (40%); manufacturing (26,6%); information and communication (26,4%); other service activities (25,3%); human health and social work activities (24,6%);

The average gross salary in enterprise sector amounted to 3,895.72 zł in Poland. Women in this period received gross salary at 3,539.91 zł, while men - 4248.94 zł. As the analysis in the cited report, the men reached the average wage by 9.1 % higher than the average on a scale, and the women - lower by 9.1%. Consequently, this means that in the month the men reached an average salary 20% higher than the average salary of women.

1.2. Statistics on Female self-employed

Women directors of private enterprises and owners of business

According to data from the Central Statistical Office, in October 2012 in the group of general and executive directors there were 37 (27%) thousand women per 137 thousand people in general in Poland. The structure of companies created in 2011 and active in 2012 shows that women accounted for 37.1% of people starting a business. Among the enterprises which do not employ workers 35.8% of companies were founded by women. Among those that employed workers the percentage of women owners was higher and amounted to 43.8%.

In 2010 year women accounted for 41% of all managers (legislators, senior officials, enterprises, institutions, organizations and other leaders) in Lithuania. In 2009 women made up about 30% of all small and medium-sized business executives. Women are top managers in 9.2% of TOP 1000 companies by income in 2013 (9 month.) in Lithuania. The business set up by women form almost one third of all new businesses created. Women often create small business, up to five employees in the company. Women makeup 38,3 % of self-employed persons in Lithuania, 2011.

The rate of directors of private enterprises in Cyprus is 14% female. According to Eurostat, the number of self-employed women was 16000 in Cyprus, in 2012. More specifically the rate of self-employed women was 27.59%.

There were only 30% women of the total number of employers in Bulgaria at the end of 2012. The inclusion of women in entrepreneurship is relatively low - only 38.8% of self-employed persons are women. All statistics and research studies show that entrepreneurial women are placed at unequal starting conditions - along with their unfavourable financial and economic opportunities related to their lower incomes, they are disadvantaged also in getting loans due to less confidence in financial institutions.

In the Greek labour market, the percentage of women decreases as highest becomes their occupational status. For example, women make only up 24.89% of all Employers & Managers in the Greek labour market, 32,10% of own-account workers.

Currently, the boards are dominated by one sex: 85% of non-executive board members and 91.1% of their executive members are men, while women represent 15% and 8.9% in Romania. Females hold only 37,000 of the total of 695 500 Romanian firms, approximately 5%.

The number of self-employed persons indicates that more than 40% of self-employed persons in Croatia are women. According to the 2012 Global Entrepreneurship Monitor Women's Report, women's participation in entrepreneurship in Croatia is 5%, while 12% of men are engaged in this activity. 2% of women and 4% of men are established business owners (representing the running businesses older than 3,5 years), which is an indicator that reveals the sustainability of entrepreneurship. The number of women entrepreneurs has increased in the last ten years and nowadays 25% of companies are owned by women in Croatia; women business owners employ 13% of workers, contributing 11.1 % of total revenue.

As of 2011, UK Government estimated that for every 100 businesspeople in corporate boardrooms, 87.5% of these would be men, leaving a disproportionate 12.5% being women. Though this is a roughly 3% increase from the past decade, the rates of female executives and related positions is changing very slowly despite research indicating that having a mixed gender board has a positive effect upon performance. On the other hand, though there is still a gap, the division between numbers of self-employed men and women is much smaller. 7.6% of women in work are self-employed (1,013,000) compared to 17.4% of working men (2,706,000) in 2006 and since the economic crisis, the ONS stated numbers of self-employed women could be as high as 1.5 million. This means that women account for nearly 80% of all new, developing businesses, while female co/owned businesses make up around 34.1-41.2% of the UK small business market. These numbers are also likely to increase with age; young adults are much less likely to start-up their own business, this then increases steadily throughout the working age groups until the ages of 60+ leaving the average age to be around 47 years old. This is thought to be due to the significant increase in businesses being created by those 55 and over, as nearly 20% of those working are now self-employed.

II. Main results of the focus group meetings with double disadvantaged women

Partnership has organised 8 focus groups in total, in which 64 women facing double disadvantages.

Partner	Country	Date of focus group meeting	Number of participants
P0	Poland	30.01.2014 and 31.01.2014	16
P1	Greece	05.02.2014	5
P2	UK	6.03.2014	11
P4	Cyprus	24.02.2014	6
P5	Bulgaria	17.02.2014	9
P6	Croatia	17.02.2014	5
P7	Romania		6
P8	Lithuania	21.02.2014	6
		Total	64

Number of participants by target group, determined by organisation presented in Figure 1 below.*

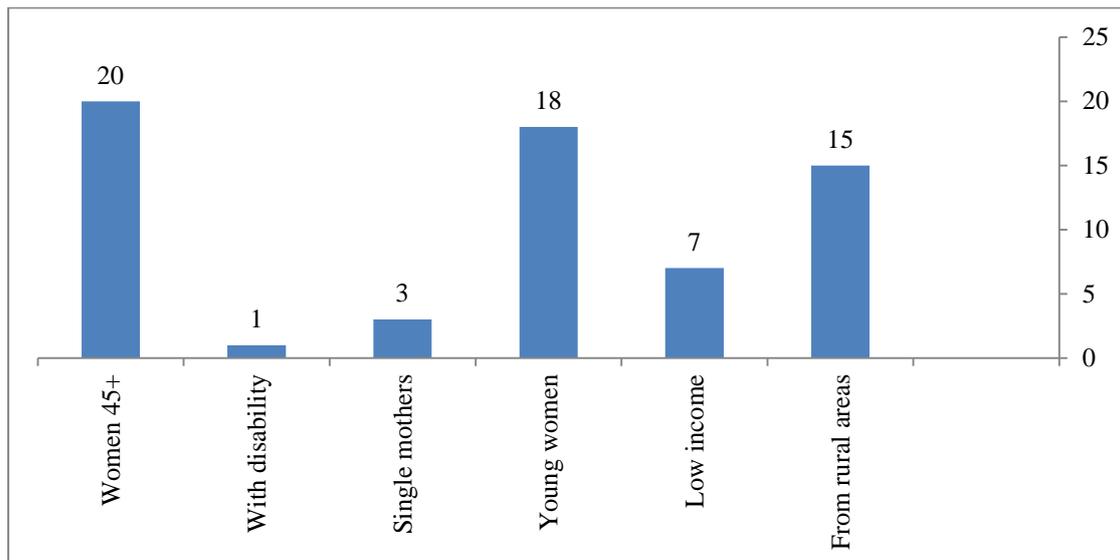


Figure 1: Number of participants by target group, determined by organisation.

Detailed diagram of the target groups per country is provided in Annex 1.

2.1 Summary of the round table discussions

I. Have you ever participated in a training course starting up in business for women? If yes, what is your experience? If no, would you ever participate in the future?	
By country	
Lithuania	Four focus group members had participated in a two day seminar on business start-ups. They mentioned that they have theoretical and practical knowledge on entrepreneurship, although they are still not aware if they could start own business independently – they would like to get more training and support. Another two women were willing to participate in training.
United Kingdom	<p>None of the UK participants has been involved in training and a slightly different question was asked: “What, in your opinion, is the main benefit of BADGE project for double-disadvantaged women?”</p> <p>Self-confidence was the most stated benefit of the BADGE project for participants by the women that we spoke to:</p> <ul style="list-style-type: none"> - <i>“Specific tailored training for women facing double barriers to start-up in a confidence building atmosphere”</i> - <i>“Giving confidence to start on the path to self-employment”</i> <p>This was combined with helping to raise awareness of where potential female entrepreneurs could find support in their business venture and the opportunity to choose tailored training depending on what their individual is. The idea that there were a variety of workshops was very well received as it was felt this made the project more tailored to participants needs and would help them develop their business start-up skills, especially in relation to soft-skills.</p> <ul style="list-style-type: none"> - <i>“Will help to increase confidence and awareness of where to access support”</i> - <i>“Different choices of workshops help to decide which suits their needs most”</i>
Poland	Women indicated that the majority participated in such a course and obtained helpful information. Because these courses were rather information-based courses (theoretical), participants of the meeting indicated the lack of practical skills. One of the women indicated that she had the opportunity to come into contact with the subject of setting up her own business from the practical side, only because of the course which was held in the town hall of the use of the

	<p>registration system operators.</p> <p>Women in the group did not participate in such a course, but wish to do so if the course were to be organised in the future.</p> <p>One of the ladies in the studio was writing her thesis about setting up a business in the chosen legal form, so for her, this theme was not a stranger. The other women did not participate in such courses, however, they have expressed an interest in the subject.</p>
Greece	<p>None of the participants have attended a training course for female business start-ups. However, the majority would be interested in participating in the future.</p>
Cyprus	<p>The 4 young women participated in more than 3 training courses related to either entrepreneurship or business start-ups. They found the case studies and the practical examples offered the most valuable aspects. The courses were mainly organised by vocational training organisations. The 2 women over 45 had never participated in such courses.</p>
Croatia	<p>The majority of women who participated in the focus group meetings had not participated in a training course on business start-up for women. If the opportunity occurs, all of them were willing to participate in the education on business start-up for women programme. Just one participant had attended a free of charge one day training on business start-ups, but they are all motivated to gain some new knowledge, skills, support in development of ideas and establish new networks. They are not satisfied with existing training and support services as it creates double disadvantages for women starting up business. Besides the usual barriers to entrepreneurship, women entrepreneurs often face gender-based barriers while starting and growing their businesses. Social barriers, discriminatory property and inheritance practices, lack of access to formal finance mechanisms, limited access to information and networks and unequal share of family and household responsibilities are all problems that women face.</p>
Bulgaria	<p>The results of the discussion show that even the existing programs at national and regional level for encouraging employment and start-up business, 90% of the women answered that they don't know about some specific support and any special measure to help women facing a double disadvantage to start up their own business currently available in Bulgaria. 60% did not know of any information centres that provide free of charge or reasonable priced advice on how to set up and run a business, except of the labour offices (40%).</p> <p>90 % of them had never participated in a training course on business start-up for women, but would like to participate.</p>

Romania	The interpretation of the questionnaires applied to the focus group, indicates that more than 83 % of women do not know about the existence of available support for female business start-ups or other type of programmes for double disadvantaged women that encourage female entrepreneurship; only 17% mention that they know of the national programme by Ministry of Economy dedicated to female managers.
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II. Are you satisfied with existing training and support services you are require in order to consider starting up your own business?

By country	
United Kingdom	This question was not discussed in the roundtables but as per the questionnaire results 82% of respondents were unaware of support specifically tailored to female start-ups although there was a higher majority of 60% who knew of general information centres that provide adequate information.
Poland	<p>Women pointed out that there are websites devoted to this subject, so information is very public. They indicate that there should be much more comprehensive information, though the system is good. Similarly, with regard to training, in principle, most of them for the unemployed do indicate the possibility of setting up their own business. Much less is mentioned in the way of training for young people, although this is dependent on their educational situation. For example, this subject is moved in certain fields of study and students have access to this information also in contact with the initiatives organised at universities.</p> <p>Women indicated that there are a lot of courses on this subject available from the Department of Work, however, the bulk of them are based only on theoretical issues. They lack the practical component, which makes it difficult to understand the logic of the process.</p> <p>Women stressed that the subject is offered at various courses of activation, for example, organised the labour offices, but most of them are only informative courses and discusses legal issues. There are no simulation courses on starting a business.</p>
Greece	The majority of women consider that the existing support services of public or private sector lack sufficient targeting and provide dispersed information and guidance. Moreover, they believe that some of the current co-financed or national programmes have set very particular criteria that are very difficult to be

	met by them, even though they belong to vulnerable groups. Finally, almost all underlined that those services, such as mentoring or business guidance are mainly provided not free of charge.
Cyprus	The 4 young women replied that they are aware of many opportunities for support to start a business, such as business incubators; however they do not feel the security of approaching such support services in terms of legal and financial terms. The women over 45 didnot know of organised support, but on many occasions discussed such issues with their professional and social networks.
Croatia	<p>In participants' opinion, the main barriers for double-disadvantage women preventing them from considering self-employment and attempting to set up their own business are: legislative and institutional barriers (very frequent changes in legislation, payment of VAT even though the account is not charged), lack of institutional support and information, unfriendly treatment by the public administration and civil servants,lack of education at all levels and for both, men and women, lack of support for mentoring and coaching, stereotypes about women working in certain sectors; insecurity, fear, lack of self-confidence; work life balance difficulties, problems with charging a service, financial obstacles (lot of them are unemployed and live in constant financial insecurity), high training fees, being ineligible to take loans for some subventions and grants because of their age.</p> <p>Women from rural areas are in an especially difficult position. The main problems for rural women are their low educational level, the traditional position of women inside the family, the low social status of rural women and their exclusion from the public life of local communities.High rates of unemployment in the countryside prompt many rural women to try to set up their own small businesses, but among the hurdles they face are a lack of business skills, limited start-up finance, closed retail markets, a lack of care facilities for young children and senior citizens and gender prejudices. These challenges cause many women to remain in their role as support providers in rural households or farms.</p>
Bulgaria	<p>80% think that support providers for start-up own business do not offer sufficient support which is targeted at their situation and consider that the existing training / services should focus more on the development of practical skills.</p> <p>60 % of the women think that women with their life situation have fewer opportunities to start own business against 40%.</p>
Romania	None of the women knew ofany special measures to help them in start up in business, even though thereexists a special law for disadvantaged persons with

	<p>some fiscal facilities.</p> <p>With regards to the question “Do you know of any information center that provides advice free of charge or at a price acceptable to you, on how to set up and run your business?” just 17 % indicated that they know of this type of organisation. Although these services are not only for women but for any type of person; 83 % did not give a positive answer.</p>
Lithuania	<p>All women have underlined that they are not able to participate in paid courses which are very expensive. They are looking only for the free of charge courses. Unfortunately, it is hard to get support for such courses from the Labour exchange office, and after finishing such courses women lose their benefits. Therefore, they are searching for the trainings organised within projects. Although, there is not enough of such kind of trainings in Lithuania.</p>

III. What, in your opinion, are the main barriers for double-disadvantage women preventing them considering self-employment and attempting setting up their own business?(for example, lack of knowledge, language barrier, legislations, financial obstacles like the possibility to take credits, family problems etc.)

