



MUPYME

Employment and Women
on the 21st Century in
Europe



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MUPYME Project

**Employment and Women on the 21st century in Europe: From Household economy to SME
economy (Small and Medium enterprises)**

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**Intellectual Output 06.- Study and Analysis: Women and Employment in the 21st Century:
From Home to SME.**

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- 39 housewives who have participated in this research.
- 107 people who have participated in the workshops developed throughout the different countries of the project.
- 40 female entrepreneurs who participated in the study.
- 15 persons from 8 organizations from 7 countries that participated in the training activity.
- 250 attendees to the multiplier event held in Merida (Spain).



Executive Summary

The report that the reader has in his/hers hands is the compilation of the Intellectual Product number 6 of the committed ones in **MUPYME Project "Employment and Women on the 21st century in Europe: From Household economy to SME economy" (Small and Medium enterprises)**, supported by the European Commission through the Erasmus+ Programme and approved in 2015.

This report contains the main results of the activities carried out during the project.

First, it includes a broad **analysis of the situation of female entrepreneurship in Europe**, and in the different participating member countries, which complements all the work of research and analysis about housewives and women entrepreneurs who have participated in MUPYME. Analysis that has been developed during the initial stages of the project.

We have identified the average qualification correlated with other variables, age, geographical distribution (whether rural or urban environments) analyzing which is the typology of barriers to labour integration in the business world for this housewives group.

The report shows the progress we have made in terms of recognition of the **basic competences necessary for the professional exercise in business management**. This contribution comes from our contact with housewives and the analytical effort that women entrepreneurs have given us, whose cases of business success are part of this project. At the same time, we have tried to identify the barriers that **prevent or limit a higher participation of housewives in the economy outside the home**.

All this information has been oriented to the correction of a social dysfunction through the application of a strategy that goes from the recognition of the skills and abilities acquired in home to its translation to the world of business using a transitive vehicle which is the Training Plan ([MUPYME Training Platform](#)), flagship product of MUPYME Project.



Methodology used for MUPYME Action

MUPYME is focused on promoting the greatest ***social benefit from the housewives' experience by strengthening their knowledge so that they can be deployed beyond the home.***

MUPYME Training Plan is the instrument of this revolutionary action (into this context).

MUPYME follows the work methodology outlined here:

1.- Identification of the Qualification
at the Origin (domestic work)

2.- Identification of the Qualification
at the Destination (work in SME)

3.- Detection of skills shortages
(between each level of qualification)

4.- Designing a training program
adapted to the needs.

To achieve the objective pursued, designing a training program adapted to the needs of housewives in their way to the economy in the SMEs, we have performed a series of actions that we briefly review below.

1.- Identification of the Qualification at the Origin.

Through the rigorous study of work at home, using an **Analysis at Workstation** ("ATP" in spanish) applied to domestic work. Professiography applied to domestic work.

Analysis of the situation of 5 housewives per country that has participated in MUPYME project. The total rises to 39 performed analysis.



**Result: O1 - Complex research according to the ethnomethodological pattern by applying
professiography to the target group of housewives.**

2.- Analysis of the Qualification at the Destination.

Work in SMEs analyzed from the perspective of women in SMEs management practice.

We have performed case studies to 5 women entrepreneurs by country. Five more in the case of Spain. Total: 40 case studies.

**Result: O3 - Study and analysis of the professional skills of business women, applicable to
housewife.**

3.- Detection of skills shortages and training needs.

Process that we carried out as an experienced team on both fronts, household economy and our expertise as trainers of adults learners in general and women in particular.

Workshops have been established between women entrepreneurs and housewives in each of the partner countries, where women entrepreneurs passed on their experience to the housewives and they were able to contrast experiences, express doubts and exchange feelings about the development and development of activities in both worlds.

4.- Curricular design of the training program.

Stage in which we have to move from the detection of training needs to the specific formulation of a training plan to correct these deficiencies/shortages.

Activities 3 and 4 have required a parallel development, one is related to the other, so they have generated as results the following intellectual products:

**Result: O2 - Full curriculum framework development about target group of housewives
Professiography of domestic work.**

**Result: O4 - Methodological guide about optimization and adaptation the training in business
skills to the selected target group.**

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5. Writing and editing of training materials.

Stage in which we have made the most important decisions regarding the writing and editing of training materials. In addition, each partner has been responsible for the development of at least one of the knowledge areas of the training plan.

Result: O5 - Educational materials for the training process.

The last intellectual product has been this document itself, **O6 - Study and analysis: Women and employment in the XXI century: from home to SMEs**, which has collected all the global research work within MUPYME Project, contextualizing the role and the evolution of women and housewives in the European economy.

Each phase has had its own methodology. From Spanish Federation of Popular Universities (FEUP) as coordinators of MUPYME Project, different models for the development of each of the phases have been proposed since the beginning.



An enormous amount of documents has been generated, so as an internal procedure for coordination between partners, we decided to codify them to avoid loss or duplication. Here is the chosen encoding option.

Document encoding:

To ensure cohesion and traceability of documents that have been generated during the project, we proposed to use a MUPYME Project template and a code to name them.

With regard to the code, it has been proposed the following format:

DATE(YearMonthDay)_MU_XX(Document Acronym)_XXX(Partner Acronym)_version

Example: For this working document the code would be 20151118_MU_WD_FEUP_1

The acronym of WD in this case are related to **Work Document**. When we have worked with intellectual products versions, these acronyms were OX.





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1. Introduction

At the beginning of the project, a preliminary investigation was carried out as a "state of the art", focused on the participation of the housewife in the regular economy, particularizing specifically in her presence in the SME from two points of view, **as an employee or as an entrepreneur**.

The information for the analysis has been structured to be able to answer the following questions:

1. Barriers faced by a woman, a housewife, when she decides entering into the labour market?
2. Main formative deficiencies that prevent their active participation in the management or constitution of new SMEs?
3. What traditional teaching methods are oriented to this group and which are the shortcomings?
4. Which are the points in common between the different Member States represented in this project regarding the incorporation of women in the labour market and what teaching strategies are followed?

Moreover, an **analysis has been carried out on the situation of women as entrepreneurs** in the various participant Member States (MMSS) (according to age group, technical competences, personal situation that defines their dedication as housewife, etc.) and a pooling of results with the other countries.

This portrait or contrast photograph between different realities contributes to identify the objective possibilities of incorporation to the regular labour market of the housewife in the different MMSS and the best options to achieve it.

One of the main challenges of MUPYME is to contribute to the definition of future training plans to be implemented by different organizations specialized in adult education and lifelong learning, such as Popular Universities and other training centers, beyond the partners organizations.

The results of this analytical evaluation can be taken as **a basis for the actions of awareness and involvement of the Popular Universities and other institutions of adult education and lifelong learning, which in this way will be able to verify that the use of innovative training strategies** add an extraordinary value to the personal development, facilitating the labour insertion of the housewives group from the recognition and improvement of their skills.



2. Situation of working women

Women and entrepreneurship

We provide some information about women and entrepreneurship, which is relevant to the ultimate goal of MUPYME Project.

The latest data from the *Global Entrepreneurship Monitor (GEM)*, the most important global network on **entrepreneurship**, show that **40% of the people who choose to start a business are women**, while 60% are men.

Taking Spain as an example, only 17% of the projects presented in the last *Spain Startup - South Summit* were led by women. However, female-led startups fail less. The reasons given for this effect are greater security and correctness with the forecast of income, and greater dynamism in the search for financing.

Underrepresentation, therefore, seems to depend on a certain lack of entrepreneurial culture in women that should be addressed from the educational system, which should simultaneously foster a more rigorous culture on the equitable distribution of household tasks.

It is true that there has been a breakthrough in the last 20 years, but a lot remains to be done. Promoting awareness of personal and economic autonomy through entrepreneurship is a commitment of those who are part of MUPYME.

Reasons stated for starting a business

Among the main reasons women manifest when it comes to entrepreneurship, it **highlights the satisfaction and personal fulfillment** that can be achieved with entrepreneurship. On the other hand, around 23% value the freedom to choose work hours, 20% believe that they will have better prospects of income and 15% favors the possibility of choosing their place of work.

In addition, being an entrepreneur has a positive connotation in many EU countries, such as in Spain. According to data from the National Institute of Statistics in Spain (INE), female entrepreneurs define themselves, therefore they recognize themselves, as working people, intelligent, competent, courageous, dynamic and independent.

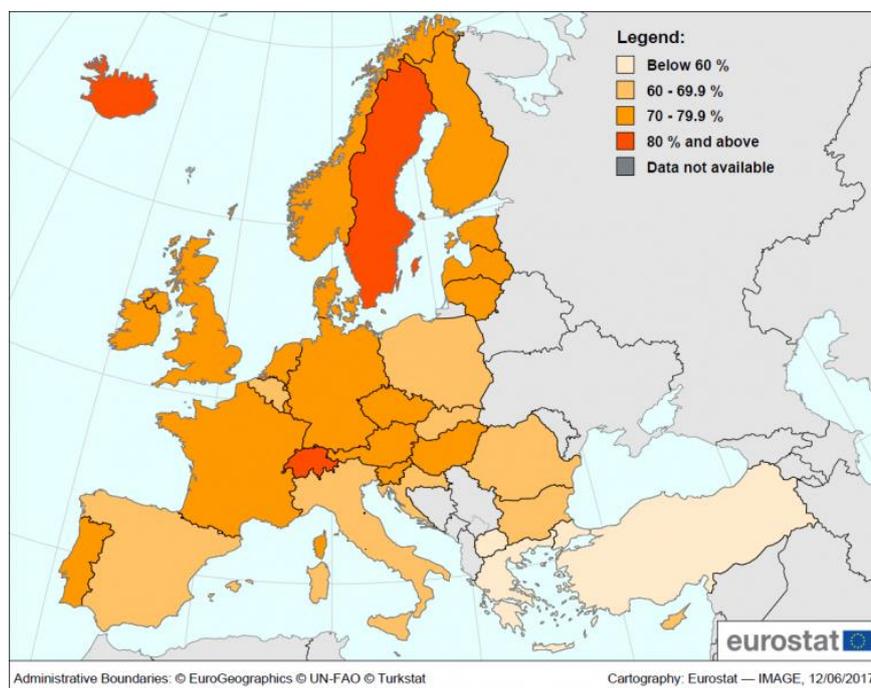
In their managerial convictions, the keys to the success of the female entrepreneur are based on:

- Deep KNOWLEDGE of the market to which they are oriented,
- ATTENTION to the needs of the consumer and
- Ability to INNOVATE in distribution and sales networks

It should be noted that although women entrepreneurs assume that start a business is hard for all people, whether women or men, they add the handicap that drags women into their social role as a housewife, because **in addition to fulfilling their professional responsibilities, other responsibilities that are derived from her role as mother, wife and housewife, "oblige" them in some way to behave in a more executive way and to act without delay in the management of their entrepreneurship.**

3. Current situation of women entrepreneurs in the EU

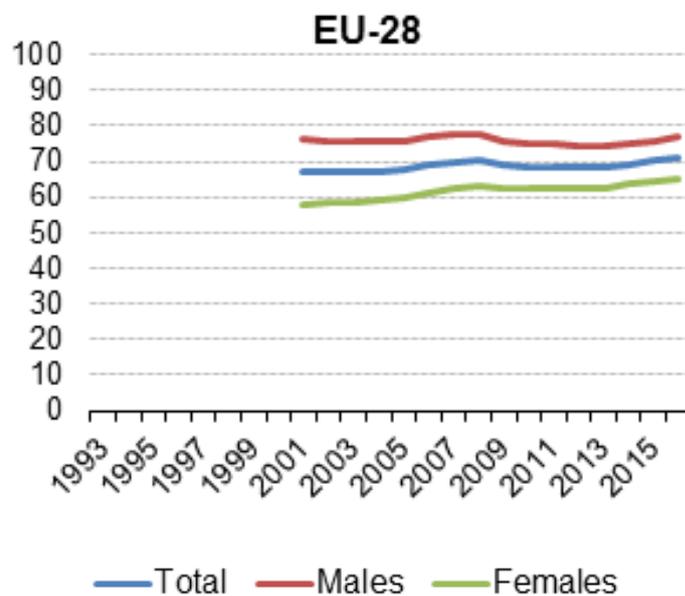
In 2016, the EU-28 employment rate for persons aged 20 to 64, as measured by the EU labour force survey (EU LFS), stands at 71.1 %, the highest annual average ever recorded for the EU. However, despite this average, there are large differences between countries:



Source: European Commission Employment statistics (Eurostat)

These data show a hopeful picture, taking into account the situation experienced with the recent global crisis. Although, if we look at it from a gender perspective, a large gap continues to exist,

because if we analyze the evolution of the employment rate over the years, in all the EU-28 countries the male rate has always surpassed the female rate.



Source: European Commission Employment statistics (Eurostat)

Regarding entrepreneurship, and according to the above data, it seems logical to understand that the rate of women who decide to start and create their own business is also lower than the male rate.

Within this context, in order to get an idea and understand the reality that is currently being experienced in the European Union, an analysis of the situation of women entrepreneurs in Europe is carried out; first at a global level and after a detailed one on the particularities of each of the countries that are part of this MUPYME project. The data and graphs collected here have been taken from the European Commission's study in 2014 on Women's Entrepreneurship in Europe, which includes the latest official data on this subject.

Main challenges faced by women entrepreneurs

Women make up 52% of the European population, but only 34.4% of the EU's self-employed are women, and represent only 30% of entrepreneurs in the start-up phase.



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“Female creativity and entrepreneurial potential are an insufficiently exploited source of economic growth and employment that must be further developed”.

In setting up and running a business, the most notable challenges standing out for women are:

1. Access to finance
2. Access to information
3. Training
4. Access to networks for commercial purposes
5. Reconciling business and family concerns

European Commission's response

European Commission promotes and supports female entrepreneurship through the [Small Business Act for Europe](#) and the [Entrepreneurship 2020 Action Plan](#).

One of the main initiatives of the European Commission is to support networking between women entrepreneurs, potential entrepreneurs and support organizations.

The [EU Prize for Women Innovators](#) is awarded to those four outstanding entrepreneurs who have received research and innovation funding from EU at some point in their careers and they have recently founded or co-founded a successful company based on their innovative ideas.

Support tools for women entrepreneurs

The European Commission has a number of support tools and networks to help women become entrepreneurs and to lead successful businesses:

- [WEgate Platform](#): a one-stop shop for women's entrepreneurship
- The European Community of Women Business Angels and women entrepreneurs
- The European network to promote women's entrepreneurship (WES)
- The European network of female entrepreneurship ambassadors
- The European Network of Mentors for Women Entrepreneurs

[More information](#)



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Analysis of female entrepreneurship in Europe:

There are more women than men in the European Union; nevertheless, women make up only a third of its entrepreneurs, as different reasons take the charm out of running a business for women.

Last European Commission study about Female entrepreneurship reveals that in the Europe of 37 (Europe-37), which includes 28 EU member states (EU-28), Albania, Former Yugoslav Republic of Macedonia (FYROM), Iceland, Israel, Turkey, Liechtenstein, Montenegro, Norway, and Serbia, women entrepreneurs made up 29% of all 40,6 mill entrepreneurs in Europe.

During the period 2008-2012, the number of women entrepreneurs in the EU has increased 3%. Out of all European women entrepreneurs, 78% were solo entrepreneurs and only 22% employers, with women preferring to be more active in the sector groups of human health and social work activities, other services, and education when compared to men.

Age distribution

Women entrepreneurs in Europe-37 are on average slightly younger than men entrepreneurs. There are higher proportions of women than men entrepreneurs in the age groups 15–24 years and 25–49 years, and the proportions of men entrepreneurs in the age groups 50-64 years and over 65 years older were slightly higher.

Most women and men entrepreneurs are between the ages of 25 and 49 years (59% and 58%, respectively).

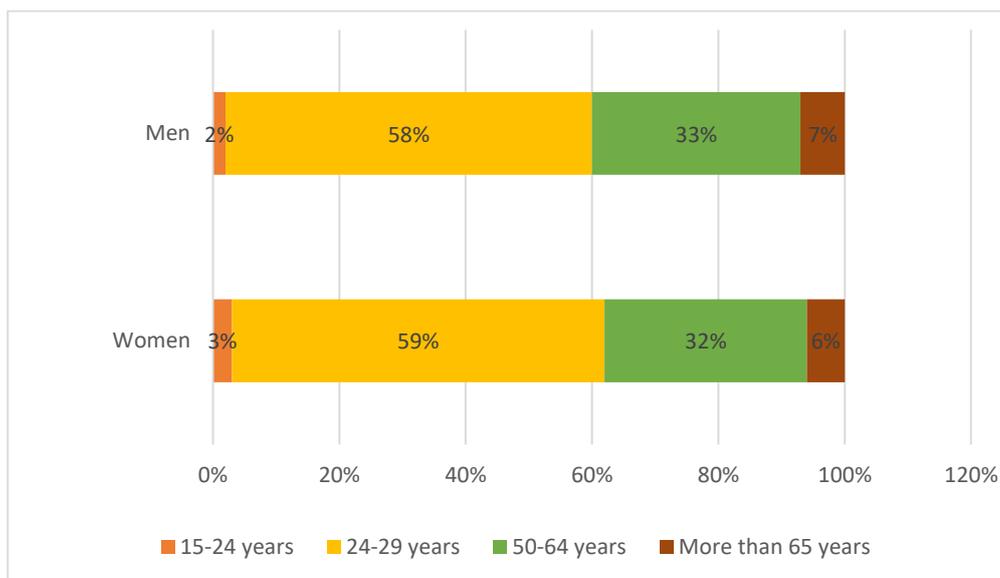


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Percentage of entrepreneurs by age and sex in Europe:



Source: Panteia, based on Labour Force Survey (Eurostat and national statistics)

Education level:

According to the latest official data, women entrepreneurs in Europe tend to have a higher qualification than men.

Education levels vary significantly from country to country. Estonia, Ireland, Belgium, Germany and Luxembourg are the five countries where women entrepreneurs have the highest educational level, and Turkey, Portugal, Romania, Albania and Croatia are the countries with the lowest level.

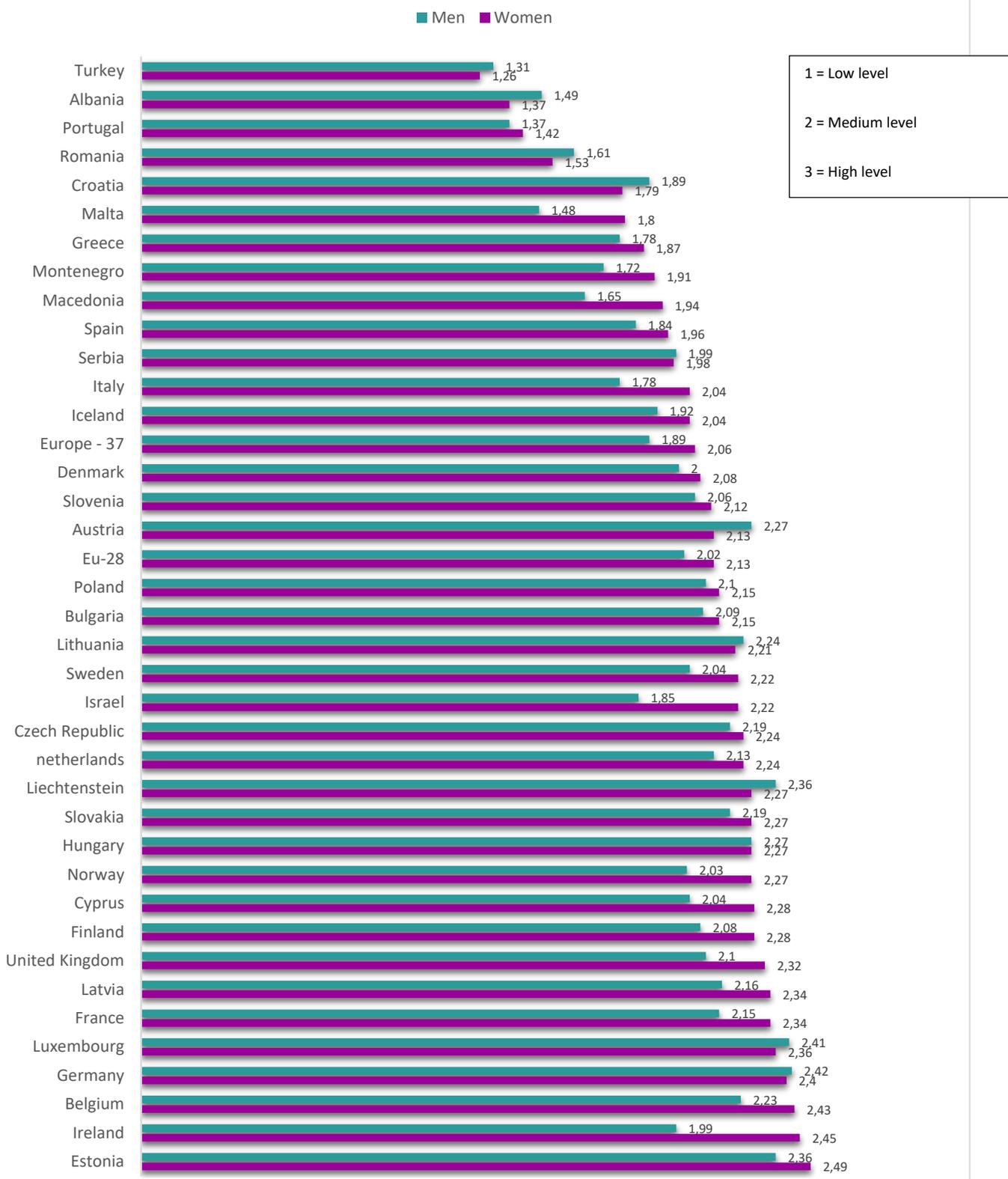


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Average educational level of entrepreneurs by gender and country in Europe-37



Source: Panteia, based on Labour Force Survey (Eurostat and national statistics)



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4. Analysis of the participant countries in MUPYME

In which jobs do women from MUPYME participant countries work? How many decide to start their own business? What age and educational level do they have?