By country	
United Kingdom	<p>The main barriers that participants thought would prevent double disadvantaged women from starting up in business were the following:</p> <ul style="list-style-type: none"> - Lack of knowledge of where to begin, e.g. how to start a business in terms of legal issues - Fear of failure, e.g. lack of confidence and self-belief that the business could be successful - Family considerations and caring responsibilities e.g. childcare - Lack of support and advice - Monetary worries and finance <p>The lack of confidence and self-belief as well as concerns over family and childcare were considered the most important barriers by UK participants.</p>
Poland	<p>The most significant barrier identified by the participants of the meeting is the lack of experience in running a business. Several of the women indicated financial obstacles, but they were not the most significant for them. Women also showed fear of responsibility in the conduct of business, though this did not concern the moment of its establishment (due to the theoretical knowledge of</p>

	<p>business registration procedures).</p> <p>Most of the women stressed that a significant barrier are family problems and obligations arising from this fact. Women indicated that it is difficult to combine parenthood with running your own business. Another obstacle is the financial aspects and the need for a significant personal contribution, which in the case of certain types of activities could significantly hinder their start.</p> <p>Women indicated the existing legal barriers and the multiplicity of laws which, in their opinion, it is difficult to read and interpret. Similarly, conducting business is burdened with a high risk for them, and the difficulty in meeting the requirements posed by the law. Women also stated that the problem is a big responsibility and family responsibilities that most of them have.</p>
Greece	<p>The majority of women with double- disadvantage considers the initial capital as the main barrier to attempting setting up a new business. Other mentioned barriers included the increased responsibilities, family problems, the lack of self-confidence as well as the lack of a mentor or a financial and business advisor.</p>
Cyprus	<p>All women emphasised that at some point they considered or they are still considering to start their own business. However their main barrier to do so is the limited knowledge and support they have in doing so, the lack of an initial capital to invest and also some family obligations.</p>
Croatia	<p>Barriers observed by FGD participants can be classified into three groups:</p> <p><i>Socio-cultural attitudes towards women</i>- that put women into the centre of the family with all responsibilities related to that. The result, the so-called “double burden syndrome”, does not leave women enough time, space and energy for running business or achieving the traditional top management requirements (for example, unlimited availability). This kind of barrier also includes the whole range of outdated and negative ideas about women, such as women are less competent than men, or it is better for a woman not to be an owner/leader in organisations but a supportive follower.</p> <p><i>System-imposed barriers</i> - women entrepreneurs do not have the same access to networks as men; women’s lack of access to titled assets that can be offered as collateral for loans, women entrepreneurs lack access to formal finance, women entrepreneurs tend to be grouped in particular sectors, particularly food, processing and textiles; lack of access to care services for children or of adequate leave schemes that make social and business environment not supportive for working women.</p> <p><i>Self-imposed barriers</i>- are related to different psychological obstacles; e.g. women’s difficulties in identifying themselves as successful and capable for starting business, the need to achieve and sustain a balance between private and</p>

	business life, lack of self-confidence and ambition and the perception that in order to succeed women must outperform their male counterparts.
Bulgaria	All women indicated that <i>the main barriers</i> for double-disadvantage women preventing them from considering self-employment and attempting setting up their own business <i>are financial barriers and lack of competences but also prejudice and family problems.</i>
Romania	
Lithuania	As the biggest problem were mentioned – financial obstacles and legislations. It is difficult to get microcredit; the legislation system is rather complicated and constantly changing. Therefore, women are afraid to take risks – they prefer to stay on State benefits, instead of starting up their own business. Another big obstacle is a lack of motivation and self-confidence. Women believe that they do not have enough knowledge and skills, especially soft skills essential for running their own business.

IV. Did you or some of your acquaintances have good experiences of starting a new business? (please shortly define the sphere of the business, clients etc.).

By country	
United Kingdom	<p>Several of the participants had positive experiences which they were able to share, although they were in the minority.</p> <ul style="list-style-type: none"> - <i>“Yes, [Some friends] started a business a year ago, (a year after graduating) and is now turning over a fair amount (mobile cocktail bar) working in the south of England”</i> - <i>“Small experience with online newspaper business. Clients were mainly advertisers”</i> - <i>“A friend gave me help in creating a profitable business plan initially” (renovation business)</i> - <i>“I have set up a business in the past – project management small business”</i> - <i>Yes I have had a good experience...craft fayre/market retailer...mixes of clients depending on venue”.</i> <p>It was generally agreed that it would be useful to have a role model and positive examples of successful business experiences when setting up a business.</p>

Poland	<p>One of the ladies gave an example of her friend who started her own business (commerce) and which is currently in the process of changing the target market due to the decline of interest in the current location. Activities, despite the existing problems, are still being undertaken. The women had a positive approach to this example emphasising that the loss of customers does not necessarily mean closing a business; it can only enforce certain changes, such as store location.</p> <p>Several women mentioned the example of colleagues engaged in their own business activity in the services sector. Effects in their opinion were not satisfactory, but the ladies persisted with such activities.</p> <p>Examples of acquaintances, reported by some participants, focused on running their own business (trade, retail sales). Women did not know the details of the activity, but pointed to a local range of audiences without any more spectacular successes.</p>
Greece	<p>The majority of participants knew at least one acquaintance that has been running a business in the past. They enumerated some business examples which were not profitable in their opinion, such as organizing events for children, currency exchange shop and pharmacy. A really profitable business example mentioned concerned an ice-cream shop in a Greek island, Mykonos.</p>
Cyprus	<p>None of the participants made any effort to start a business. One of the young women mentioned a friend who started a small hair salon for women, after finishing her relevant studies. She is currently getting a lot of support from her friends, who go there as clients.</p>
Croatia	<p>Croatia has been facing severe and deep economic crises. Unemployment and costs of living have risen, new price growth is expected this year and the standard of living has become increasingly worse. Small and medium-sized enterprises have been remarkably burdened by the problem of liquidity and debt collection. When it comes to the near future, the economic outlook does not look optimistic. Consequently, the majority of entrepreneurs do not have good experiences of starting of a new business.</p> <p>The current situation in Croatia is characterised by a low share of respondents with entrepreneurial intentions and a high share of those with fear of failure. Regulatory environment in Croatia cannot be rated as favourable and the main obstacle in start-up and implementation of business activities is complexity of regulatory procedures. Few participants mentioned examples of women who run unregistered businesses in the field of service craft businesses, crafts businesses for body care, but they claim that their business will not survive if it is registered and run according to the law.</p>

Bulgaria	Most the respondents (70%) say that they do not have experiences of starting of new business, and in their opinion double disadvantaged women could be motivated to start up in business with not just ideas, but with unique ideas, to do what they understand best, to study the business, to make a preliminary business plan, to commit to their business and work with passion.
Romania	50 % of females think that have fewer opportunities to start their own business and 50 % indicated that they have the same opportunities as non-disadvantaged people. The main factors for their success in the running of new business, are: <ul style="list-style-type: none"> - good training, provided free of charge or at a low price – 100 %; - legal advice on how to register and run your business – 50 %; - possibility to get advice on business idea – 50 %; - advice and support on developing a business plan – 83 %; - possibility to get microcredit – 67 %; - the possibility to combine work life balance 33 %
Lithuania	Unfortunately, women were not able to mention any examples of starting of new business.

V. How in your opinion could double disadvantaged women be motivated to start up in business?

By country	
United Kingdom	Respondents felt that role models, mentors and easily accessed support would be the best methods to encourage disadvantaged women to set up in business, for example using successful business women. As can be seen below all comments from participants focussed on the aforementioned motivators: <ul style="list-style-type: none"> - <i>“Getting together with other inspiring women who have done it, support with childcare”</i> - <i>“Knowledge that support is available”</i> - <i>“Maybe a mentor who is in a similar line of business....financial aid and easily accessible support re information required”</i> - <i>“Showing other examples of women that did it and were successful”</i> - <i>“Meeting role models who have managed it, getting training from</i>

	<p><i>supportive trainers”</i></p> <p>Similar motivators were expressed for the following question on motivating disadvantaged women to actually attend the course, reinforcing just how important the focus group participants felt these points were.</p>
Poland	<p>Women did not have the impression or belief that in general women are doubly discriminated against and are now being encouraged and motivated to take up economic activities. Women indicated the financial aspects as the main element of motivation to start their own business.</p> <p>Women indicated that there is a stereotype of a man skilled in various industries, but opinions on this issue were divided. One of the women pointed out that in such situations one should move away from such a perception, and put the emphasis on partnership, particularly in the conduct of its business.</p>
Greece	<p>Some women mentioned employability and creativity as main motivations. However, the majority declared that the availability of an initial capital, the prospect of future profits as well as a business opportunity of low risk would be necessary.</p>
Cyprus	<p>Disadvantaged women according to the participants could be motivated to start a business if they had guidance on how to secure a small loan, be directed on legal procedures and be supported in marketing and management.</p>
Croatia	<p>There are many elements on which people’s motivation to start a business venture depends: opportunity recognition, belief in one’s own abilities, fear of failure, social status of entrepreneurs, media attention etc. The system of values in the society and the media contribute to utilisation of positive energy that exists in the attitude of respondents that entrepreneurship is a desirable business career influence the creation of stimulating social atmosphere for entrepreneurial activity.</p> <p>When it comes to creating an environment favourable for establishment of female enterprises, it is important to create a stimulating regulatory framework for female entrepreneurship, to influence the perception of women entrepreneurs in the public and emphasise the need for the provision of relevant and complete information, training, mentoring and coaching. In the current environment, double disadvantaged women could be motivated to start up in business by improving financial services for women starting and developing businesses, providing support for working mothers to combine professional and private life, connecting them with support networks and associations of business women. There is the need for programmes which provide long-term individualised training, consulting and coaching for female entrepreneurs.</p> <p>Through high-quality programmes, we need to encourage women to take up</p>

	entrepreneurship and help them in their employment. It is important to awake the entrepreneurial spirit amongst women, encourage their entrepreneurial thinking and encourage dialogue, cooperation and networking.
Bulgaria	<p>According to the respondents, double disadvantaged women could be motivated to start up in business with not just ideas, but with unique ideas, to do what they understand best, to study the business, to make a preliminary business plan, to commit to their business and work with passion.</p> <p>The main factors to ensure successful running of new business identified by women are:</p> <ul style="list-style-type: none"> - good training, provided free of charge or at a low price - 70%; - legal advice on how to register and run business - 80%; - possibility to get advice on business idea - 80%; - advice and support on developing a business plan - 100%; - possibility to get microcredit - 90%; - the possibility to combine work life balance - 80%.
Romania	100 % of participants considered that the training provided by BADGE could be attractive for them and for other women. They also consider that additional skills or knowledge provided by BADGE training will encourage them to re-enter on labour market as entrepreneur / self – employee.
Lithuania	Double disadvantaged women could be motivated to start up in business by providing them training on business start-ups, examples of good practice. They would also be very happy to have a mentor or coach. But more importantly – they would like feel socially secure and not at risk.

VI. How in your opinion could double disadvantaged women be motivated to attend the training course on starting up in business?

By country	
United Kingdom	<p>Many suggestions were focused around the fact that meeting other women would be motivational and that free childcare for the duration of the course would encourage those with children to attend. It was also mentioned that the advantages of attending should be made well-known and clearly as well as the fact that it is free to participate.</p> <p>Further suggestions are as follows:</p>

	<ul style="list-style-type: none"> - <i>“Promote the idea that all women can help each other...and these courses can provide support and information and confidence in all areas of business.”</i> - <i>“They would be motivated in participating by the chance of meeting possible partners for their business.”</i> - <i>“As a chance to meet other women in similar situations to widen our networks.”</i> - <i>“Free childcare ...nursery whilst having course.”</i> - <i>“Some form of vouchers to help them with initial costs.”</i> - <i>“Adverts giving support and advice.”</i> - <i>“Certificate to prove attendance.”</i> - <i>“Longer term support offered afterwards e.g. mentor.”</i>
Poland	<p>Women specified that financial incentives in the form of bridging support (loans as part of public contributions) and assistance in the conduct of business (e.g. a reminder of the various dates and obligations under existing law) would help.</p> <p>Women identified in the context of question 5 that financial incentives (recognised as the key to creating your own business) should be assessed at the appropriate level. Currently, bridge support, provided by the State in certain situations, is far too low and not enough as an incentive to run their own business.</p> <p>Women indicated that an important factor in motivating women to set up a business is to have a significant savings. These savings would have to be at a sufficient level to be able to ask for them to invest rather than spend on living costs.</p>
Greece	<p>The majority of participants agreed that a well-organised training course, the availability of a personal mentor and the guidance on profitable opportunities would motivate them to attend a training course.</p>
Cyprus	<p>Women would be motivated to participate in such a course if the course is promoted as practical guide for starting up and managing a business.</p>
Croatia	<p>In the current environment, double disadvantaged women could be motivated to attend training courses on starting up in business by providing low costs or free of charge high quality programmes tailored in line with the actual needs of women. Informing them about services in a timely fashion and through appropriate channels, better promotion of existing resources in the relevant institutions, promoting female entrepreneurs and providing coaching, mentoring</p>

	and networking.
Bulgaria	All of women surveyed answered that a training course focusing on soft skills and success stories similar to their life situation would be useful in order to encourage them to re-enter the labour market as an entrepreneur or self-employee. All of them would like to learn from the shared experiences of others in social media, to have a mentor when starting up own business (90%), to learn by using innovative e-learning tools. On the question “ <i>Do you think a training course focusing on your soft skills will be useful in order to encourage you to re-enter labour market as an entrepreneur of self-employee?</i> ” the women answered that more information and awareness is needed, easy access to training courses, financial support and that double disadvantaged women are motivated enough to start their own business. Moreover, what they need in particular are successful examples of implementation of such projects and assistance in preparing a business plan.
Romania	Success stories with a similar life situation increase the self-esteem of women to start their own business for 83 % of the women and 100 % would like to learn from shared experience of others in social media. 83 % of questioned women want to have a mentor on starting up their own business and 67% want to learn using innovative e-learning tools.
Lithuania	Participants of the focus groups were motivated to attend the training course on starting up in business even they are not sure whether after these courses they could start their own business. Additional motivation for participation in such courses could be further guidance or mentoring following the workshops.

2.2. Summary of the questionnaires collected from participants of the focus groups meetings

	Question	Total answer Yes	In percent
1	Do you think that a training course focusing on your soft skills will be useful in order to encourage you to re-enter labour market as an entrepreneur or self-employee?	58	90,63
2	Would you like to have a mentor when starting up your own business?	57	89,06
3	Would you like to learn by using innovative e-learning tools?	47	73,44
4	Do you think that success stories similar to your life situation would increase your self-esteem to start your own business?	45	70,31
5	Would you like to learn from the shared experiences of others in social media?	44	68,75
6	Do you think that women with your life situation have fewer opportunities to start their own business?	32	50,00
7	Do you know of any information centres that provide free of charge or reasonable priced advice on how to set up and run your business?	25	39,06
8	Do you know about some support currently available in your country for female business start-ups?	21	32,81
9	Do you know of any special measure to help women facing a double disadvantage to start up the own business?	18	28,13
10	Do you think that support providers to start up own business offer you sufficient support that is targeted to your situation?	17	26,56

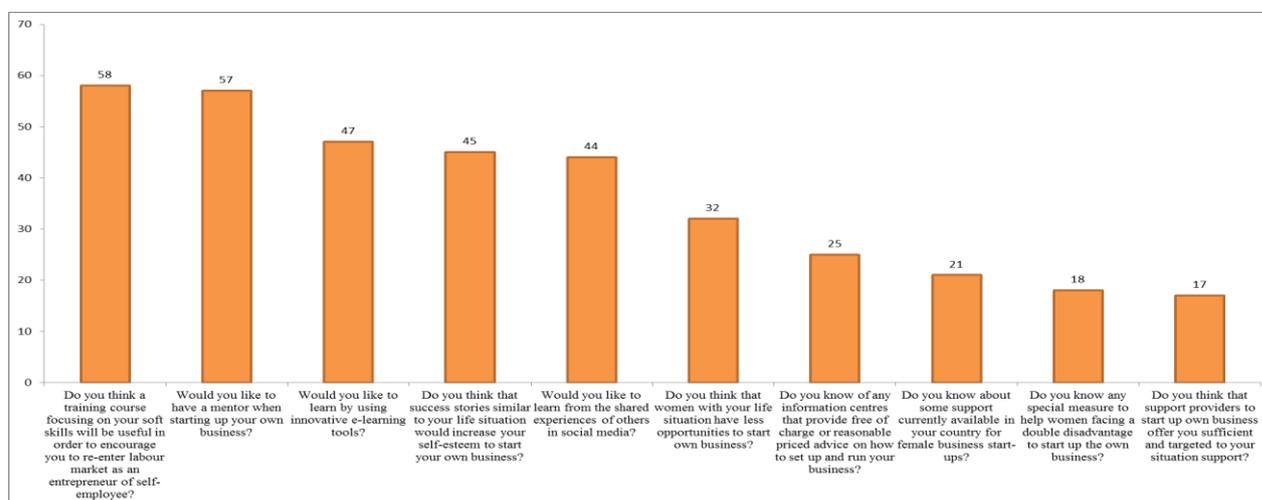


Figure 2: Summary of the participants' answers to the questionnaire.

The analysis of the answers shows that majority of target groups trust that training courses on soft skills could be very useful for them in order to encourage them to re-enter the labour market as an entrepreneur or self-employee (90,63%), they would like to have a mentor (89,06%) and learn by using innovative e-learning tools (89,06%). It is significant that only 1/3 representatives of the target group do know about some support that is currently available in their country for female business start-ups and about special measures to help women facing a double disadvantage to start up the own business. Furthermore, only 26,56% respondents think that support providers to start up own business offer them sufficient support that is targeted to their situation. The detailed explanation by each question by countries is provided in the Annex2.

The main factors to ensure successful running of new business defined by target groups

Factors to ensure successful running of new business	Total answers Yes	In percent
Good training, provided free of charge or at a low price	50	78,13
Legal advice on how to register and run your business	51	79,69
Possibility to get advice on business idea	51	79,69
Advice and support on developing a business plan	63	98,44
Possibility to get microcredit	43	67,19
Possibility to combine work life balance	46	71,88

The detailed explanation by each question by partner countries is provided in the Annex 3.

2.3. The most relevant workshops to the target groups in partner countries

Representatives from target groups were asked to choose 5 workshops that are the most relevant for them. The diagram of summary answers is provided below and proves that all the workshops would be very useful for the target groups of Badge project.

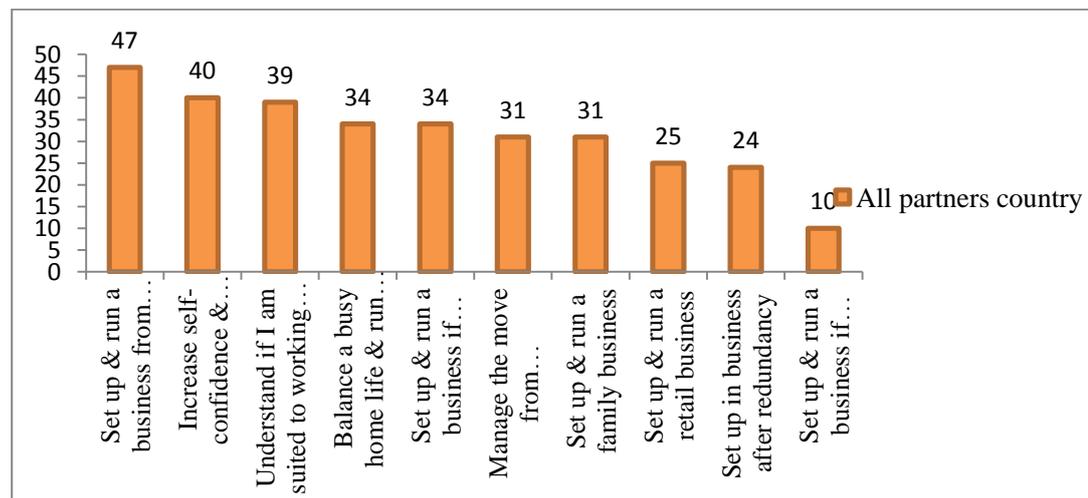


Figure 3: Summary on the discussions on the importance of the planned workshops.

Title of the workshop	Total answers yes	In percent
1. Set up & run a business from home	47	73,44
2. Understand if I am suited to working for myself	39	60,94
3. Balance a busy home life & run a business	34	53,13
4. Manage the move from employment to self-employment	31	48,44
5. Set up & run a retail business	25	39,06
6. Increase self-confidence & self-belief to start-up	40	62,50
7. Set up in business after redundancy	24	37,50
8. Set up & run a family business	31	48,44
9. Set up & run a business if you're not from country you currently live in	10	15,63
10. Set up & run a business if you've been out of the job market	34	53,13

III. Main results from the focus group meeting with the VET trainers and business advisors

Partners have organized 8 focus group meetings with VET trainers and advisors in which participated 44 participants in total. The diagram with distribution of participants of focus groups meetings by countries is provided in figure below.

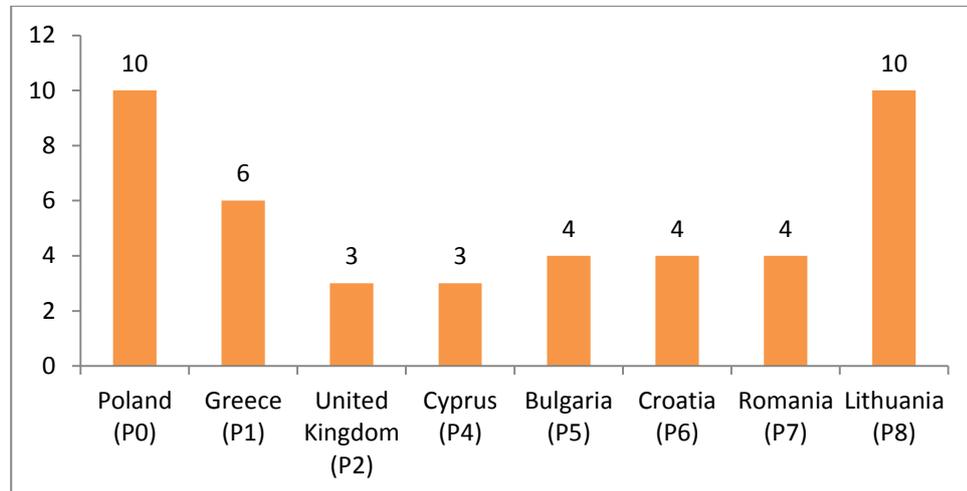


Figure 4: Summary Report of the focus group meeting with VET trainers/business advisors

In total, 24 trainers, 11 business advisors and 9 persons who are trainers and business advisors have participated in the focus group meeting.

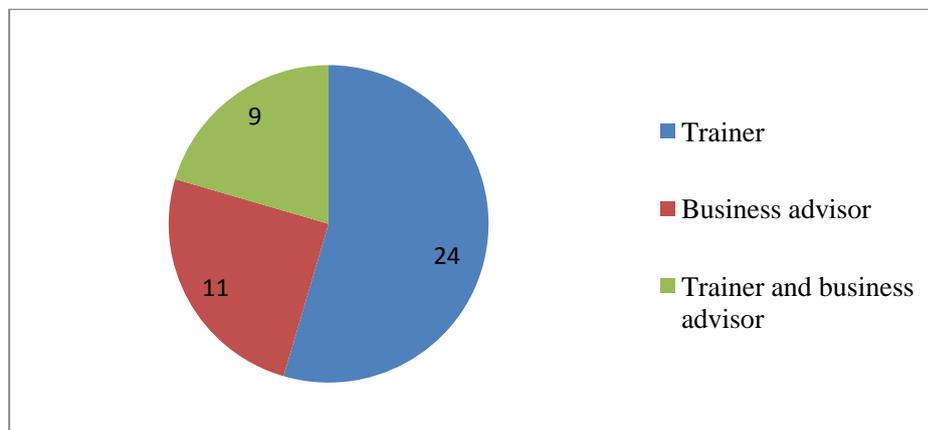


Figure 5: Summary Report of the focus group meeting with VET trainers/business advisors

3.1. Summary of the round table discussions

I. Define 3-4 training and support services currently available for business start-ups in your country, especially for double disadvantaged women, wanting to start their own business, and become self-employed.	
By country	
United Kingdom	<p>Participants were generally not aware of any programmes which specifically targeted double disadvantaged women but knew of general supportive services which help anyone looking to start-up in business, or in the case of universities are able to help recent graduates. Examples of these general services are outlined below:</p> <ul style="list-style-type: none"> - http://dotforgeaccelerator.com/ - DotForge: worldwide courses including mentors - http://acceleratoracademy.com/ - Accelerator Academy: 12 week high growth training and mentoring programme for digital entrepreneurs - http://ignite100.com/ - Ignite: Accelerator programme for early stage start-ups - http://www.techstars.com/ - Tech Stars: Provides seed funding and mentoring - University of Sheffield Enterprise - Federation of Small Businesses - Chambers of Commerce <p>As the participants had previously worked with Inova there was also some mention of previous projects which have supported double disadvantaged women, for instance the Fe:male project (http://www.femaleproject.eu/).</p> <p>However there was awareness of some online social networks which are focused on female entrepreneurship such as Enterprising Women and Forward Ladies.</p>
Poland	<p>The main areas of support indicated by participants of the meeting:</p> <ul style="list-style-type: none"> - grants for founding own business, - bridge support in payment of taxes, - functioning of cooperatives, - language and ICT courses (ECDL), useful in particular for people from rural areas. <p>Since the financial aspects are the most important barrier to starting your own</p>

	<p>business, the meeting pointed to the start-ups as a means to support setting up their own business by young people with ideas for their own business. Another type of support widely offered by institutions and funded mostly with public funds are preferential loans and a range of financial engineering instruments. Similarly, for young entrepreneurs there is a widely developed network of cycle training "ABC of enterprise" involving issues of marketing, business plan development and the procedure for setting up your own business.</p>
Greece	<ul style="list-style-type: none"> • SEGE, Greek Association for Women Entrepreneurs, OAED, Manpower Employment Organization • Womenassociations Women On Top, i for U, Hellenic Start up association (not just for women) • SEGE, Greek Association for Women Entrepreneurs (link), Business Mentors (link), iforU, Greek Mentoring Network (link) • General instructions and guidelines-handbooks • Financing Handbooks • Many not-for-profits, academic institutions and other trade and commercial organizations makes available many support services to promote entrepreneurship. Such schemes provide start-up entrepreneurs with technical expertise, manufacturing know-how, marketing information, legal compliance help, opportunity to benchmark, platform to network, access to low cost infrastructure and more. • Government and Not-for-Profit Backed Schemes, <p>Business Link provides just about any possible information that a start-up entrepreneur requires including information on upcoming fairs and events, and information on how to find customers. The range of resources available in the Website helps the entrepreneur organise and manage finances, human resources, marketing and taxation. It also allows the facility to apply for licences online and comply with environmental legislation.</p> <ul style="list-style-type: none"> - The Small Firms Enterprise Development Initiative (SFEDI) backed "Get Mentoring Scheme" provides entrepreneurs the opportunity to get mentors for themselves. Such mentors help the entrepreneur to benchmark peers, undertake market research, plan investments, train the workforce and perform other crucial activities that ensure the success of their venture. - Business Incubators offer services very often indispensable when starting up a new business from scratch. Such incubators provide start-ups with office space, computers, machinery, secretarial pool and more. Many commercial clusters offering businesses improve business performance and environmental management, and encourage innovation.

	<p>- Many academic institutions in Athens offer start-up businesses office space, computers and communication systems. Entrepreneurs should make the most of the management and consulting advice offered by such institutions.</p>
Cyprus	<ul style="list-style-type: none"> • Business Incubators, where some of them run under local universities provide support to develop and implement business plans • Authority of Human Capital Development of Cyprus, is regularly organising seminars and workshops on issues related to entrepreneurship and business start ups • A number of civil society organisations are providing regularly courses and advise on social entrepreneurship opportunities and possibilities • Business Associations and the Cyprus Chambers of Commerce are also organising seminars and workshops
Croatia	<p>Access to information, support and advisory services for business start-ups and small and medium enterprises is enabled through a network of business support institutions – regional development agencies, centres for entrepreneurship, business incubators and business zones. They provide support and training in the area of development of business plans, financial management, information and consultation at the start of business, management of small businesses.</p> <p>Additionally, participants of the meeting indicated measures implemented by the Government through loan programmes and grants for founding one's own business.</p> <p>The most important institutions focussing on the support for business start-ups and on development of enterprises mentioned by participants at the focus group meeting are:</p> <p><i>Centres for entrepreneurship.</i> Centres for entrepreneurship constitute part of the entrepreneurial infrastructure, within which advisory and educational services are provided: information about possibilities of enterprise start-up and incentive measures, advice on the conduct of business, help in preparation of business plans, networking of small and medium enterprises, etc. Centres for entrepreneurship organise seminars and other forms of additional education for entrepreneurs and cooperate with local and regional administration on implementation of development programmes. Centres operate as parts of county/city administration, as independent enterprises or as associations i.e., non-governmental organisations, and are financed from local budgets, donations of international organisations, European Union projects, Ministry of Entrepreneurship and Crafts aids and own sources of financing.</p> <p><i>Development agencies.</i> The role of development agencies is the promotion of</p>

development of small and medium enterprises by providing financial support, education, developing entrepreneurial infrastructure, informing and advising entrepreneurs, providing services to potential foreign investors and implementing different interregional and international projects that are directed towards creation of favourable business climate. There are about 20 development agencies in Croatia, some of which are regional agencies.