Cyprus

Taking into account the latest official data, around 28% of all entrepreneurs in Cyprus are women compared to 31% in the EU-28. The vast majority of these women entrepreneurs (84%) are solo entrepreneurs. Women entrepreneurs constitute about 9% of the women in the active labour force (entrepreneurship rate). This is slightly lower than the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs of men in the active labour force in Cyprus (20%) is higher than the EU-28 average. Most women entrepreneurs in Cyprus work full-time. About 38% of the women entrepreneurs work part-time in their enterprise and this percentage is higher than the EU-28 average (30%).

The highest proportions of women entrepreneurs of the total number of entrepreneurs in a sector are in the sector groups ***other service activities, and administrative and support service activities***. The lowest proportions are in the sector groups of *construction, and transportation and storage*. Compared to the EU-28 the percentages are higher in the *administrative and support service activities* and lower in *arts, entertainment and recreation, human health and social work activities, and real estate activities*.

Women entrepreneurs in Cyprus are younger than men entrepreneurs. During last years, the proportion of women entrepreneurs in the age group 25-49 years is higher than men entrepreneurs, and the proportion in the group of 50-64 years is lower. The distribution for EU-28 is similar. **The average education level of women entrepreneurs is higher** than that of men entrepreneurs. Compared to the total EU, women entrepreneurs in Cyprus has a higher education level. With regard to the average working week for women entrepreneurs in Cyprus is 33 hours (36 hours in the EU-28). **Part-time women entrepreneurs work on average 17 hours, which is less than the average for part-time women entrepreneurs in the EU- 28** (18 hours).

The **mean net income** of women entrepreneurs (€20,417) is higher than that of men entrepreneurs (€19,334) in Cyprus. Compared to women entrepreneurs in EU-28, the income of the women entrepreneurs in Cyprus is higher. In the EU-28, the mean net income of women entrepreneurs is lower than that of men entrepreneurs. The standard of living is higher in Cyprus compared to the EU-28.



The number of entrepreneurs, employers and solo entrepreneurs in Cyprus and EU-28 (x1.000)

	Entrepreneurs		Employers		Solo Entrepreneurs	
	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
CY Men	41	-21%	13	-31%	28	-16%
CY Women	16	-5%	3	13%	13	-9%

Source: Panteia, based on Labour force Survey Eurostat

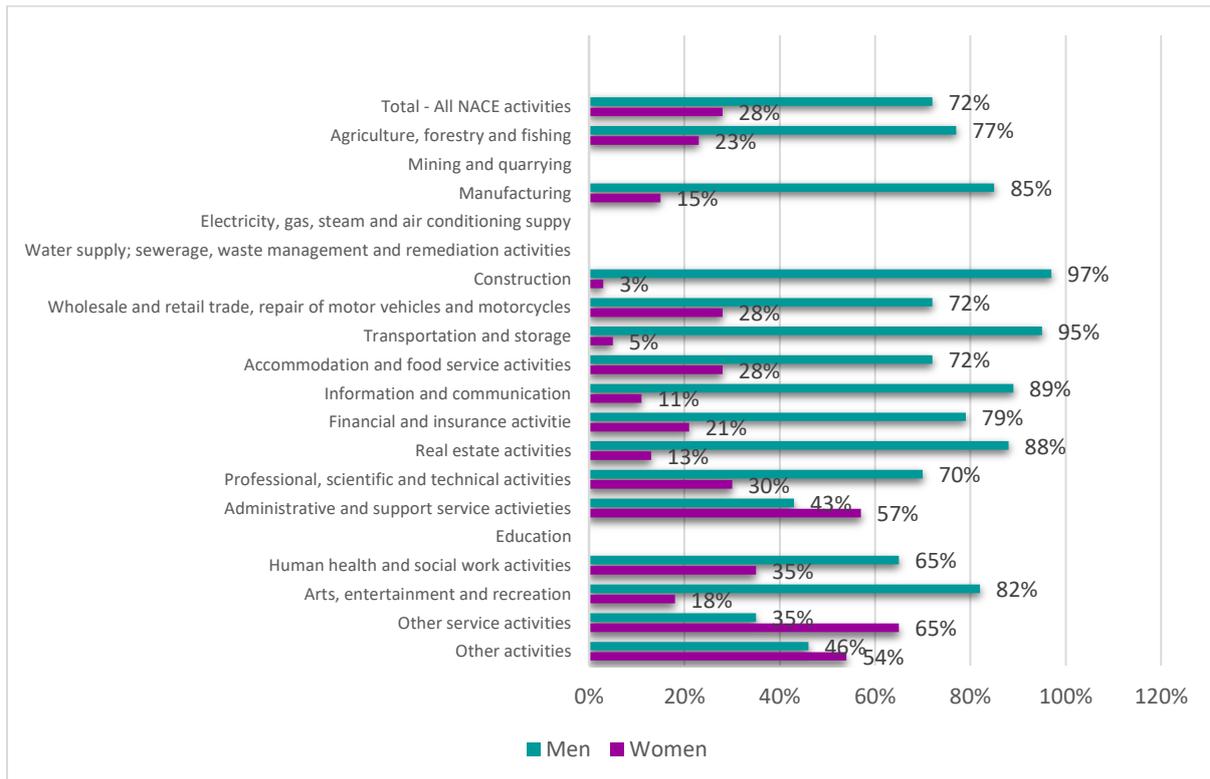


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Percentage of women entrepreneurs of total number of entrepreneurs by sector in Cyprus



Germany

Analyzing the latest studies on female entrepreneurship, around 32% of all entrepreneurs in Germany are women compared to 31% in the EU-28. The majority of these women entrepreneurs (67%) are solo entrepreneurs. Women entrepreneurs constitute about 8% of women in the active labour force (entrepreneurship rate). This is lower than the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs out of men in the active labour force in Germany (14%) is higher than the EU-28 average. Most women entrepreneurs in Germany work full-time. **About 40% of women entrepreneurs work part-time in their enterprise and this percentage was higher than the EU-28 average (30%).**

Taking into account the sectoral groups of activity, the highest proportions of women entrepreneurs in the total number of entrepreneurs in a sector are in the sector groups, **other service activities, human health and social work activities, and education**. The lowest proportions are in the sector groups of **construction, water supply and, transportation and**

storage. In most sectors, the proportions of women entrepreneurs in Germany are similar to EU-28. It is higher in transport and storage and lower in financial and insurance activities and agriculture, forestry and fishing.

Women entrepreneurs in Germany are slightly younger than men entrepreneurs. The proportion of women entrepreneurs in the age group 25-49 years is higher than men entrepreneurs, and the proportion in the group of 50-64 years is lower. The distribution for EU-28 is similar.

The **average education level of German women and men entrepreneurs is the same. Compared to the total EU, women entrepreneurs in Germany have a higher education level.** About the average working week for women entrepreneurs in Germany is 35 hours (36 hours in the EU-28). Part-time women entrepreneurs work on average 17 hours, which is less than the average for part-time women entrepreneurs in the EU- 28 (18 hours).

The **mean net income** of women entrepreneurs (€25,979) is lower than that of men entrepreneurs (€30,075) in Germany. Compared to women entrepreneurs in EU-28 the income of the German women entrepreneurs is higher. The standard of living is higher in Germany compared to the EU-28.

The number of entrepreneurs, employers and solo entrepreneurs in Germany and EU-28
(x1.000)

	Entrepreneurs		Employers		Solo Entrepreneurs	
	<i>Total 2012</i>	<i>% change 2008 - 2012</i>	<i>Total 2012</i>	<i>% change 2008 - 2012</i>	<i>Total 2012</i>	<i>% change 2008 - 2012</i>
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
DE Men	3.029	6%	1.443	3%	1.586	9%
DE Women	1.396	9%	458	4%	938	11%

Source: Panteia, based on Labour force Survey Eurostat

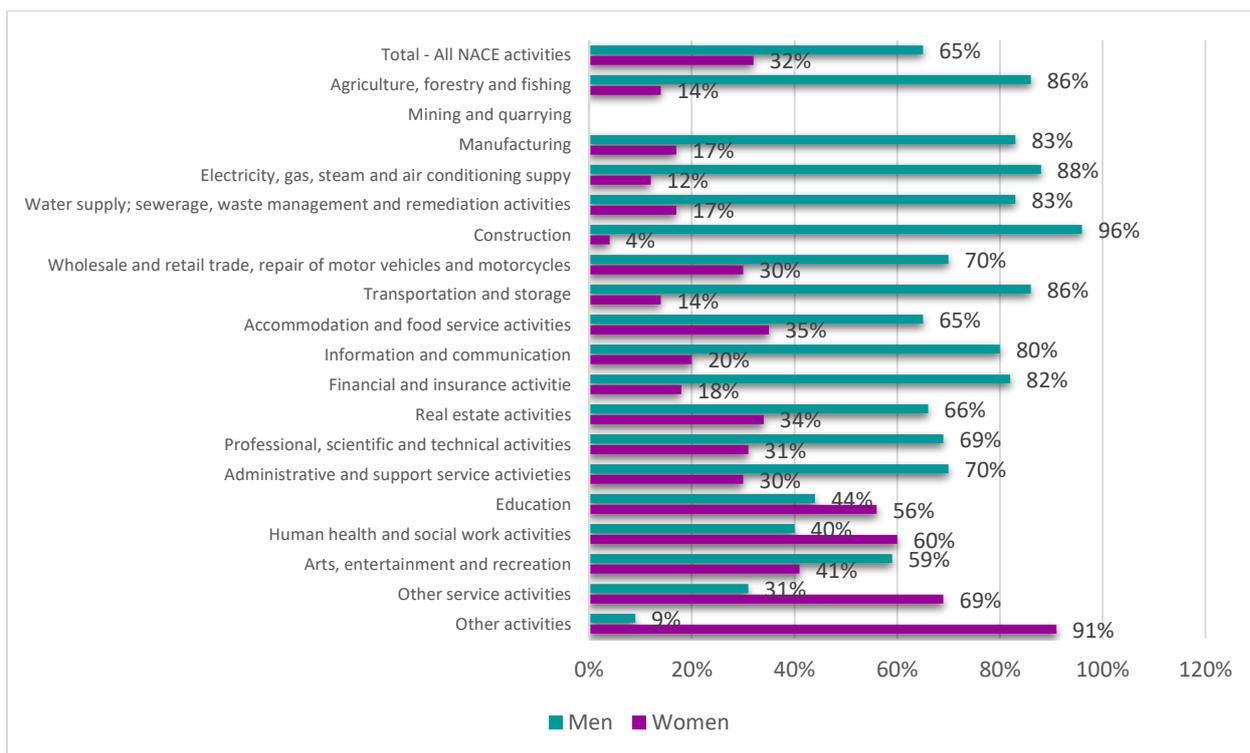


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Percentage of women entrepreneurs of total number of entrepreneurs by sector in Germany



Greece

In Greece, around 30% of all entrepreneurs in Greece are women compared to 31% in the EU-28. The vast majority of these women entrepreneurs (82%) are solo entrepreneurs.

Women entrepreneurs constitute about 24% of the women in the active labour force (entrepreneurship rate). This is significantly higher than the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs of men in the active labour force in Greece (37%) is also significantly higher than the EU-28 average.

Most women entrepreneurs in Greece work full-time. In 2012, about 11% of all women entrepreneurs work part-time in their enterprise and this percentage is significantly lower compared to the EU-28 average (30%).

The highest proportions of women entrepreneurs of the total number of entrepreneurs in a sector are in the sector groups of **other service activities and education**, meanwhile the lowest

proportions are in *construction and transportation and storage*. Compared to the EU-28, the percentages are higher in *financial and insurance activities* and lower in *human health, other service activities, arts, entertainment and creation, and administrative and support services*.

Women entrepreneurs in Greece are slightly older than men entrepreneurs. The proportion in the age group 25-49 years is lower, and the proportion in the group of 50-64 years is higher. In the EU-28 the women entrepreneurs are slightly younger than men entrepreneurs.

The average education level of women entrepreneurs is slightly higher than that of men entrepreneurs. Compared to the total EU women entrepreneurs in Greece have a lower education level.

The average working week of women entrepreneurs in Greece is 42 hours (36 hours in the EU-28). Part-time women entrepreneurs work on average 18 hours, which is on par with the average for the part-time women entrepreneurs in the EU-28 (18 hours).

The **mean net income** of women entrepreneurs (€11,245) is approximately the same as that of men entrepreneurs (€11,212) in Greece. Compared to women entrepreneurs in EU-28, the income of the Greek women entrepreneurs is lower.

The number of entrepreneurs, employers and solo entrepreneurs in Greece and EU-28

(x1.000)

	Entrepreneurs		Employers		Solo Entrepreneurs	
	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
EL Men	839	-13%	205	-34%	634	-4%
EL Women	361	-5%	65	-16%	296	-2%

Source: Panteia, based on Labour force Survey Eurostat

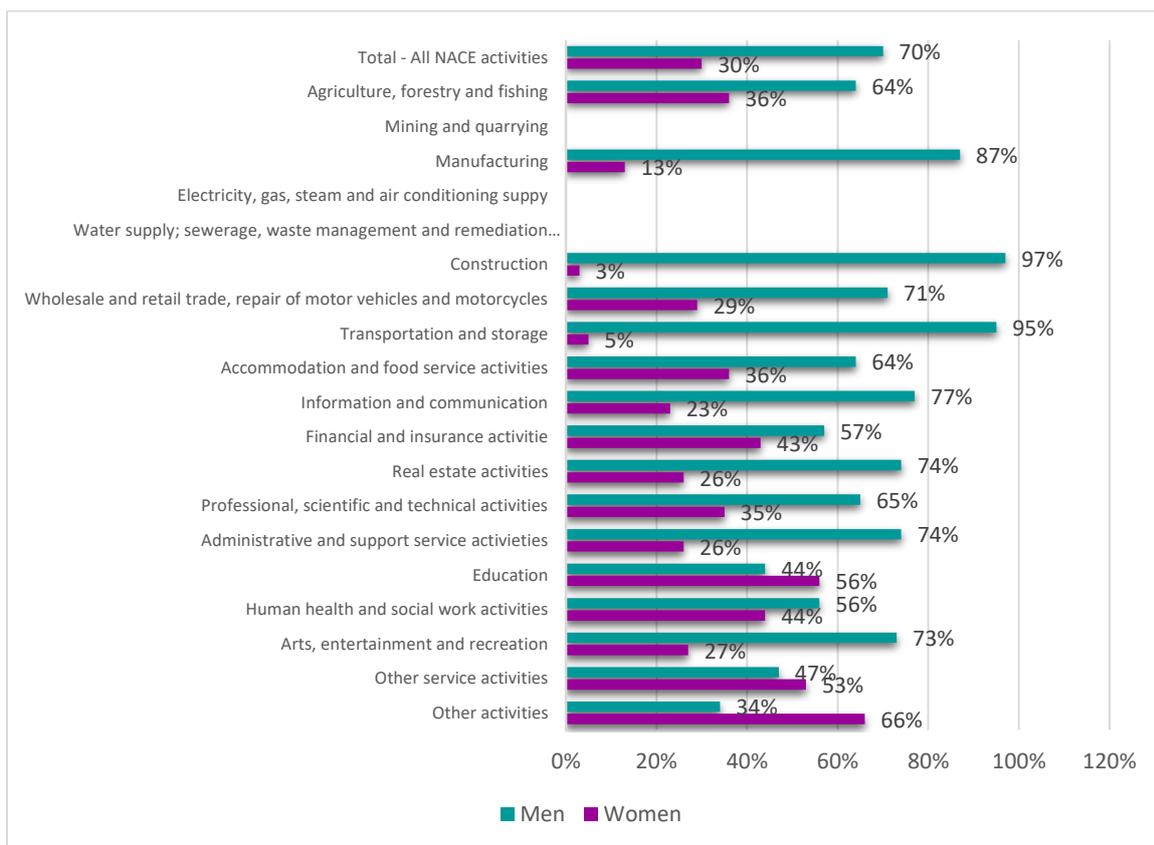


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Percentage of women entrepreneurs of total number of entrepreneurs by sector in Greece



Italy

Around 29% of all entrepreneurs in Italy are women compared to 31% in the EU-28. The majority of these women entrepreneurs (77%) are solo entrepreneurs. Women entrepreneurs constitute about 16% of the women in the active labour force (entrepreneurship rate). This is higher than the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs of men in the active labour force in Italy (28%) is also higher than the EU-28 average.

Most women entrepreneurs in Italy work full-time. About 26% of women entrepreneurs work part-time in their enterprise and this percentage was lower than the EU-28 average (30%).

The highest proportions of women entrepreneurs in the total number of entrepreneurs in a sector are in the sector groups, **other service activities, human health and social work activities, and education**. The lowest proportions are in the sector groups of **construction and transportation**

and storage. In most sectors, the proportion of women entrepreneurs in Italy is about similar to EU-28.

Women entrepreneurs in Italy are slightly younger than men entrepreneurs. The proportion of women entrepreneurs in the age group 25-49 years is higher than men entrepreneurs, and the proportion in the group of 50-64 years is lower. The distribution for EU-28 is similar.

The average education level of women entrepreneurs is higher than that of men entrepreneurs. Compared to the total EU, women entrepreneurs in Italy also had a lower education level.

Regarding the average working week for women entrepreneurs in Italy is 36 hours (36 hours in the EU-28). Part-time women entrepreneurs work on average 19 hours, which is on par with the average for part-time women entrepreneurs in the EU-28 (18 hours).

With regard to wages, the **mean net income of women entrepreneurs (€22,103) is higher than that of men entrepreneurs (€21,965) in Italy.** Compared to women entrepreneurs in EU-28, the income of Italian women entrepreneurs is higher. As in countries like Germany, the Italian income level exceeds the European average.





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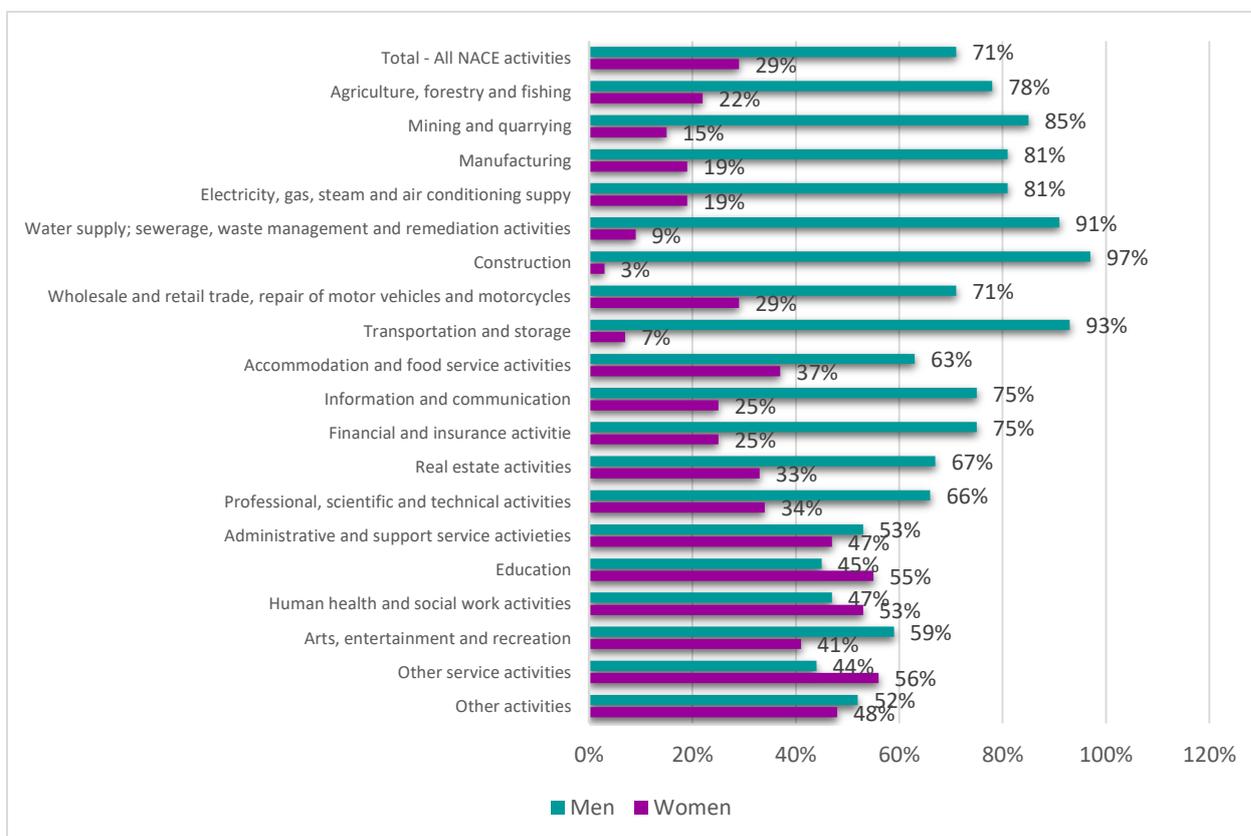
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The number of entrepreneurs, employers and solo entrepreneurs in Italy and EU-28 (x1.000)

	Entrepreneurs		Employers		Solo Entrepreneurs	
	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
IT Men	3.815	-4%	1.146	-9%	2.669	-2%
IT Women	1.538	-2%	361	0%	1.177	-3%

Source: Panteia, based on Labour force Survey Eurostat

Percentage of women entrepreneurs of total number of entrepreneurs by sector in Italy





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Portugal

Taking into account the latest reports from the European Commission on female entrepreneurship, around 38% of all entrepreneurs in Portugal are women compared to 31% in the EU-28. Again, the majority of these women entrepreneurs (80%) are solo entrepreneurs.