Business incubators gather entrepreneurs that are just starting their business and the is primarily the generation of new small enterprises, increasing the number of enterprises that survive in the market, reducing the probability of failure of start-up enterprises, provision of business, technical, educational and other services to incubator's clients and small and medium enterprises. There are about 30 incubators in Croatia. Incubators, same as centres for entrepreneurship, are financed from local budgets, donations of international organisations, European Union projects and sales of their services. Professional aid in the realisation of the ideas is ensured in the form of mentors who are experts coming from economic subjects or the university community.

Internet portal Posao.hr launched the project Safe Start to ensure safe start-up and development of business and offer free of charge education.

Women iAdria <http://www.womeninadria.com/investitori-i-zenski-startupovi/> provide an E-learning tool "From idea to business" which consists of 8 modules including basic information about entrepreneurship in Croatia, organisation of our business, financial analysis, investment and feasibility studies, marketing.

CRANE – business angels who provide financial backing for small start-ups or entrepreneurs. Angel investors are usually found amongst an entrepreneur's family and friends. The capital they provide can be a one-time injection of seed money or on-going support to carry the company through difficult times.

The Ministry of Entrepreneurship and Crafts implements a two year Project SMEPASS II, with the objective to strengthen the competitiveness of the Croatian SME sector. The project is co-funded by the European Union under the European Fund for Regional Development. SMEPASS II will support a minimum of 150 Croatian SMEs and will provide direct one-to-one marketing/product development and quality management assistance. SMEPASS II will also assist a number of SMEs to prepare applications and associated project documents for co-financing under EU Structural Funds. In excess of 200 enterprises responded to the May 2013 Call and of these, 17 were selected to receive assistance from the Project in the services outlined above. Contracts were signed in early November 2013.

EBDB – European Bank for Reconstruction and Development promotes opportunities for women in business seeks to strengthen and capitalise on the untapped potential of women entrepreneurs and managers within the SME sector by: Promoting women's entrepreneurship; Supporting existing women

	owned and managed enterprises as well as enterprises with a majority of female employees; Creating a support infrastructure, allowing women to fulfil the dual role of family and career.
Bulgaria	<p>The business advisors and trainers identified the following topics trainings:</p> <ul style="list-style-type: none"> • Company's accounting • Management of small businesses • Human Resources Management • Computer literacy • Foreign Language • Economics and management • Starting your own business. • Information and consultation at the start of business creation. • Development of business plans. Services related to the preparation and writing a business plan, evaluation of the potential to develop their own business and help in securing funding. • Microcredit in starting businesses. • Business incubation. • Economic study which includes the development and implementation of a business plan, and everything related to the implementation of successful business and others. <p>Moreover, at a national level the following programs and support services for business start-ups are available:</p> <ul style="list-style-type: none"> • "Human Resources Development" • Programme "From Social Assistance to Employment" • "Career Start" • "New Employment Opportunities"
Romania	
Lithuania	<ul style="list-style-type: none"> • Labour exchange offices support different courses of formal and non-formal professional trainings, provides microcredits for establishing own business. • NGOs, such as Social Innovation Fund, provide consultations, trainings, organise mentoring etc. As well existing Women's employment

	<p>information centres organise courses of non-formal training: foreign languages, computer literacy, accountant, nursing and etc. Most of these services are provided temporarily, not on a regular basis, as these services are organised under national or European projects.</p> <ul style="list-style-type: none"> • Business consultation centres provide information on: business start-ups, selection of a legal status of an enterprise, registration of an enterprise, other enterprise issues. • Libraries organizes free of charge computer courses, provides free of charge access to internet. • Lithuanian business support agency (network of business incubators) provides consultations and access to databases on possible grants for business. • Chamber of Commerce Industry and Crafts organise seminars, contact and networking events, publishes useful articles on their websites.
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II. Identifying the gaps in provision of services for double-disadvantaged women wanted to start their business (if any).

By country	
United Kingdom	Advisors believed that there is a gap in services for personalised support, unless you are able to pay for a coach which is often not possible for disadvantaged women. One participant mentioned that “formal business mentoring programmes are now missing from provision; [they] used to be available through Business Link but, as far as I’m aware, [are] no longer run.”
Poland	The participants pointed out that the same group of doubly marginalised group of women is not identified and recognized, and therefore, the situation of women in this group did not survive until discuss and take into account the strategic and program documents. If the aid system can not "see" the group of potential beneficiaries nor is there mention of proper planning of the support. Participants indicated on a number of soft factors (as opposed to hard competence knowledge-based), where there is no double excluded women. There are no preparation skills for coping with stress, emotions or difficult situations. There is also no support in the form of mentoring for those wishing to establish their own business. Hard competences are not often suited to the general needs of the market, particularly local. The result is that education is underlined in the skills and knowledge of the trainers and not according to the actual demand.

Greece	<p>Lack of sufficient targeting at women’s needs; dispersed information and guidance.</p> <p>Insufficient promotion of the providers of such services and of relevant projects.</p> <p>Policies enhancing women entrepreneurship are not adjusted in the current situation of economic crisis.</p> <p>Fragmented and inconsistent services. Sustainability and efficiency are not an objective.</p> <p>Need for business advising.</p> <p>Need for personal business advisors.</p>
Cyprus	<ul style="list-style-type: none"> • The primary obstacle in the opinion of 2 out of 3 participants is the lack of knowledge and the opportunities available on behalf of disadvantaged women according to their situation. • Lack of funding and difficult procedures to get loans. • Lack of ongoing support from experts. • The legal framework is intimidating.
Croatia	<p>Numerous consultants and companies in Croatia offer very expensive consultancy and education in the field of strategic management, financial analysis, investment and feasibility studies, start-up of business, consulting in regional and local development, preparation and application of projects for financing from EU funds. They provide clients with necessary support in coping with challenges through a variety of services and offer individual approach and tailor made solutions in line with client’s specific needs and preferences, based on research and market analysis. Those services are usually very expensive and therefore inaccessible for double-disadvantaged women. There is no strategic approach to a training needs analysis resulting with a variety of training provisions which are mostly ad hoc activities that are not based on needs analysis and often doesn’t match needs of women. Also, there are no programmes tailored according to the needs of double disadvantaged women. Programmes targeted at this group are mostly developed and implemented by NGOs and are usually temporary, based on available financing for the project and cannot meet needs for education of double disadvantaged women.</p> <p>According to empirical evidence, double disadvantaged women are often marginalised, isolated, abused and at a great risk of poverty, they have less access to information, education and less access to employment. The problems of social exclusion, poverty and poor labour market integration experienced by double disadvantaged women are important examples of how a gender mainstreaming perspective is important. Therefore, all training programmes have</p>

	<p>to take into account inequalities and differences in men and women's experiences, position and mainstream gender.</p> <p>The business development service providers do not give adequate time or effort to target double-disadvantaged women– they do not offer flexible arrangements in respect of the timing, price and location of service delivery. In addition, there is still much to be done in order to create such infrastructure that will enable a balance between private and business life.</p>
Bulgaria	<ul style="list-style-type: none"> • Difficult access to information • Complex procedures • Lack of motivation to learn • Often unfriendly treatment by the administration responsible to bring information to this social group. • Lack of funding institutions and assistance in starting a business. • Lack of low-interest loans to disadvantaged women with working business ideas.
Romania	
Lithuania	<p>It might be hard to find financing for double disadvantaged women. The microcredit system is not developed very well in Lithuania, and double disadvantaged women especially canan get microcredit.</p> <p>The legislation and taxation system are rather complicated in Lithuania and double disadvantaged women are afraid to take a risk in establishing their own business.</p> <p>The registration of a company and preparation of the statute also requires financial and human resources which double disadvantaged women do not have access to.</p> <p>The lack of information about different types of enterprises and taxation systems to choose the proper type of enterprise to start own business.</p> <p>Insufficient variety of child and elderly care services, especially temporary or part time.</p> <p>Private courses are very expensive and even these courses do not give a complex approach for establishing new business.</p>

III. What kind of improvements could you suggest to the existing training and support services for women business starts-up currently available in your own country?

By country	
United Kingdom	<p>As per question II above it was generally believed that existing training could be improved by a more personalised service over longer time periods. As one advisor said: <i>“Most services are only online and a ‘one fits all’ approach...”</i> and frequently there are only minimal numbers of sessions available.</p> <p>It was also suggested that more awareness should be raised amongst the target group as to where they can get help as that is often the first stumbling block for potential entrepreneurs.</p>
Poland	<p>An important element in the opinion of the participants of the meeting was directed at the practice both in terms of setting up their own business, as well as workshops on a creative business image for women. In the first respect, the participants pointed out that many people starting their own economic activities should have the ability both in terms of practical implementation of the registration procedure and in the conduct of business. The need is therefore of education and training in the field of business based on real programmes, such as financial, strategy games to allow development of the skills of running a business, making strategic decisions etc. In the second of these areas the importance of issues related to creating the proper image of women pursuing an economic activity was indicated, and the idea of a far-reaching funding for an "equipment rack" even put forward. Participants again pointed to the role that could be played by an assistant-mentor in the conduct of business by people starting their own business, who could indicate the need to implement the requirements, evaluate ideas, support with advice. Participants drew attention to the fact that specific training, giving a really good supply of knowledge and enabling participants to acquire specific skills are, unfortunately, at a cost and their price is often very high.</p>
Greece	<ul style="list-style-type: none"> • Female entrepreneurship support & guidance services should aim more at women’s needs and goals (e.g. guidance services to manage both business and family issues). • The concentration of services through the development of one-stop shops for female entrepreneurship in the concept of Citizens’ Service Centres - KEP (http://www.kep.gov.gr). • Concentration of dispersed services, simplification of procedures, targeting at sustainability, new technologies, extroversion and cost efficiency.

	<ul style="list-style-type: none"> • Supportive, on the job training. • More substantial on-the-job training and support services. • Enhancement of e-learning technologies due to lower costs and time saving.
Cyprus	<ul style="list-style-type: none"> • Support services should be provided all over Cyprus and not only in the urban areas. • The training should focus on the provision of practical tips and guidelines on how to start up and manage a business. • There should be a strong involvement of the local authorities and the local communities in providing support and motivation to the women who want to start their own business. • The public services should be supportive to women who want to start their own business.
Croatia	<p>In order to improve access information and advisory services, and better formulate support for business start-up, it is necessary to make a detailed analysis of the effects of implemented programmes and the needs of women and enterprise sector as such. In doing so, it is useful to take into account the recommendations and best practices of countries that have made significant efforts to improve systems of support services for female business start-ups.</p> <p>Women are critically unrepresented in business ownership, with limited access to financing and training being two key obstacles. Women need seed funding and coaching, giving them essential tools to establish themselves as entrepreneurs. Workshops and courses offering business training for female business start-ups in areas such as business planning, quality management and certification, sales and marketing, financial management should be offered free of charge and be readily accessible. Regarding basic information about start up business, creation of a national call-centre that will provide the necessary information in the shortest possible time, as well as provide the contact information of experts in specific fields. Mentoring by matching female entrepreneurs with successful women in business leaders would be very useful for the most of women with no experience in business. The greatest improvement could be by raising the visibility and dissemination activities of best practices and success stories of women in business as well as the organisation of events and networking opportunities to set up female entrepreneurs with potential business partners and to establish partnerships with local stakeholders.</p> <p>Moreover, there is the need for improvement in dissemination of information on training courses and services through the media – TV, radio, and social media – in order to reach a wide audience.</p>

Bulgaria	<ul style="list-style-type: none"> • Dissemination of information on these courses through open mass media - radio, television. • To use the TV-channels, which have a wide audience, to be able to reach a large sector of the population. It is important to realise that this social group is often has no other way to obtain information in their homes, except through television. Also important is the language in which the messages of these programmes are presented. The more concise and clear, the more people will understand it. • More practical training for acquiring knowledge, skills and competencies. • To use on-line courses and self-testing exercises through the information system of the type “Mycompetence.bg”. • To have a more active role of learners. • Communication between trainers / participants / stakeholders. • Considering the individual needs and learning style of participants.
Romania	<p>At national level there is one programme for entrepreneurship education for women, run by the Ministry of Economy and addressing women-led companies.</p> <p>This programme is complemented by a series of projects funded by the European Social Fund, but insufficiently, it is necessary to involve more actors: training institutions, professional associations, local authorities. Training for soft skills has been completed by specialised assistance, entrepreneurial coaching and financial support in order to have a sustainable business.</p>
Lithuania	<p>The initial courses, providing soft skills on employability and entrepreneurship should be organised constantly and available to disadvantaged groups. These courses have to be free of charge and supported by the State. During these courses double disadvantaged women have to be motivated and encouraged to take further steps to change their lives for a better position. After finishing such a course they would know what to do in order to start a new business or finding a job. The different forms of education could be combined: mentoring, coaching, consultations, facilitated self-learning. It is important underline that a network of support services has to be created in order to extend the access to different services for female business start-ups.</p>

IV. Discuss the methodology of the provided at national level trainings for business start-ups; how much attention is given to develop hard skills and soft skills?