Women entrepreneurs constitute about 17% of the women in the active labour force (entrepreneurship rate). This is higher than the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs of men in the active labour force in Portugal (25%) is also higher than the EU-28 average.

Most women entrepreneurs in Portugal work full-time. About 41% of women entrepreneurs work part-time in their enterprise and this percentage is significantly higher than the EU-28 average (30%).

With regard to the sectors with the highest female participation, the highest proportions of women entrepreneurs in the total number of entrepreneurs in a sector are in the sector groups of **other service activities, human health and social work activities, and education**. In common with the previous countries mentioned, the lowest proportions are in *construction, transportation and storage and information and communication*.

In Portugal, **women entrepreneurs are slightly younger than men entrepreneurs**. The proportion of women entrepreneurs in the age group of 15-24 years is slightly higher than for men entrepreneurs, and the proportion in the group of 65 years and over, is slightly lower. In EU-28 women, entrepreneurs are also younger than men entrepreneurs.

The average education level of women entrepreneurs is higher than that of men entrepreneurs. Compared to the total EU, women entrepreneurs in Portugal have a lower education level.

With regard to the average working week of female entrepreneurs in Portugal, this is about 35 hours (36 hours in the EU-28). Part-time women entrepreneurs work on average 14 hours, which is less than the average for part-time women entrepreneurs in the EU- 28 (18 hours).

In terms of wages, the mean net income of women entrepreneurs (€10,106) is higher than that of men entrepreneurs (€9,866) in Portugal. Compared to women entrepreneurs in EU-28, the income of the Portuguese women entrepreneurs is lower. However, it should be noted that the standard of living in Portugal is lower than the EU-28 average.



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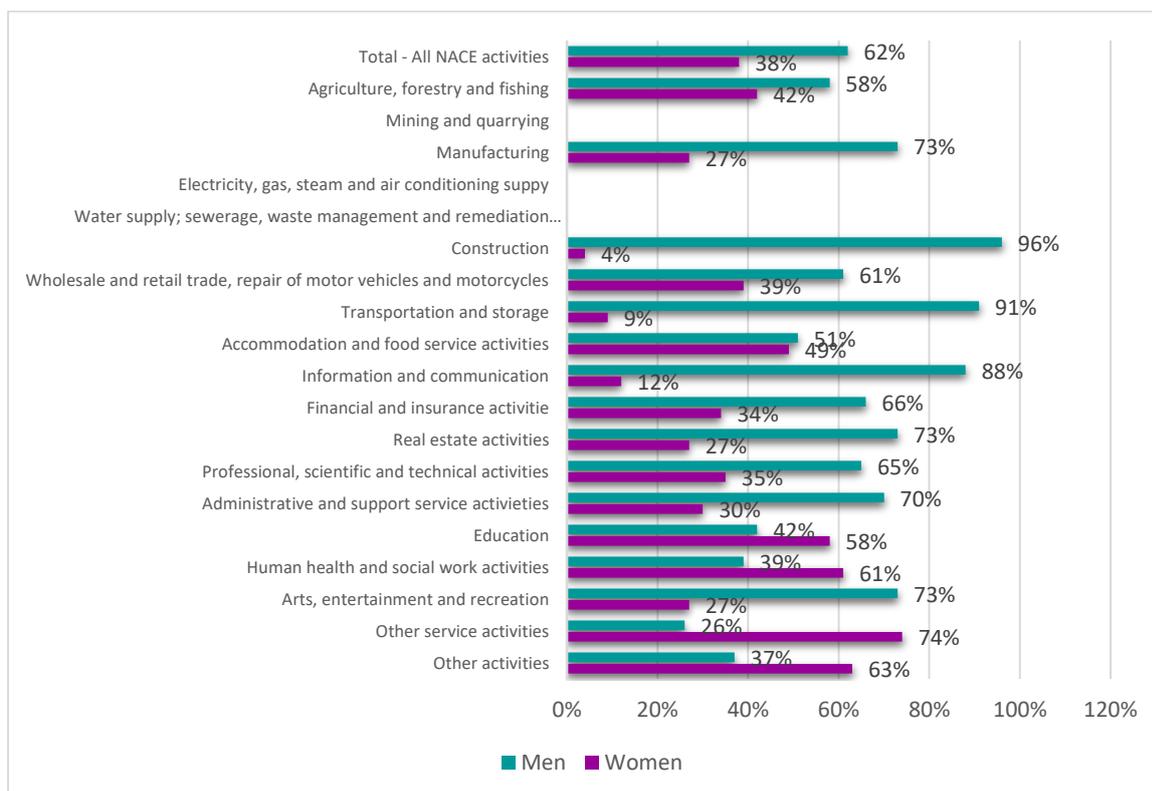
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The number of entrepreneurs, employers and solo entrepreneurs in Portugal and EU-28 (x1.000)

	Entrepreneurs		Employers		Solo Entrepreneurs	
	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
PT Men	610	-12%	161	-23%	449	-7%
PT Women	366	-28%	73	-8%	293	-32%

Source: Panteia, based on Labour force Survey Eurostat

Percentage of women entrepreneurs of total number of entrepreneurs by sector in Portugal





Former Yugoslav Republic of Macedonia

With regard to the Former Yugoslav Republic of Macedonia (Macedonia), around 21% of all entrepreneurs in this country are women, compared to 31% in the EU-28. The majority of these women entrepreneurs (62%) are solo entrepreneurs.

Macedonian women entrepreneurs constitute about 10% of the women in the active labour force (entrepreneurship rate). This is on par with the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs of men in the active labour force in Macedonia (24%) is higher than the EU- 28 average.

Most women entrepreneurs in the Former Yugoslav Republic of Macedonia work full - time. About 12% of all women entrepreneurs work part-time in their enterprise and this percentage is lower than the EU-28 average (30%).

The highest proportions of women entrepreneurs in the total number of entrepreneurs in a sector are in the sector groups, **human health and social work activities, other service activities, other activities, and professional, scientific and technical activities**. The lowest proportions are in the sector groups of *construction and transportation and storage*. Compared to EU-28, the proportions of women entrepreneurs in Macedonia are higher in *human health and social work activities, and professional, scientific and technical activities*, and lower in *administrative and support service activities, accommodation and food service activities, and in agriculture, forestry and fishing*.

Women entrepreneurs in Macedonia are younger than men entrepreneurs. The proportion in the age group 25-49 years is higher, and the proportion in the age group of 50-64 years is lower. The distribution for the EU-28 is similar.

The average education level of women entrepreneurs is higher than that of men entrepreneurs. Compared to the total EU women entrepreneurs in Macedonia have a slightly lower education level.

The average working week for Macedonian women entrepreneurs is 39 hours (36 hours in the EU-28). Part-time women entrepreneurs work on average 18 hours, which is on par with the average for part - time women entrepreneurs in the EU-28 (18 hours).

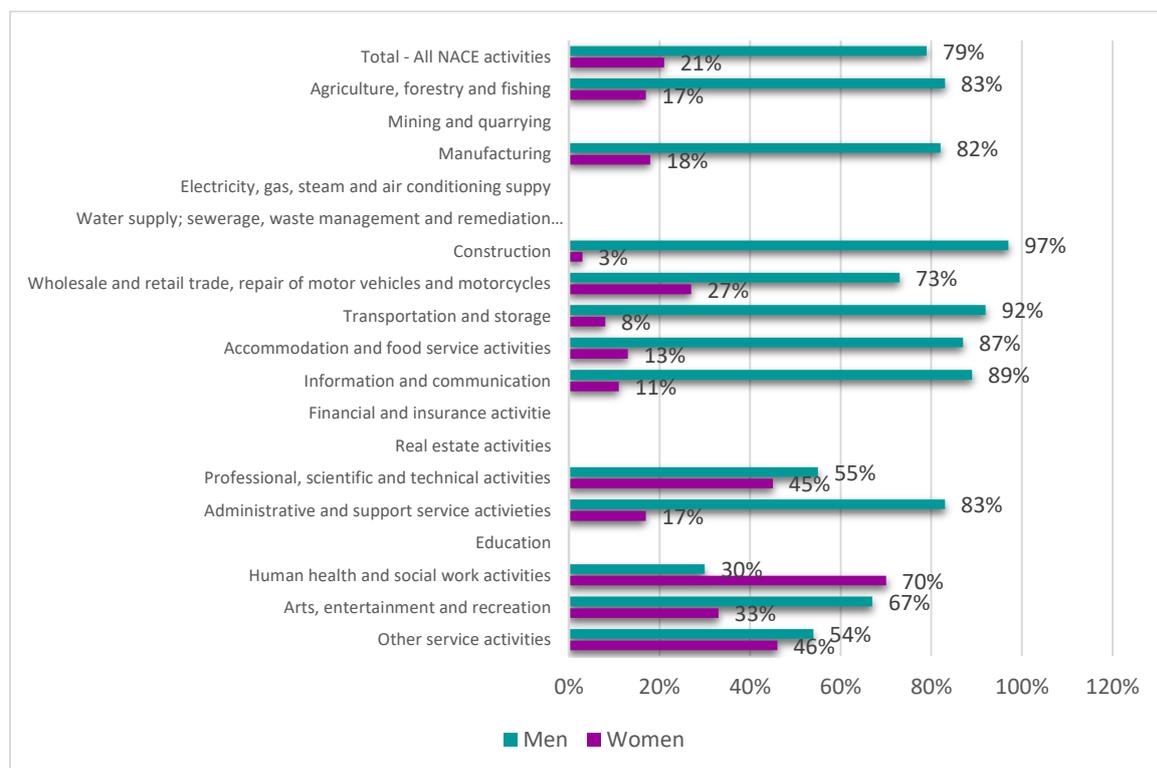
No data are available on the mean net income of women entrepreneurs in Macedonia.