By country	
United Kingdom	<p>Responses suggested that the existing methodologies for start-up companies have a tendency to focus too much on the hard skills, such as writing business plans, marketing and finance, rather than the soft skills that people need to develop their business.</p> <p>Another comment was that there is not enough integration between new start-ups and existing businesses, in a form of ‘apprenticeship’ style learning programmes. Additionally, it was thought that there are “...not enough University based qualifications being offered as part of the learning process, and as part of a continued process from graduate to business owner.”</p>
Poland	<p>In the opinion of the participants too little emphasis is put on the development of soft skills, which means that in many cases it is not a lack of knowledge, but a lack of the specific skills that means that people have a problem with running a business. The participants pointed out that in terms of competencies, hard skills and acquired knowledge is easy to verify. Whereas the acquisition of soft skills is difficult to assess, and the prospect of the time it takes to constitute a change can be long. Some of the respondents gave the example that in many cases, comprehensive supports for those wishing to start a business include training (developing hard and soft skills). Later on, regardless of the effects of this training, the participant wishing to take advantage of the preferential subsidy for setting up a business is preparing an unrealistic business plan. As a result, it is not the lack of these skills which prevails, but the failure of an imprecise knowledge of the market. It was noted that there is a need for strong support and cooperation in training to varying degrees. Overall, participants positively evaluated the existing system of training, and their subject matter is so rich that it is not the subject but the issues shaping the combined skills should be reflected in the new training. Ideas raised involved psychologists and coaches in the implementation of support for those wishing to establish their own business, which in the opinion of the participants seems to be necessary to assess and support the acquisition of soft skills.</p>
Greece	<ul style="list-style-type: none"> • Providers of mentoring and guidance services aim to develop soft skills, but there are also lifelong learning projects which aim mainly at the enhancing women’s hard skills. • For the programming period (2007-2013), the Greek government through EU co-funding, implements programmes, such as TOPEKO and TOPSA

	<p>that focus on the development of soft skills. However, these programs are not exactly organized according to women's needs, as they mainly address the needs of several socially vulnerable groups.</p> <ul style="list-style-type: none"> • The training programmes being implemented at national level, mainly offer a mixture of hard and soft skills courses aiming at providing overall support to female participants. However, some shortcomings are observed in terms of programmes conceptualisation and implementation. For example, women's individual needs are not targeted in detail and there is no follow-up, which impedes the sustainability of the outputs. • No major methodology is provided for business start-ups. • More attention is given to the application and approval procedures of each programme and not to the development of hard and soft skills. • Such methodology is well designed and focused on developing participants' skills and ideas.
Cyprus	<p>In Cyprus the provision of training is balanced between hard skills and soft skills. The major problem is that such training initiatives rarely reach disadvantaged women and they do not offer hands-on examples and flows on how to really start and manage a business.</p>
Croatia	<p>Entrepreneurial education is insufficiently represented at all levels of formal education. Informal education for entrepreneurship is implemented primarily by business support institutions and it is mainly focused on topics suggested and co-financed by the Ministry of Economy, Labour and Entrepreneurship.</p> <p>Croatian education and training systems continue to fall short in providing the right skills for employability. Private companies and consultants provide education and advice for professional, organisation and personal development; they transfer theoretical scientific knowledge and experience to people who want to expand their skills of communicating and working with people, to learn new coaching tools and to get to know their own qualities and communication styles and explore other options. Methods and tools they use are individual counselling, mentoring, training and coaching. Coaching and training organisations empower people to achieve their potential and reach a new level of quality in their lives, through intensive personal and professional development trainings and are specialised in business start-ups.</p> <p>The above mentioned services are not accessible to majority of our target group. The majority of national level training for business start-ups provides soft skills support. Different job training and re-training programmes include hard skills/vocational skills and soft skill development. Nevertheless, there is a need for high quality training programmes which will be accessible and match the</p>

	<p>needs of women who want to start their own business. The workshops need to be hands-on with practical exercises focused on the individual participant's development being completed throughout; facilitating development and applying new skills and encourage peer-to-peer feedback and input. In addition to access to basic services, such as organising seminars, courses and workshops, it is essential to provide participants with continuous mentoring and to connect them with other female entrepreneurs who are interested in working together.</p>
Bulgaria	<p>Most of the trainers consider that often the teaching the material too quickly and it remains misunderstood by most learners. The programmes comprise a huge amount of information which is hardly adopted and understood by the participants. Often training is organised and implemented "pro forma".</p> <p>Although there are training programmes at the national level, the trainers consider that there is no strategy at national level and that the programmes are highly theoretical which does not lead to increased knowledge and competences. In the absence of government policy courses are occasionally provided through the presence of different EU funding and other programmes.</p> <p>In many cases programmes are drawn up on the basis of collected beneficiaries and the objectives set by a concrete project without carrying out any needs analysis.</p>
Romania	<p>The trainers and business advisers indicate that it is important to develop soft skills for women using proper instruments for a preliminary evaluation of their entrepreneurship abilities, competence and skills; after such an evaluation some recommendation for different types of work-shops or training courses can be realized.</p> <p>Training courses in entrepreneurship should be personalised, including mentoring and coaching in entrepreneurship, concrete guidance in setting up and implement a business-plan in order to develop a sustainable business.</p>
Lithuania	<p>In general, training in Lithuania for business start-ups concentrate on developing hard skills. For these courses people usually apply who are already motivated to start their own business or even business people willing to improve their knowledge on running their business. The biggest problem in Lithuania is that disadvantaged women are not motivated to start their own business and think that to start their own business is impossible. Thus, in this way the Badge workshops are essential and could be a new approach in training double disadvantaged women.</p>

V. What is your experience concerning the effectiveness of soft skills training Workshops currently available to the target groups in your own country? What improvements/changes you will make?

By country	
United Kingdom	<p>Opinions varied with relation to this question with some participants saying that some-soft skills training can be too basic for the training participant and furthermore are not tailored enough for the individual's needs. It was also emphasised that there should be more awareness of the importance of soft-skills in an entrepreneur. One trainer's experience was that the majority of women they work with lack the confidence needed to move their business idea forward- a key issue when on the road to self-employment.</p> <p>Another counteracted by saying:</p> <p><i>"I think soft skills are important, but so are hard skills. My preferred approach is to develop a systemic approach to the process, and designing a programme which is rich in process terms, and can almost guarantee success."</i></p>
Poland	<p>Participants pointed out that because of the possibility of setting up a business in through projects (this is one of the most popular tracks to initiate individuals' own business), support counsellors, psychologists and coaches should be provided throughout the project cycle, not only in its initial phase (training). Moreover, it seems necessary in this regard to establish an assistant-mentor support person wishing to set up a business, and one who has already done so. The main area to which attention should be paid before the start of training is accurate needs analysis. Much of the training offered does not correspond to the actual needs of the market and the people who want to learn. This result in a lack of opportunity to develop the skills and competencies needed to conduct business.</p>
Greece	<ul style="list-style-type: none"> • There is a need for a more targeted curriculum of those workshops, aiming at specific target groups of double disadvantaged women. • One of the main problems during the recent years in Greece is the one of unemployment. This has a multiple negative impact on vulnerable groups and thus the programmes focusing on developing soft skills could be very effective. However, the immediate need of many people for a salaried job in order to overcome their difficult financial situation makes them suspicious of the effectiveness and usefulness of these training programmes with a negative effect on their efficacy. On the other hand, this difficult situation makes some people consider self-employment as a

	<p>very promising change to their lives. The effectiveness of soft skills training programmes usually increases these cases.</p> <ul style="list-style-type: none"> • Follow up and continuous counselling and support services should be enhanced and become an integral part of these programmes. • More applied work is yet to be done. • The workshops have had a high level of effectiveness and the results are positive so far.
Cyprus	<p>Soft skills are mainly considered to be over-theoretical and with no tangible outcomes or value, and probably this perception is generated due to the absence of case studies and role playing activities in such a course, where potential entrepreneurs can demonstrate their value. Improvement in the provision of soft skills workshops would a strong focus of the training with real life examples and the implementation of role playing activities.</p>
Croatia	<p>Soft skills are essential for any successful business. Effective communication is the key to all good relationships. Organisational skills, problem solving strategies, change management, great presentation abilities, effective leadership skills and running results oriented meetings contribute to success in business. Educational activities have to be based on principals of adult learning and adjusted according to the target groups and their needs, taking into consideration their age, abilities, level of education, experience and future plans as well as including a good balance of theoretical knowledge and practice. Beside knowledge and methods, training needs to develop and support confidence, inspiration, belief and motivation.</p> <p>Women need to understand the business development process and it is important that disadvantaged women have the same access to information on trends, prospects, risks and new technology in order to enter a market.</p>
Bulgaria	<p>In the opinion of trainers, soft skills training workshops are considered useful and important because for a relatively short time, main topics are presented, and given the interest and willingness of the audience, it could be worked independently and over time. These trainings enable contacts to be established.</p> <p>There are many people willing to be involved in training and explain the benefits and needs of their target group.</p>
Romania	<ul style="list-style-type: none"> • How to become an entrepreneur • Time management • Stress management • Change management • Conflicts management

	<ul style="list-style-type: none"> • Leadership • Balance between work and family • Finance for non-financiers • Accountancy • Project management • Computer literacy • Business English • Human resources management • Marketing and IT & C for SME s • How to draw up your business plan • Strategic management for SMEs • KAIZEN management • Services to complete documentation (technical and financial) for grants or credits • Consultancy for registration a company (legal and financial issues)
Lithuania	<p>Soft skills are no less important for employability or starting one's business as hard skills. Soft skills area very important key factor for career development, therefore nowadays seminars, workshops, courses and other trainings on development soft skills (such as conflict solution, effective communication, emotion management, team building, selling, self-monitoring etc.) are very popular amongst managers, leaders and business people. These courses are provided in different formats: for individuals or companies, they=vary from one day workshops to longer continuous courses. Unfortunately these courses are very expensive and not targeted at specific target groups, such as double disadvantaged women. It is also important to underline, that soft skills training workshops for the above mentioned target groups has to be individualised, addressed to specific needs and specific situations (for example work-life balance, incomes, education, age etc.).</p>

Overall comment	
By country	
United Kingdom	
Poland	<p>On the basis of the trainers' expertise define the needs of providing soft skills training for double-disadvantaged women who want to start their own business, especiallywith a view to becoming self-employed.</p> <p>Critical areas in whichthe skills of women who want to start their own business should be developed are:</p> <ul style="list-style-type: none"> - managing with difficult situations and stress, - increasing self-confidence,

	<ul style="list-style-type: none"> - creating their own business image, - the process of founding one's own business, - understanding working for yourself, - ability to start one's own business after period of unemployment, - learning about work-life balance. <p>All of these areas should be covered by the strong support of counsellors, psychologists and coaches.</p>
Greece	<ul style="list-style-type: none"> • Providing soft skills training should aim more at enhancing women's self-esteem and self-confidence to start their own business as well as also focussing on vocational guidance. • The training tools have to focus on how to overcome particular stereotypical concerns preventing women for starting up a business, such as the lack of financial resources and initial capital. Moreover, the training courses should develop their self-confidence in order to overcome barriers such as the idea of increased responsibilities in starting up a business. • Double-disadvantaged women face extra challenges and require more targeted support in order to initiate entrepreneurial ventures. Furthermore, the outbreak of the economic crisis has affected the business sector, it has led to many bankruptcies and it has inhibited entrepreneurship. In this context, women have been negatively influenced in terms of employment. The training courses should include the enhancement of soft skills (e.g. self-confidence, communication skills etc.), peer support (so that women can learn from each other, peer knowledge) and innovative practices and tools. • The ability to start a new business from scratch should be reinforced. • There is an immense need for defining business goals and designing an effective marketing plan for their idea. Cultivating the ability to start from scratch. Promoting the idea of following-up on their progress. Self-controlling strategies.
Cyprus	
Croatia	<p>In order to overcome the gaps in the provision of services for double-disadvantaged women who want to start their own businesses, it is necessary to promote the self-employment of women, raise awareness on various opportunities for self-employment as well as inform and educate potential beneficiaries on how to set up and run a business. It is important to develop a tailored, focussed approach in terms of support, personal development and networking opportunities. Besides, more effective, simplified procedures for start-ups business are needed, as well as lower costs of doing business (the tax burden is one of the highest in the world) and more efficient public services. There is a need for systematic support for start-ups in the sphere of public</p>

	procurement, overcoming the problem of the administrative barrier as well as alternative financial instruments for financing start-ups, etc.
Bulgaria	The main problem is that all these training courses are too general and not specifically designed to motivate women to start their own business. The information materials should be prepared for groups of interest or target groups with special needs.
Romania	
Lithuania	Practice shows that specific trainings for double-disadvantaged women who want to start their own business are needed. The BADGE training on soft skills could empower double disadvantaged women to make positive changes in their lives.