The number of entrepreneurs, employers and solo entrepreneurs in Macedonia and EU-28
(x1.000)

	Entrepreneurs		Employers		Solo Entrepreneurs	
	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
MK Men	99	11%	29	29%	70	6%
MK Women	26	28%	10	37%	16	23%

Source: Panteia, based on Labour force Survey Eurostat

Percentage of women entrepreneurs of total number of entrepreneurs by sector in Macedonia



Spain

Taking as a reference the official data reflected by the European Commission in its latest report on female entrepreneurship (2014), **around 33% of all people who want to start a business in Spain are women**, compared to 31% in the EU-28. The majority of these women entrepreneurs (71%) are solo entrepreneurs.

The female entrepreneurship rate in Spain, that is, women entrepreneurs who are among the active labour force, is 12%. This is higher than the EU-28 average entrepreneurship rate (10%). The proportion of men entrepreneurs of men in the active labour force in Spain (21%) is also higher than the EU-28 average.

Most women entrepreneurs in Spain work full-time. About 15% of women entrepreneurs work part-time in their enterprise and this percentage is significantly lower than the EU-28 average (30%).

The three sectors of activity that have the highest proportions of women entrepreneurs of the total number of entrepreneurs in a sector are **other service activities, human health and social work activities, and education**. The lowest proportions are in *construction, transportation and storage, and water supply*. Compared to the EU-28, the percentage is higher in *mining and quarrying*.

In Spain, **women entrepreneurs are slightly younger than men entrepreneurs**. The proportion in the age group 25-49 years is slightly higher, whereas the proportion in the group of 50-64 years is lower. The distribution for the EU-28 is similar.

The average education level of women entrepreneurs is higher than that of men entrepreneurs. Compared to the total EU, women entrepreneurs in Spain have a lower education level.

Regarding with the average working week for women entrepreneurs in Spain is 41 hours (36 hours in the EU-28). Part-time women entrepreneurs work on average 18 hours, which is on par with the average for part-time women entrepreneurs in the EU-28 (18 hours).

Finally, the mean net income of women entrepreneurs in Spain (€15,519) is higher than that of men entrepreneurs (€13,642) in Spain. Compared to women entrepreneurs in EU-28, the income of the Spanish women entrepreneurs is lower.





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In Spain, more than half of future women who decide to start a business will carry out this initiative due to lack of job opportunities. This is drawn from recent studies on women in the Spanish labor market (Adecco, eBay), in which it is also pointed out that 57% of the total number of aspiring business women in this country will become entrepreneurs in Spain. Likewise, 32% of the participants in these studies recognize having already a specific business idea to start their business.

As regards the profile of these women who decide to entrepreneurship, an important part of them are those who are working full time (34%), other ones are those who are unemployed (21%) and a significant part are housewives (17%). In addition, they are particularly young and have an age between 18 and 35 years (which is on par with the report of the European Commission). They are also mainly family mothers.

Spanish entrepreneurs tend to be more from the south (31%) than from the north (16%). Also noteworthy are those from the central area and Madrid (20%) and from Barcelona and Levante area (15%).

The number of entrepreneurs, employers and solo entrepreneurs in Spain and EU-28 (x1.000)

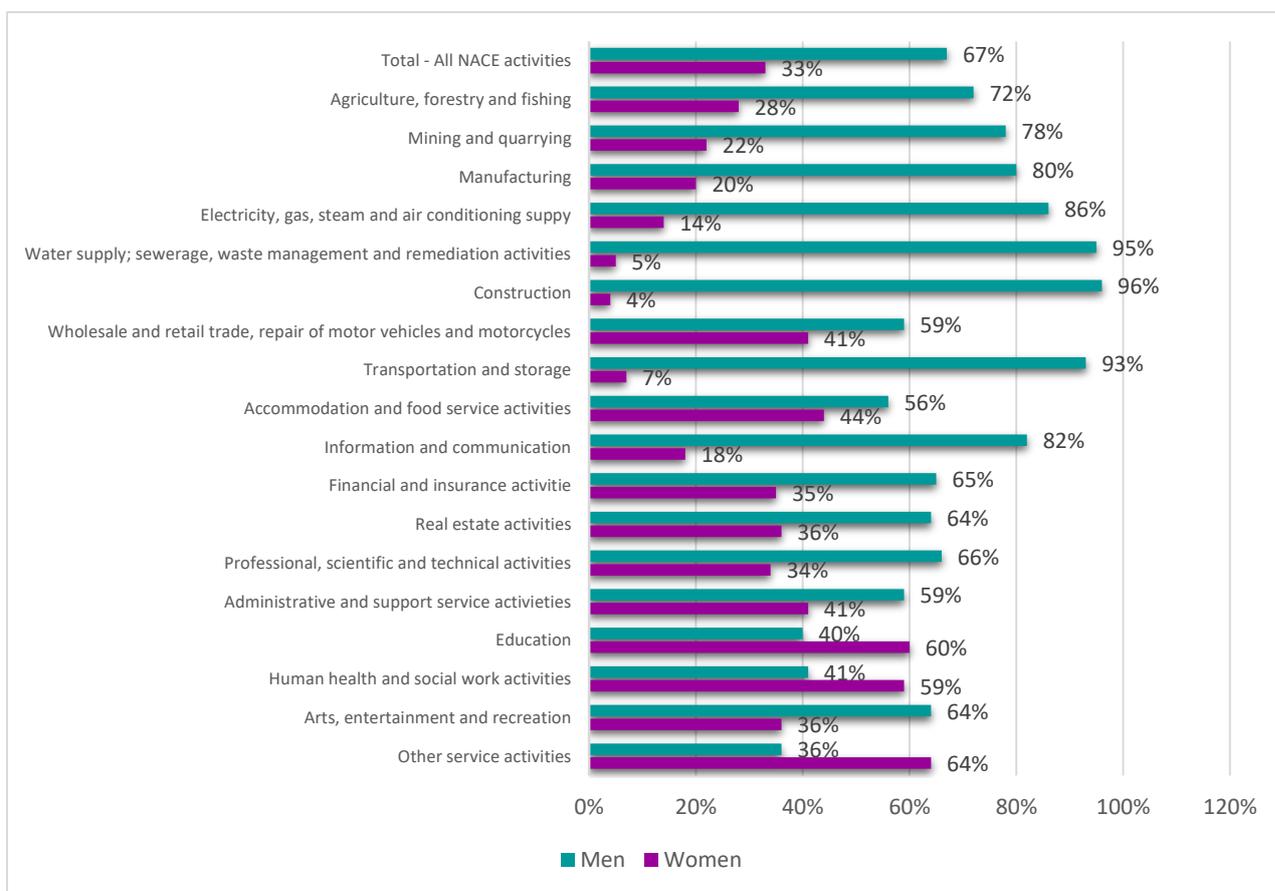
	Entrepreneurs		Employers		Solo Entrepreneurs	
	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012	Total 2012	% change 2008 - 2012
UE-28 Men	22.842	-1%	6.976	-9%	15.866	2%
UE-28 Women	10.257	2%	2.397	-2%	7.859	3%
ES Men	1.978	-16%	644	-26%	1.335	-11%
ES Women	950	-7%	272	-8%	678	-6%

Source: Panteia, based on Labour force Survey Eurostat



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Percentage of women entrepreneurs of total number of entrepreneurs by sector in Spain





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5. The common denominator of the group "housewives" participating within MUPYME Project



1. Almost all the women come from medium or small cities or villages. Local life is connected the cosmopolitan lifestyle still. Social structure and social networks are very visible; therefore it is **a group with strong social connection**. New information and communication technologies make it easier to access all sorts of information, resources, supplies or contacts. This is not part of these people's everyday life, but it is completely true that their relation with these new technologies expands their experiences network and broadens their life expectations.

2. However, the general self-esteem is low. This is due to the fact that they often overlook their daily achievements at home, they don't consider the tasks they perform to be useful and they don't get much help. This is a characteristic they share with some freelance workers a **feeling of loneliness and abandonment**, which is difficult to face.

3. They are not aware of the level of qualification. This happens because of two reasons; the first one is because of the lack of social and institutional acknowledgement, and the second one is because they have acquired their skills through their experiences and thanks to their parents, who gave them household responsibilities. They don't seem to be aware of the fact that they do really have a special qualification and that they are professionals. They think they only play a social and historical role



4. However, due to the changes in the social structure there have been some alterations in this traditional way of addressing the household activity and the tasks' distribution. The new improvements regarding gender issues in legislation, the expansion of the social networks, which are related to discriminatory treatment towards women, education and adult training centres, support groups and associations, and centres supporting different dependences, are raising women's awareness. There are lot of women interested in the objectives these institutions have and it seems that getting in touch with these humanistic goals has an impact on their own perception of themselves and on their progress inside and outside the household.
5. **New technologies are opening paths that didn't exist before.** There are lot of housewives that use the ICTs to get training and information. The appliances' tutorials and instruction manuals provide useful knowledge. The internet and other modern ways of acquiring knowledge are now implemented in the training field.
6. However, the over-effort they make in order to improve their skills and knowledge status, is a sociological characteristic that must be highlighted. Their objective possibilities are scarce, so they have to be self-trained and use uncommon resources that have arisen spontaneously in their contexts. The access to the **systematic training is still complex and scarce**, scarcer than what its initiative seems to request. Therefore, we think that its involvement in social processes of experiences, emotions or help exchanges is present in the target collective of our research
7. Those women with special circumstances, those who live in communities which are atypical or far from highly populated cities show an activist character well above the average. So their willingness to respond to the critical conditions of their situation and to face the peculiarities of their shortcoming collectively, can be defines as a sociological characteristic. **Activism is a rational way to face difficult situations**, taking advantage of the group strengths that are beyond the individual subject limits. There's no need to say that this sociological characteristic is very important for the confidence we have in these women to turn their household experience into a regular economic experience.
8. Being reluctant to work outside the household is always present. In most cases, housewives don't have previous working experience. Other women left their jobs when the household required more effort, for example taking care of their children or tending family members that need help because of the old age or illness.
9. Isolation is also marked by other causes, for example, due to the difficulty in maintaining an external job, because of commercial or social causes, housewives seem to take a step back and isolate themselves into the household instead of exploring other areas. That is, household management becomes their refuge.



- 10.** However, this is an active refuge; it implies productive work aimed to family welfare that provides satisfaction to those performing it, and a dynamism degree that can't be found in other fields characterized by isolation (such as unemployment). Most of these women find a living space within household economy, which, despite the limitations for personal growth, offers time and space for happiness and commitment.
- 11.** This is something that can be observed in the strengthening of local relationship and in new forms of participation consisting in women's networks support and NGO-activism. Cultural activism is a trend observed especially in areas having a large or medium-large population.
- 12.** Even though the household is mature production unit, and very resistant to changes, it is possible to notice some modernized and innovative characteristics. New technologies, well incorporated albeit basic way, are promoting a new way of conceiving the household work and a new way of performing it. The profit and information search on the internet is introducing some progress in general innovation. Training, strengthening relationships, searching and selecting of purchases' processes, tutorials about equipment maintenance, etc. are opening a new path towards an adapted innovation, which we think will derive in a more ground-breaking innovation process.