3.2. Summary of Expertise of the focus group on running the Workshops

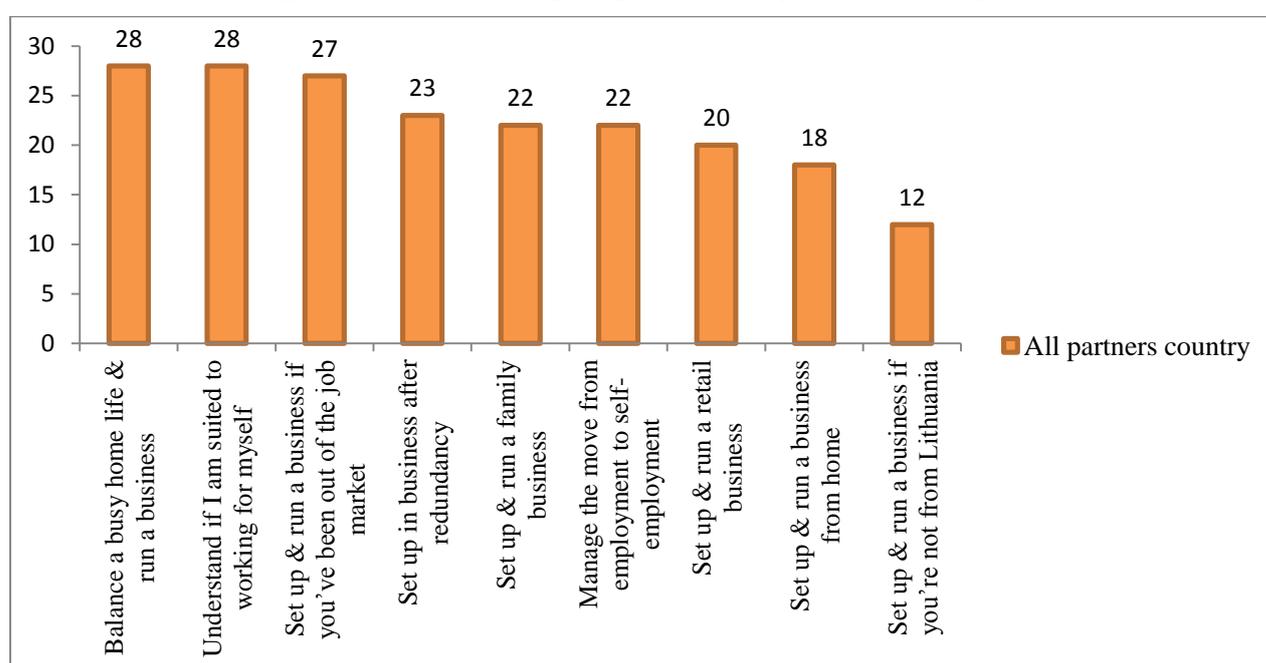


Figure 5: Summary of Expertise of the focus group on running the Workshops

Conclusions

1. Women facing double disadvantages who have participated in focus groups meetings confirmed that there is lack of training courses on business start-up for women with the majority of them not knowing about such courses. However, they would be keen to participate in such courses in future.
2. The majority of women consider that the existent support services of public or private sector lack sufficient targeting and give dispersed information and guidance. Moreover, some of the running co-financed or national programmes have set very particular criteria that are very difficult to meet by them although they belong to vulnerable groups.
3. The main barriers that participants thought would prevent double disadvantaged women from starting up in business were the following- lack of knowledge of where to begin, e.g. how to start a business in terms of legal issues; fear of failure, e.g. lack of confidence and self-belief that the business could be successful; family considerations and caring responsibilities e.g. childcare; lack of support and advice; monetary worries and finance.
4. Quantitative analysis of the questionnaires confirmed that soft skills could be very useful for women in order to encourage them to re-enter the labour market as an entrepreneur or self-employee (90,63%), women would like to have a mentor (89,06 %) and learn by using innovative e-learning tools (89,06%). It is significant that only a third of target group representatives do know about some support currently available in their country for female business start-ups and about special measures to help women facing a double disadvantage to start up their own business. Furthermore, only 26,56% respondents thought that support providers to start up own business offer them sufficient support which is targeted to their situation. Only slight deviations were mentioned when individual partners' Reports were analysed. Therefore, partners can confirm that the original Badge workshops are relevant and can be very useful for the target groups in their countries.
5. The main factors to ensure the successful running of new businesses as defined by target groups are the following: good training, provided free of charge or at a low price; legal advice on how to register and run your business; the possibility to get advice on a business idea; advice and support on developing a business plan; the possibility to get microcredit; help on work life balance.
6. The, most interesting for the women participants were the following workshops: 'Set up & run a business from home' (73 %); 'Increase self-confidence & self-belief to start-up' (63%); 'Understand if I am suited to working for myself' (61%). Less interesting – 'Set up & run a business if you're not from country you live now' (15%), "Set up & run a retail business" (39%).

7. Analysis of the Reports of VET focus group meetings shows that participants were generally not aware of any programmes which specifically targeted double disadvantaged women but knew of general supportive services, which help anyone looking to start-up in business. As well, participants of the focus group meetings gave information about many various training institutions in their countries, which could also use the transferred Badge results.
8. The main gaps in provision of services for double-disadvantaged women who want to start their own business are the following:
 1. Existing courses for business start-ups do not correspond to the specific training needs of double disadvantaged women.
 2. Existing training on business start-ups are hardly accessible for double disadvantaged women, as usually these courses are rather expensive.
9. Responses suggested that the existing methodologies for start-up companies have a tendency to focus too much on the hard skills, such as writing business plans, marketing and finance, rather than the soft skills that people need to develop their business. Therefore Badge will be very useful in providing an innovative methodology for development of soft skills.
10. VET trainers and business advisors confirmed that they do not have enough experience to run workshops similar to the Badge workshops.
11. VET trainers and business advisors suggested additional exercises, which could supplement the Badge workshops. The list of the exercises is provided in Annex 5.

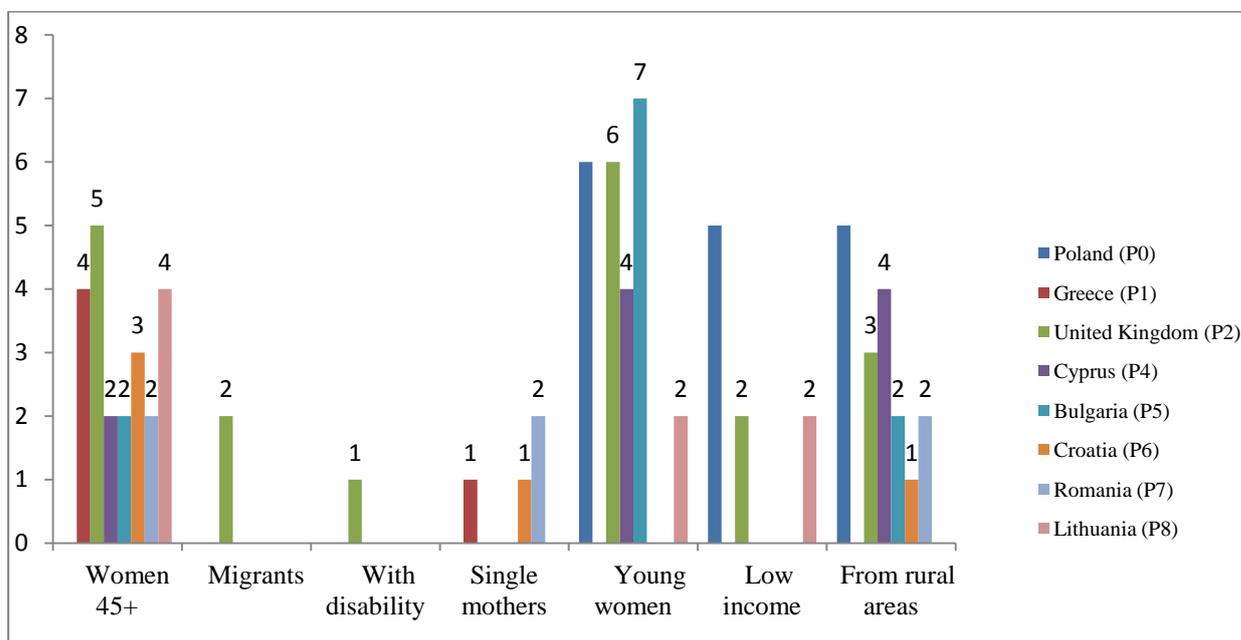
Recommendations

1. The analysis shows, that the original Badge workshops are relevant and could be useful for the target groups in partner countries. Therefore, it is recommended to adapt them and pilot with different target groups in each partner country in order to ensure that Badge workshops reflect the proper contextual vocational, personal, social, cultural and linguistic needs of double disadvantaged women.
2. It is suggested to include all the workshops into Business Advisors' Kit, as all the workshops were ranked among the top 5 workshops by focus groups in all partner countries.
3. During the transfer of the workshops to other countries the key elements defined by target groups such as - legal advice on how to register and run your business; the possibility to get advice on a business idea; advice and support on developing a business plan – have to be taken into consideration and links to helpful resources could be included in the Learners' Kit at national levels.
4. Another very important aspect of courses on soft skills to be considered is motivation to learn and to start one's own business. According to the opinion of women who participated in the workshops their motivation can be strengthened by user-friendly exercises provided in e-learning platform, learning from good practice and by mentoring. Therefore, for further development of workshops it is suggested to develop additional attractive learning materials to be placed on e-learning platform, to collect good practices to be included in the workshops as case studies. Moreover, VET trainers and business advisors already suggested additional exercises, which could supplement the Badge workshop (see Annex 5). Mentoring should be emphasized for the VET trainers as one of learning possibilities, therefore additional section on mentoring could be developed and included into materials for VET trainers and business advisors.
5. It is very important, that in almost all partner countries it was suggested to improve the existing training with more personalised service over a longer time period. Furthermore, it is useful to take into account the recommendations and best practices from those countries that have made significant efforts to improve systems of support services for female business start-ups.
6. It is very important to organize short trainings for VET trainers and business advisors on how to run workshops upgrading soft skills of double disadvantaged women, as majority of VET trainers and business advisors confirmed that they do not have enough experience to run workshops similar to the Badge workshops.
7. In order to ensure sustainability of project products transferred and piloted within partner countries it is suggested to organize multiplication events in each partner country. The representatives from training and support service organizations, defined by partners could be invited to these events.
8. Project partnership should also prepare recommendations to stakeholders and politicians at national level on provision of trainings for double disadvantaged women as analysis made by partnership proved that double disadvantaged women face problems, which can be solved by

long-term support, help in reconciliation family and work/learning, goodtrainings offered free of charge or at a low price or by providing them with the possibility to get microcredit.

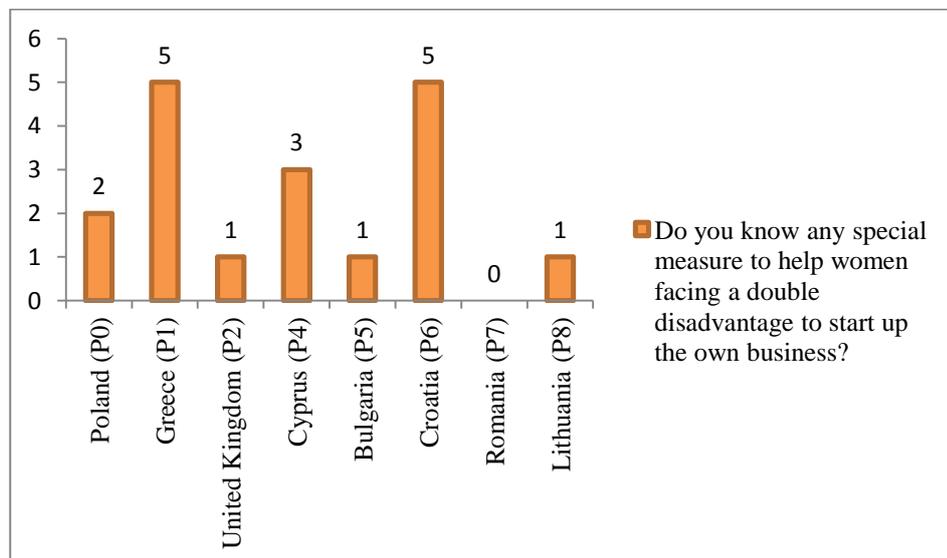
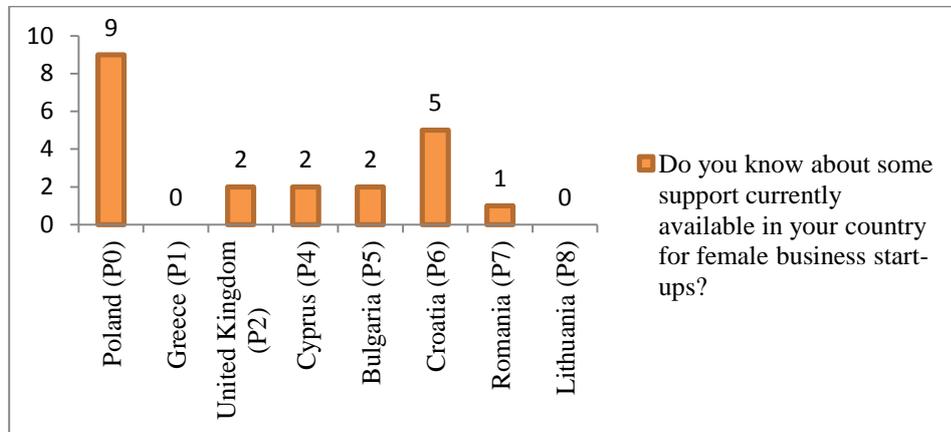
Annexes

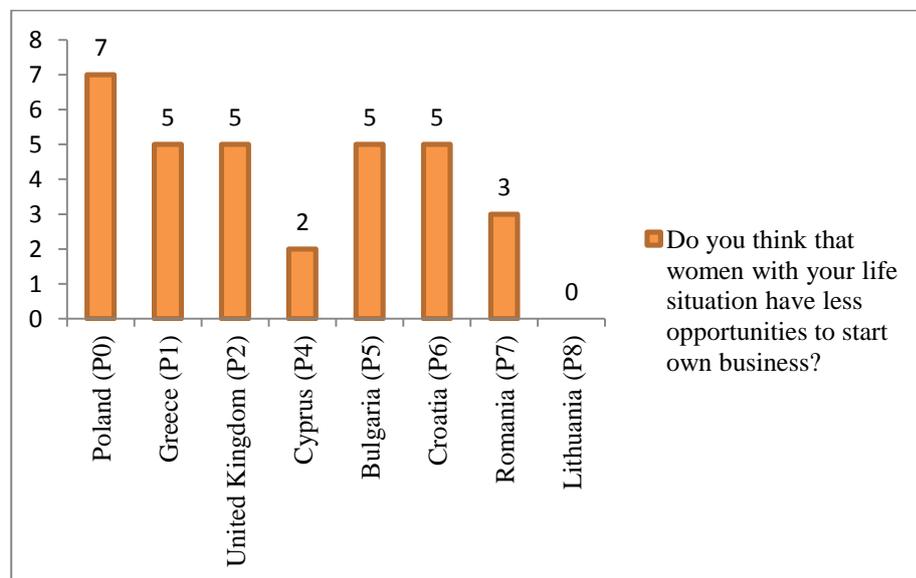
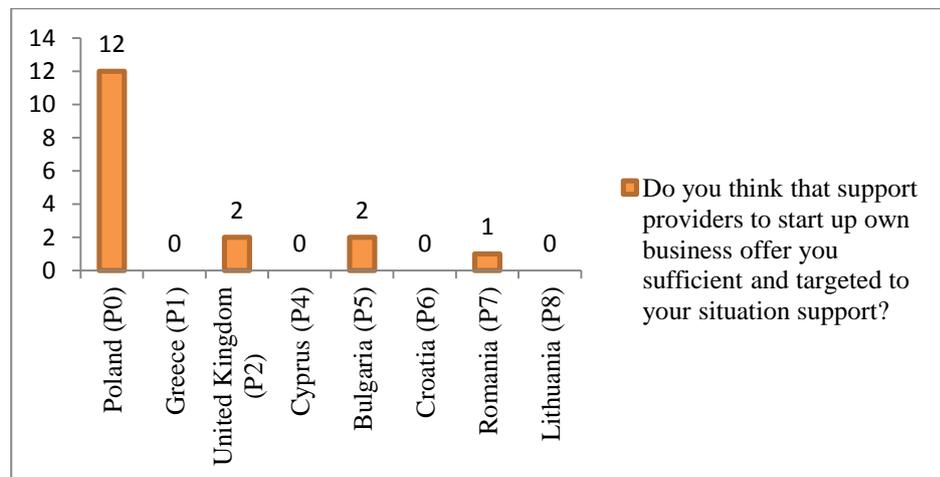
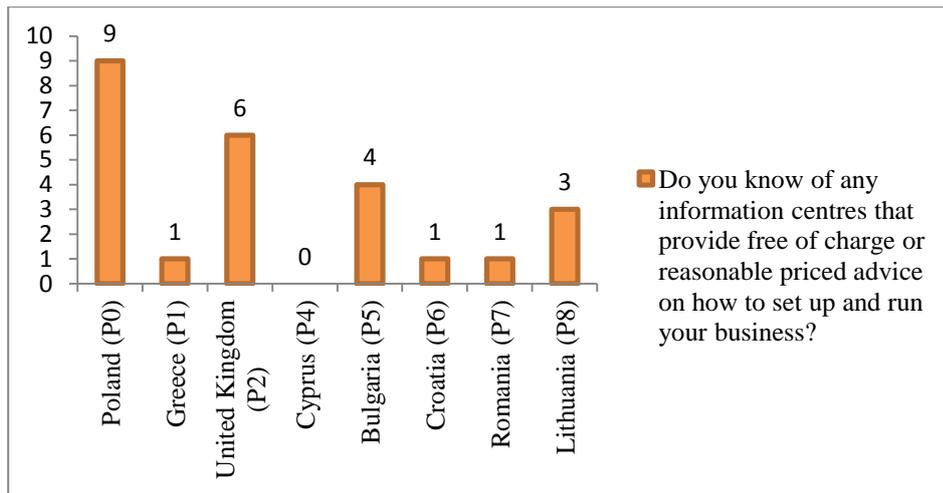
1. Number of participants by target group, determined by each partner organisation
2. The quantitative analysis of target groups representatives' answers regarding the existing services in partner countries
3. The quantitative analysis of target groups representatives' answers regarding their trainings needs
4. The detailed analysis of needs to each Badge workshop by partner countries
5. List of the relevant exercises