5.1 Average qualification

Most of the housewives' qualifications are in the **intermediate sections of the respective curricula of their countries.**

The certifications that are connected to the level of professional qualification are in the level 2 of those identified by the **CEDEFOP (European Centre for the Development of Vocational Training)**. Certainly, within this group we can find women having university's degrees and other advanced tertiary academic certification.

The connection between the housewives and the residence place tends to decrease the certifications' level in the rural areas, and tends to increase it in the developed areas. But it is not always like this. There are an important number of housewives that were involved in tertiary training processes in capital areas but then they returned to their origin villages in order to run the household, having performed or not their respective jobs.

The casuistry and the certifications, the achieved academic accreditation is that much varied, that trying to introduce this matter as a variable factor of the analysis of the household job rather

refers to the socio-demographic analysis that to the study of working methods and their socialization through the training.

In any training curriculum of any of the countries that make up the partner group of the MUPYME Project the formal regular or irregular training of **any kind that bring people closer to the household knowledge is considered.**

6. Competences and burdens in their immersion in a business-related working environment

6.1. Competences

In order to approach housewives' work, we first need to talk about **the knowledge and skills required to perform it.** They are uncountable and we have registered a lot of them. We are going to sum up in several examples what, in our point of view, is necessary to execute the kitchen and food providing tasks, and we are going to relate it with their respective **basic skills:**



-  Nutrition and dietetics (dietary composition and its nutritional value)
-  Basic emergency techniques
-  Specific terminology
-  Health, hygiene and safety regarding food
-  Food microbiology (development of bacteria, yeasts, mould and conditioning factors).
-  Plating and creative cooking.
-  Gastronomy and cooking prescriptions.
-  Raw materials technology applied in the kitchen.
-  Confection of kitchen products
-  Operation and maintenance of kitchen products.
-  Functioning and maintenance of equipment and utensils.
-  Packaging and storage of kitchen products.

This knowledge generates a series of **competences** (we should not forget that this is our goal) that define their occupation.

By using the same group of tasks as a model, we propose skills linked to kitchen-related tasks that derive in the **following competences**:

- To check the characteristics and quality of raw materials and fast food products.
- Cleaning and portioning raw materials and separate and account for waste.
- To pack and store the raw materials.
- To prepare the ingredients by consulting recipes and respecting food hygiene procedures.
- To identify and determine the quantities of raw materials and other ingredients necessary for the elaboration of products by consulting revenue and technical specifications.
- To select and prepare the necessary equipment and appliances, consulting revenue and technical specifications and respecting the conditions of hygiene and use.
- To carry out the cleaning and preparation of raw materials to be used in the process.
- To interpret prescriptions and confectionary food, given the temperature and time of confection.
- To cook meals in the right time and quantities.
- To divide food into portions.
- To decorate appropriately.
- To maintain hygiene conditions and to use equipment and utensils by choosing the appropriate techniques and products, in accordance to the preservation and hygiene standards.



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In a specific scenario, the described skills involve **knowledge that can be transferred to other contexts** and it can be found in almost every task and micro-task carried out at home.

We are aware that the disaggregation of knowledge and competences we have done may be surprising to many readers of this report (mainly since we count only the competences related to kitchen tasks), but the occupation we refer to - that is the housewives' work- is still a world to be discovered, since it has been hidden a long time, and that's why we don't know much about it.

In generic sense we can set up the following groups of tasks:

- 1. Cleaning and maintenance.** This refers to activities related to cleaning and maintaining the household (to sweep, to scrub, to clean the windows, to do the laundry, to iron the clothes, to tidy the wardrobes...). It can be compared to the maintenance tasks of the systems and installations in the SMEs economy.
- 2. Care of the family unit.** This refers to the activities related to the care of the personal aspect of the unit members, including the healthcare and the emotional state care. It can be compared to the tasks of Security, Leadership and Motivation.
- 3. Expenses and Income Management.** This refers to the activities related to the management of incomes (salaries and other incomes) and expenses (payments and economic forecasts). These tasks can be compared to the activities executed in the enterprise field (profit and loss account management).
- 4. Stock.** This refers to the activities related to the control of the inventories state regarding food, furniture, consumer staples, etc. It can be compared to the stock management tasks and logistics tasks.
- 5. Incomes distribution and expenses control.** This refers to the activities related to the decisions that enable the correct management of incomes and expenses (that it, how much it is spend and when it is spend). These tasks can be compared to strategic activities executed within the enterprise (when and how much it is invested).
- 6. Purchases and relation with the suppliers.** This refers to the activities related to the purchases and provisions for the household members. These activities can be compared to the purchase management and the suppliers' classification in the SMEs field.
- 7. Environment impact.** This refers to the tasks related to the assessment of the use of certain products and also to recycling, recovery and reuse of every type of household products. These tasks can be compared to the SMEs economy.
- 8. Education and training.** This refers to the activities related to the children education and support to other relatives and neighbours. It can be compared to the management and development tasks of human resources and the SMEs economy.
- 9. Decision-making process and conflicts resolution.** This refers to the activities related to choosing certain actions in the daily life of the household activity. Everyday appear new

situations which require a quick decision-making in addition to thoughtful decisions taken by consensus among members of the household. These are tasks which are assigned to the executive management of a SME.

6.2. Training Curriculum

The training curriculum for the shift from the household to an SME context has been developed by means of an **international research process** in which, among other activities, the work performed by 39 housewives at home has been observed and interviews with 40 successful female entrepreneurs have been carried out.

The result is a **Training Plan** in itself that has been structured in Areas, Modules and Didactic Units.





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1. We believe that the **diverse tasks** performed within the household provide an **overqualification** that sustains our Training Plan, which can be located in the field of professional requalification or training aimed to the assimilation of new challenges, requirements and objectives.
2. We can state that **decision-making is the core feature of both household economy and SME economy**. Such process is also a highly demanding professional process and, therefore, we consider it to be part of the qualification they have already acquired through experience. The Training Plan acknowledges this situation and builds the most technical environment possible in order to strengthen the decision-making process implemented in a SME context.
3. We remark the role of decision-making as an inherent feature of housework, but it is also crucial to classify all the activities carried out at home as potential activities that could be implemented in SME management. These circumstances are set out in the core chart that works as the main element of this report.
4. Therefore, we are confident about the knowledge that should be acquired to complete the experimental process that housewives carry out at home.
5. To the MUPYME team, **professional qualification is the keystone within our Training Curriculum structure**. Our target has been creating contents and developing a structure for them so as to include the different experiences, together with the knowledge provided by the Plan in a way that they build a diverse professional identity in SME management.
6. Because of this reason, our proposal is organized in a way that there is a direct link between the qualification objectives and the knowledge and skills acquired outside the traditional management context.
7. The Training Curriculum and the plan, which is basically the **structure of knowledge areas, modules and didactic units**, have been developed collectively by the MUPYME partners. Therefore, each area, module and unit includes the name of its authors and is linked to the supporting documents provided by the partner in order to make the full and final training curriculum regarding the shift from household economy to SME economy.

6.3. Motivation is the starter motor

The reasons why the business women who have participated in the project have decided to start a business are several, although all of them respond to a similar pattern:

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-  They emphasize above all that their personal skills and attitude are what have finally made them entrepreneurs: being **non-conformist, creative and with an attitude of self-improvement and self-confidence**.
-  Most women acknowledge having had **unsatisfactory work experiences**, either because of economic conditions, or because they were prevented from growing professionally.
-  Being **creative and qualified** people has led them to generate business ideas and are always on alert for new opportunities.
-  Being able to make their own decisions and contribute with their know-how has been the key in all the entrepreneurial processes for women.
-  Time management and **conciliation have also been in some cases an important motivation** to become entrepreneur.
-  They consider that the existence of an **entrepreneurial culture in the social environment and especially in education** is the basis for entrepreneurship to be developed equally between men and women.
-  **Institutional support** is paramount to boosting female entrepreneurship in value-added activities. Female underrepresentation in the SME direction forces some extra efforts on the part of the administration in order to reduce the general vacuum surrounding many of the women who are launching their projects.



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The **economic financing** or the existence of a financial buffer is a priority condition at the time of the entrepreneurship, therefore, the institutional support must allow in some way this kind of resource. This has been pointed out by women who have set up their own projects.
- 

Training is undoubtedly an essential part for women when it comes to entrepreneurship, they need training to feel qualified to manage their own company.
- 

They value positively the existence of **feminine reference models** with which they could be identified and to be able to see other ways of achieving success. Among his greatest supports stands out:

 - **Empowerment**, as a process through which women strengthen their skills, confidence, vision and role to promote positive changes in the situations in which they live, is fundamental so that the female entrepreneurship grows in activities and sectors of high added value. They have to act as subjects of law not subject to control or limited by the "roles" that society imposes on them.
 - **Family support** appears as a fundamental pillar when it comes to entrepreneurship. However, women entrepreneurs warn that initially family and environment may become barriers to entrepreneurship activity.
 - **Networking**, the model to build relationships with people from their professional environment who want to do business or who can do business in the future, is a lack identified by women entrepreneurs. They believe that going to activities and events in order to increase their network of professional contacts and look for business opportunities would contribute a lot and consider it a line to work.
 - **Social support**, the fact that society accepts and normalizes the situation of female entrepreneurs helps to promote and make women's entrepreneurship visible.

7. Factores que obstaculizan el emprendimiento femenino

The most recurrent blocking factor in women's speeches alludes to their **difficulties in reconciling their family and professional projects**. Women assume this socially imposed gender role and, to a greater or lesser extent, give priority to family and personal life against professional life.

The **fear of failure** is one of the main barriers faced by any entrepreneur, but there is a certain bias favorable to the attitude of women. The calculation of risk, in general, indicates that women are more secure and conservative in this sense, reject the "megalomaniac" attitude related to large risks and large investments, and this is reflected in the types and sizes of women-run enterprises.

Financing or economic resources are a particularly hard obstacle for women entrepreneurs. Sometimes the lack of a recognized professional background limits the possibilities of access to finance. This phenomenon is common among women entrepreneurs who do not have previous experience. It seems that markets do not know how much motivation weighs on the phenomenon of entrepreneurship.

The **social beliefs** about entrepreneurship do not end up normalizing the female entrepreneurship model and for this reason do not identify women with positions of responsibility or leadership in activities of high added value.

7.1 Recognition of skills and projection in the company

At this point, we briefly describe activities that are part of the everyday life of the household and have direct applicability in the activity of the companies.