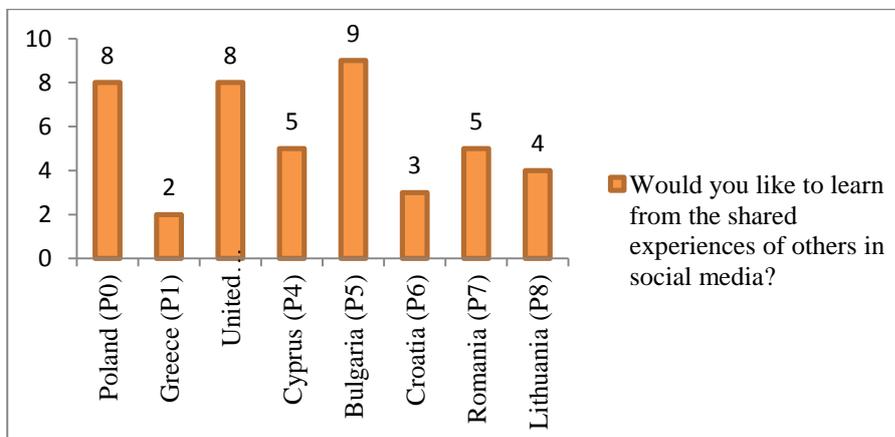
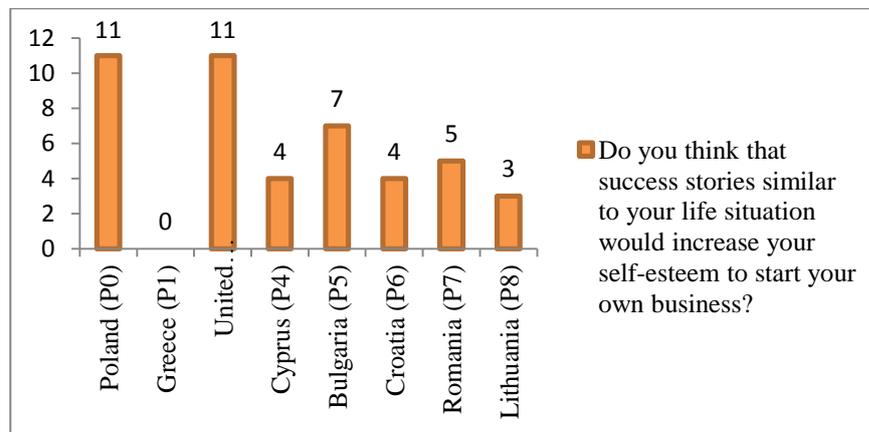
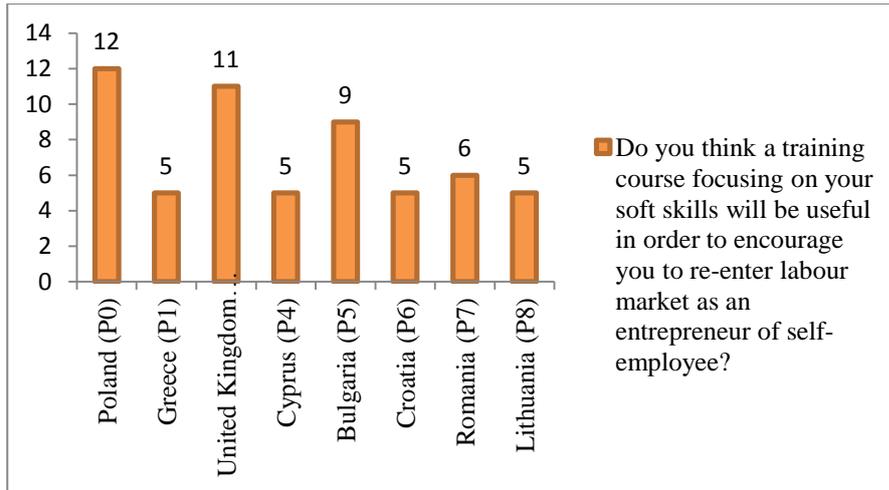


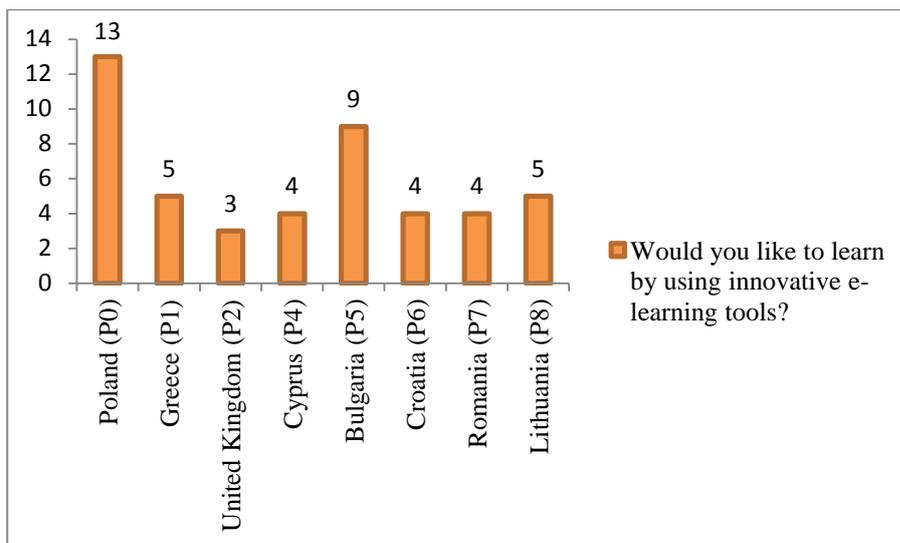
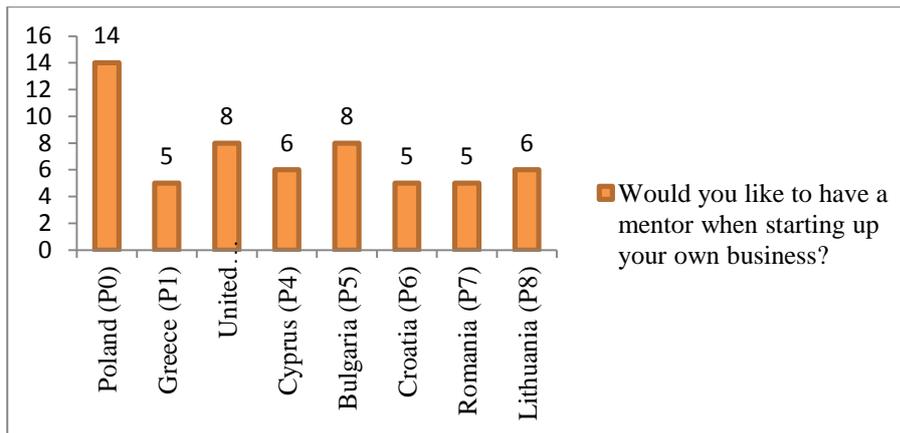
Number of participants by target group, determined by organisation

Summary of the questions “Yes” answered by target groups in partner countries

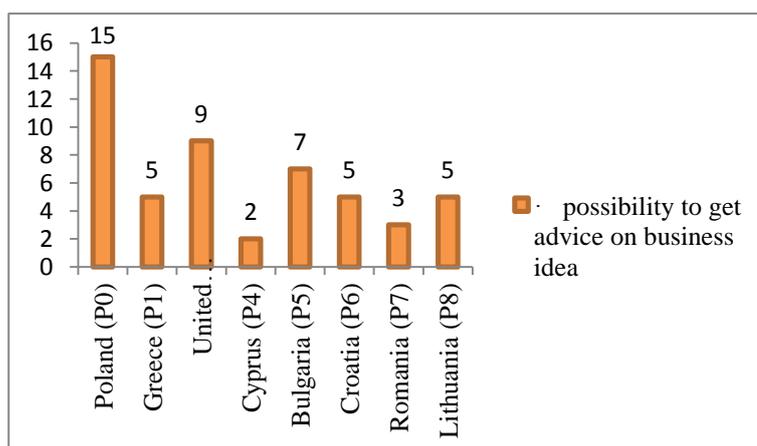
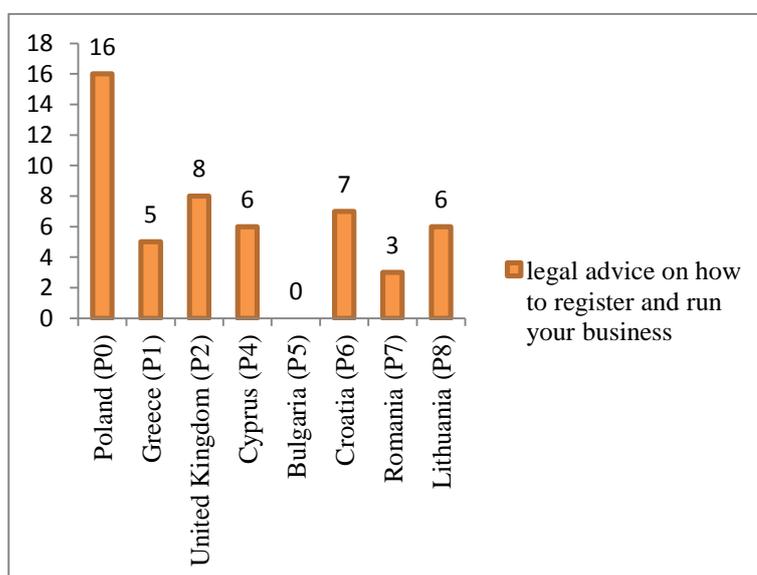
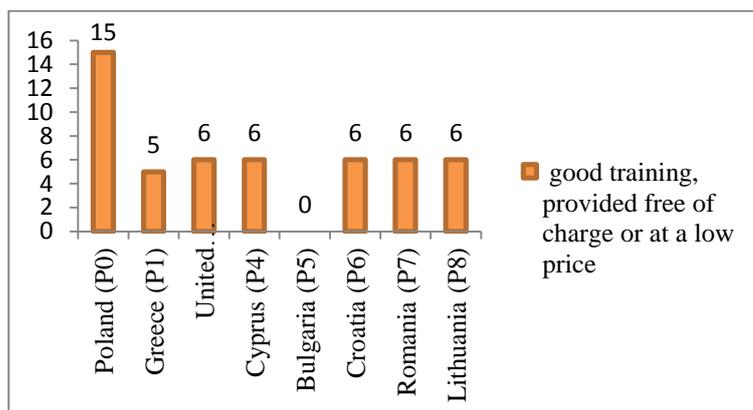


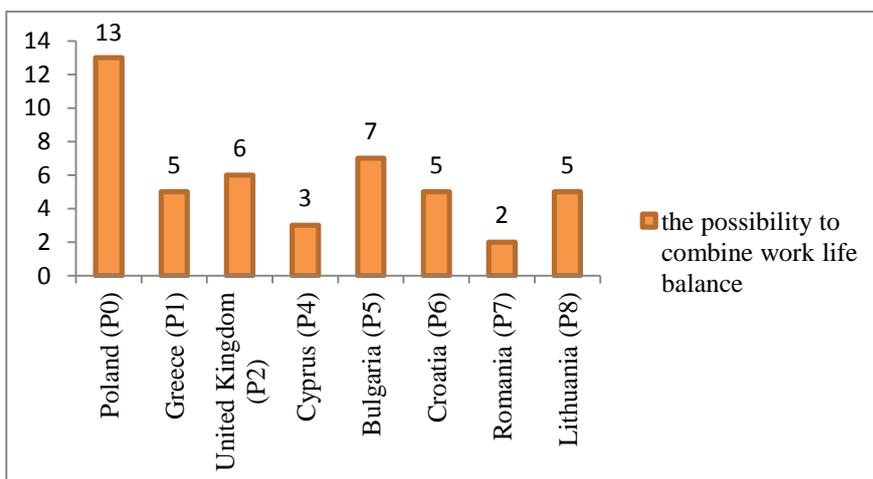
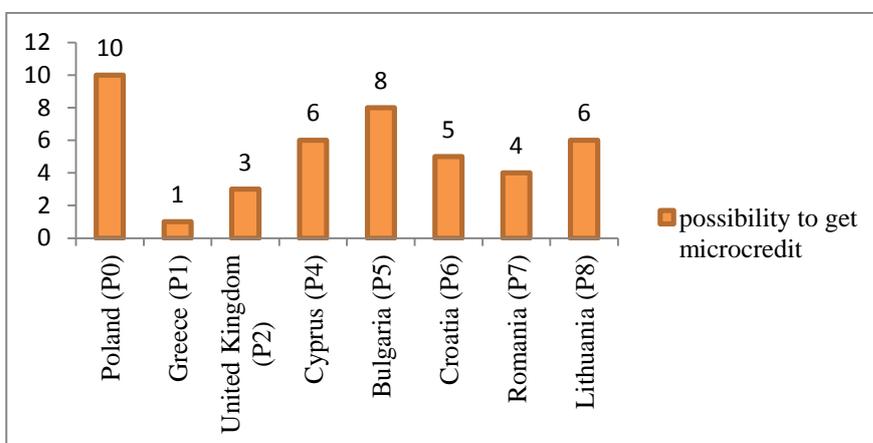
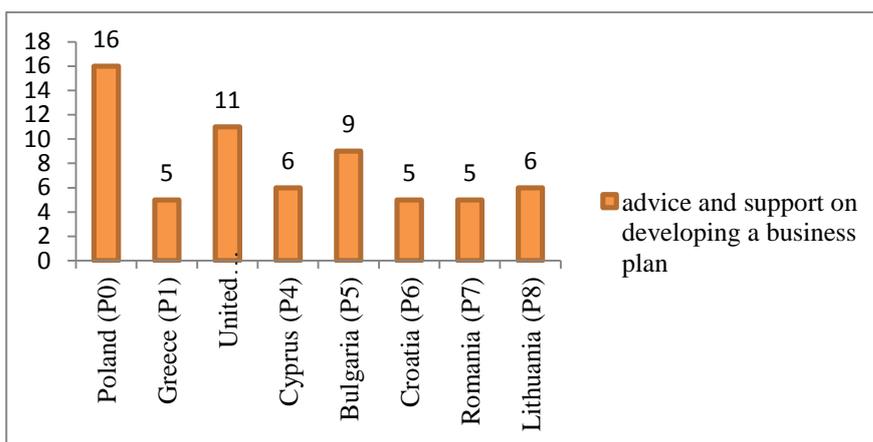






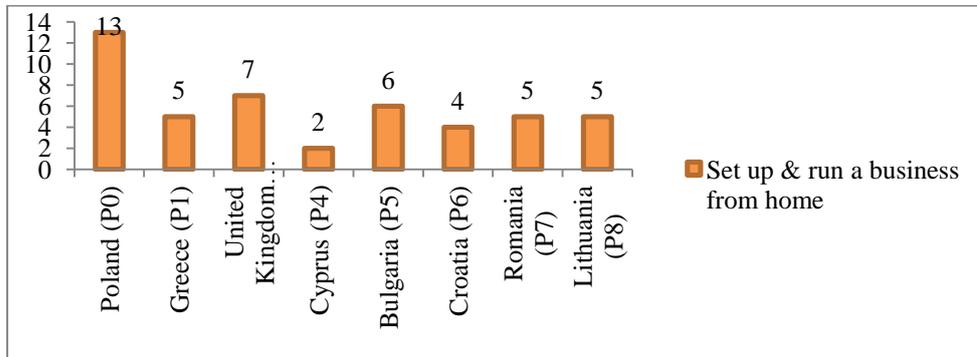
Summary of the questions “Yes” answered by target groups in partner countries



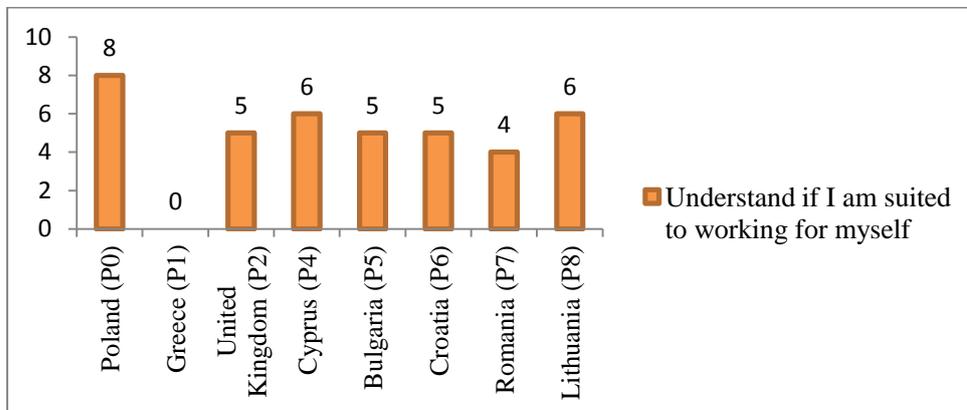


The detailed explanation by each workshop by partner countries

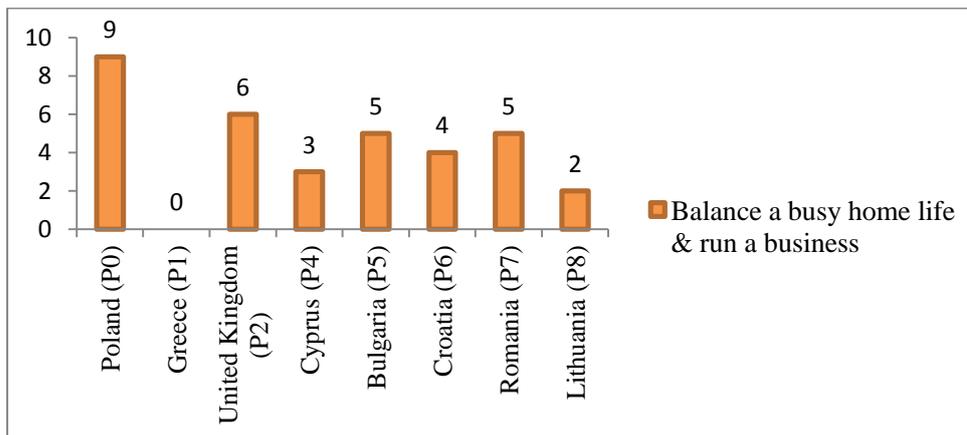
Workshop 1.



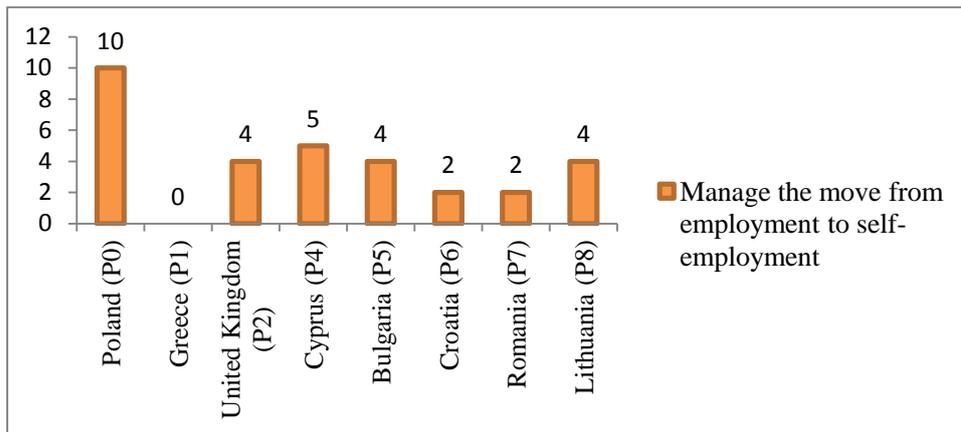
Workshop 2.



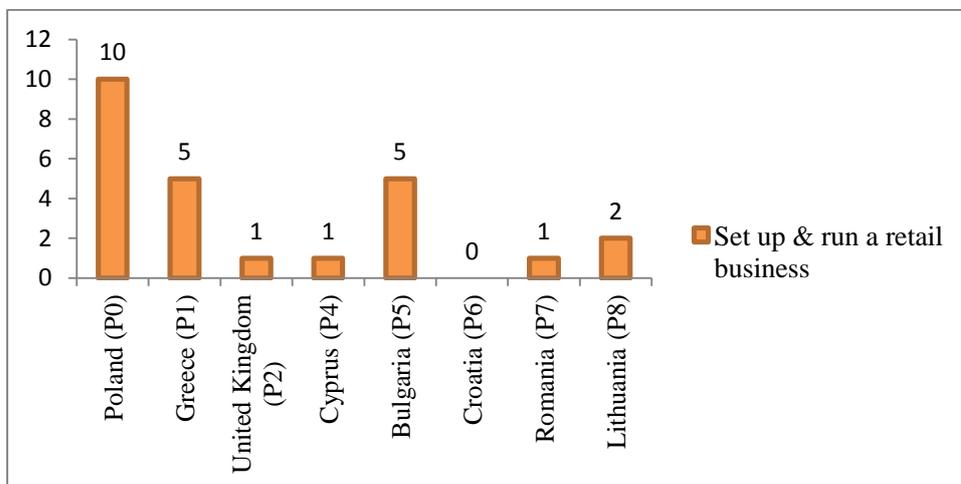
Workshop 3.



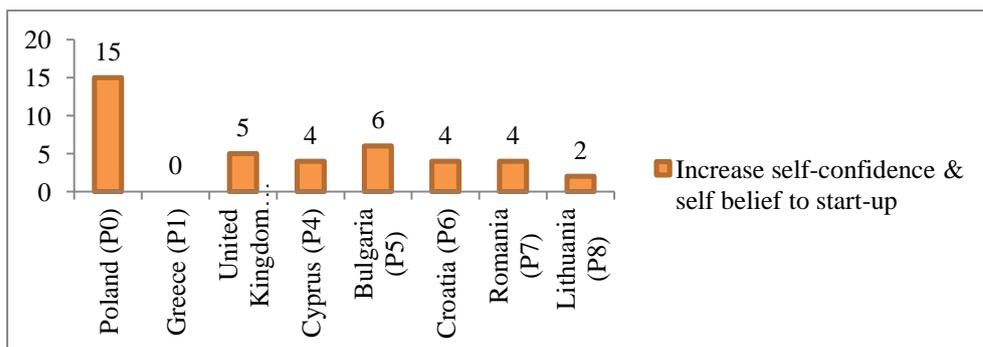
Workshop 4.



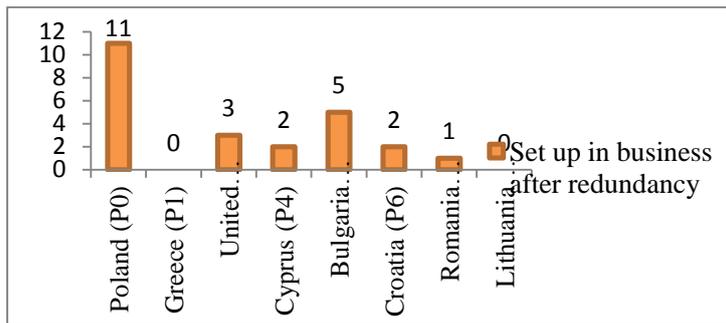
Workshop 5.



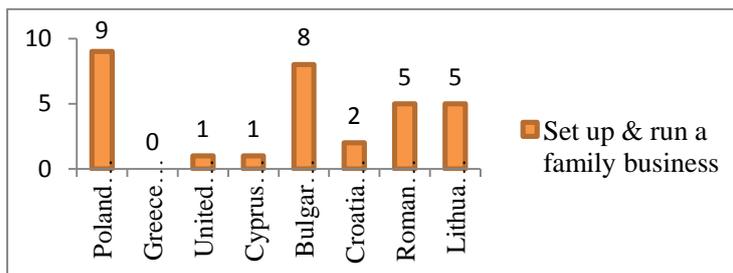
Workshop 6.



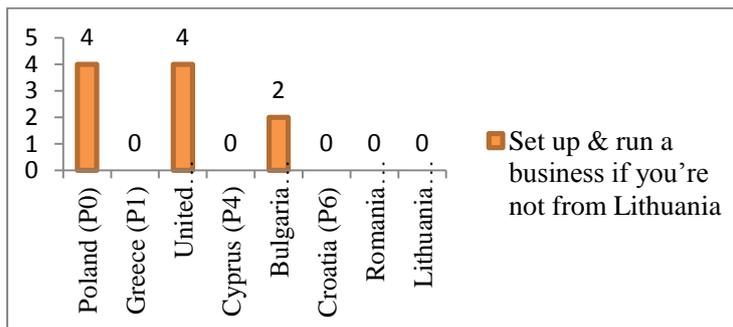
Workshop 7.



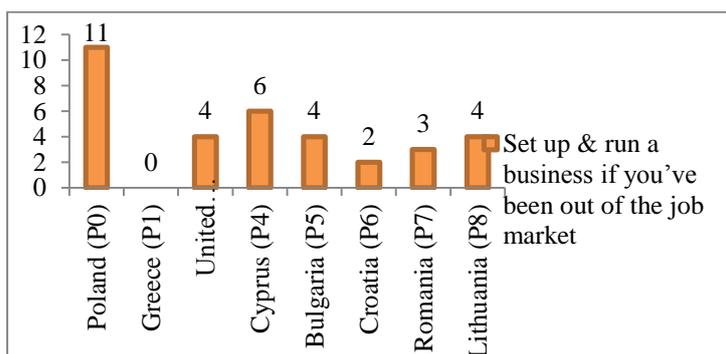
Workshop 8.



Workshop 9.



Workshop 10.



Annex 5

List of the exercises

No.	Title of the exercise	Partner
1.	Parachute of R. Bolles	P0
2.	Pleasant Events. Exercise on self-awareness) <i>(detailed explanation is provided in partner Report, Annex 4.1)</i>	P1
3.	Case studies with problems solving exercises <i>(detailed explanation is provided in partner Report, Annex 4.2)</i>	P1
4.	Simulation, role-play, problem solving, exercises for skills development	P1
5.	Develop communication skills <i>(detailed explanation is provided in partner Report, Annex 4.2)</i>	P1
6.	Integrate in the courses role playing activities	P4
7.	Real Life Case Studies	P4
8.	Working Groups for the development of business plans	P4
9.	Competencies mapping	P4
10.	Building up a unique idea	P5
11.	Self-Employment Styles	P8
12.	Understanding Entrepreneurial Myths	P8
13.	Learning Entry Strategies	P8
14.	Skills and competencies for starting a business	P8
15.	Generating ideas	P8
16.	Qualities of entrepreneur	P8
17.	Financing	P8