A

Cleaning and Maintenance/ Installations and Equipment Maintenance

- Cleaning of bathroom, kitchen and other special units
- Household cleaning activities: sweeping, scrubbing, vacuuming
- Wash, tend and collect clothing
- Less frequent private cleaning, (tiles)
- Keep the house tidy and organised
- Perform maintenance operations of electronic and electronic equipment
- Perform vehicle maintenance operations
- Activities related to gardening

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B

Family Care/Security, leadership and motivation

- Assisting minors or dependents in strategic tasks (eg, bath, doctor's appointment or school.)
- To pay attention at unexpected times (baby and older)
- To pay additional attention (Homework-story tellers)
- To go over the daily experiences
- To attend school meetings
- To plan purchases
- To plan menus for the whole week adapted to the needs of the family unit
- To monitor and care for the family diet
- To launch and promote the tasks execution in order to promote the physical and intellectual benefit of the family
- To organize the family meetings
- To care for the pets

C

Stock Control and Logistics

- To write a shopping list and to know which products are missing
- To repair the furniture
- Repair and / or replace household items
- To plan wholesale purchases, and weekly, monthly or yearly
- To respect the cleaning and hygiene standards
- To fix, repair and tailor clothing
- To set up the need of fuel and other household items

D

Incomes distribution and expenses control /Accounting

- To check the bank balances and movements
- To sort out and prioritize the fix and temporary expenses
- To pay non direct debit bills
- To pay after-school or sport activities
- To manage the annual tax return
- Select the financial resources to plan the expenses
- To set up a household savings strategy
- To distinguish the leisure expenses and other replaceable items
- To rent family resources in order to obtain extra income



E

Purchases and relation with the suppliers / Purchases Management

- To go the shops and markets
- To decide and choose the shops and markets
- To make frequent purchases
- To make special purchases as shoes, clothes and seasonal purchases
- To make proper calls to the insurance companies, Banks, etc.
- To negotiate the rates and conditions and to evaluate other offer

F

Environment Impact / Environment Management

- To study the purchases' characteristics, that is, if they are ecologic or sustainable products
- To analyse and assess the products' labels
- To recycle the containers, packages and bottles
- To use water, heat, electricity, etc. In a responsible way
- To reuse and recycle the household furniture and fittings

G

Education and training / Human Resources Development

- To choose the school for the children's education and to decide the after-school activities they will attend to
- To help the children with the homework
- To participate in associations and civil movements
- To set up education and behaviour rules and standards
- To make decisions about changing the children's school if necessary

H

Toma de decisiones y resolución de conflictos/ Toma de decisiones

- To make long-term effective decisions. To make decisions under consultation
- To make urgent decisions alone
- Mediate conflicts which occur inside the family and outside

Social and Neighbourhood Activism / Corporate social responsibility

- To attend social meetings (for example, the Refugee Committee)
- To belong to organizations, associations, cultural, religious, social and civil movements

8. Household-Acquired Skills that are Beneficial for Enterprise Performance

Decision-making is the dominant activity in business management. Management is all about making decisions regarding what should be done, when and under which conditions. It all revolves around the spirit of the enterprise and the manager cannot fail to perform this activity, since it is his/her main function.

Therefore, decision-making is a **distinctive qualification feature among those running and/or managing enterprises.** It could be understood as fundamental for the manager's work. And, besides being the main aspect of professional qualification, it is important to remark that decision-making skills are an occupational component of qualification. Such skill cannot be acquired through anything other than practice. **One can only learn to make decisions by means of making them.**



Thus, practice seems to be the only efficient way to acquire the necessary training in order to perform management: decision-making. And the closer that experience is to reality, the more efficient such practice will be.



This is the reason why the tasks performed by women within the household are highly valued in the MUPYME project, since they qualify housewives to access a management and running position in SME-like enterprises. In fact, we have elaborated a list of those areas of household management that have helped the entrepreneurs collaborating in MUPYME in their duties as business managers. We present some of the most relevant ones down below:

- Decision making (has the confidence to take decisions)
- Taking risks (makes risky decisions following her intuition)
- Implementation of logistics and accounting (many skills acquired on these matters by making home budget, paying bills, planning expenses, etc.)
- Management on many kinds (good management of household and work activities)
- Coordination at several levels (cooperation with many bodies and coordination of activities)
- Executive role (taking many decisions on a daily basis)
- Marketing and advertising
- Leadership
- Resolution and minimizing of conflicts.
- Motivation (inspiring others at home, in society, at work)
- Time management (manages to divide her time addressing her many duties)
- Efficient use of resources (planning, organizing, executing of many activities)
- Environment (maintaining a safe and secure environment)
- Mobility (people/resources mobility)
- Multitasking (highly important at SME work)
- Secure quality of life (Quality products)
- Prioritizing (Ability to choose priorities at home, at work, in her social environment)

The examination of those tasks performed in the household that have a clear implementation in SME management leads us to the transference process between both contexts. What makes it easier and makes it more difficult. What features of a manager's basic qualification can profit from previous household experience.



9. What are the Basics of Business Activity?

The successful businesswomen who engaged in our case study provided this information through their anecdotes and thoughts.

The administrative aspects of an enterprise should not maintain their dominant position in the development process of new entrepreneur activities.

What are, then, the key factors for entrepreneur promotion within discriminated sectors of society? We shall begin by considering an enterprise not just as something to make a living out of, but as something more.

The entrepreneurs' experiences within our project have expressed that soundly:

- An enterprise is a social unit based on common action, and that is how it should be defined, not just as an economic unit.
- Responsibilities and different skills among the workers are some inherent aspects to every enterprise, and they must be acknowledged and stimulated.
- The same amount of effort shall be distributed between business maintenance and business itself.
- It must be identified and advertised.
- It is vital for entrepreneurs to learn and teach those around them.
- Observing, analysing, and evaluating the work of others and having no qualms about admiring and emulating the very best.
- Daring to forecast the future and trying to make it happen.
- Evaluating clients, partners, collaborators, and distributors –no mischief intended.
- Acquiring other methods of result measuring besides the profit and loss account.
- And, of course, keeping track of the spending and cost estimates, since that allows for the development of a basic financial strategy (bearing in mind that those do not constitute the enterprise core).

Implementing these ten points should lead to the basic structure of an enterprise: it **provides Motivation, Brand, Leadership, Knowledge, Control, Evaluation** and, finally, **Management skills**. This is the portrait of an enterprise provided by our collaborators.

9.1 Classification of Enterprises

A significant range of enterprises has been gathered and recorded as case study. The distinctive aspects of a wide group of activities are shown in detail, covering fields from marketing to catering, craft industry, body care, cattle farm, metallurgy, event management, architecture, and interior design.

Enterprises linked to network services such as travel and translation agencies and other upgraded services based on new technologies are also present in our case study:

1. Almost every enterprise is created to satisfy a need for income in a rather difficult point or time. The financial crisis started in the summer of 2008 was a trigger. Love for the project emerges later. That does not mean they are enterprises without a soul: they are developed with toughness, but also with the rewarding feeling of carrying a proposal forward. This phenomenon is especially frequent in areas affected by conflicts (Macedonia and Cyprus) or regions where the crisis has had a great impact (Spain, Italy and Greece).





2. We should highlight the fact that **these are activities that involve establishing contact with people** and satisfying their prompt needs. Following the same line we have already discussed before, it would be convenient to elaborate a map showing female entrepreneurship as a pragmatic activity which is linked to specific and close needs and opportunities: building something practical in order to satisfy the needs of those close to you, making a living out of it if possible.
3. Cattle farming and agriculture are linked to primary exploitation, often rooted in family businesses or traditions. In many cases, female entrepreneurship provides a new approach to the business, technological innovation or the opening to new markets. Apart from these remarks, nor environmental overexploitation, nor value chain or commission agent maximization are present in this process.
4. Enterprises managed by women involved in our project show a trend of direct service strengthening, in other words, addressing prompt needs. In many cases, previous working experience as an employee has a remarkable impact, since they can use these former experiences to boost themselves. Such is the case of enterprises within the textile industry managed by women who lost their jobs as a result of closing factories in the south of Europe.
5. Besides, there are enterprises consisting in just one business establishment, while others have more than one office. The number of employees varies, but most of them do not surpass the micro-enterprise criteria consisting on less than 10 workers, except for some odd cases (we found an enterprise in which only 10% of its workers were men, the remaining portion of the staff being women).
6. The experiences of women as business managers are different in each case. Most participants are still managing their first business project –however, among them, we have found a manager currently dealing with her third launching experience.
7. They mostly fit the family business classification, even though they do not always meet the legal criteria that would qualify them as so. Family support is highly valued, so family commitment has a strong relationship with the key drivers for entrepreneurship.
8. Support, both from the family and the social network intended for entrepreneurship promotion, indicates that the entrepreneur needs help and that she is open-minded and non-restrictive. In some cases, requiring family support disrupts the patriarchal patterns often seen in market organization. For instance, regarding the wine production in Tuscany, the businesswoman we have interviewed remembers how she had to include her husband at first to “masculinize” her entrepreneurship trying to find her place in a rather masculinized sector. This case is not an exception.
9. Regarding the training designed for the promotion of entrepreneurship (as that aimed to housewives) education is really diverse. There are high qualified female entrepreneurs

with university-level qualification in their curricula, while others do not really have experience or qualification for it. However, when it comes to the acknowledging that training is an instrument towards launching a business, developing it and ensuring it in the long term, they all agree. They are so convinced about it that, in many cases, they even encourage their children and other relatives to engage in training linked to their businesses

10. We will continue on the training and education issue later on, however, we wanted to introduce the matter regarding training as a form of business strategy. Planning, satisfying the customers, marketing, advertising and branding are some important and positive points when it comes to starting a business activity.

10. Motivation at the beginning

10.1 Individual factors that affect entrepreneurship:

- Personal qualities: attitude, involvement or versatility
- Self-perception of skills and competencies to start a business
- Propensity to risk and ability to assume failure
- Innovation and creativity
- Proactivity and personal initiative

10.2 Factors involved in the entrepreneurial orientation:



10.3 Differences in entrepreneurship according to gender:

CATEGORIES	FEMALE ENTREPRENEURSHIP	MALE ENTREPRENEURSHIP
Work experience	Less previous work experience.	More previous work experience.
Entrepreneurial sector	More presence in service sectors.	Greater involvement in the industrial and construction sectors.
Main motivations	Output to labor instability and search for autonomy and decision-making capacity.	Get more income and search for new business opportunities in which to carry out new ideas.
Fear of failure	Risk modulation	High risk assumption.
Degree of innovation	Moderate innovation, within the portfolio of products or the same niche.	Innovation in new markets that allow business growth, in search of new opportunities.
Sensibilities	Sense of responsibility, discipline, autonomy, involvement, teamwork ...	Leadership positions, restlessness, personal initiative ...
Different way of understanding entrepreneurship	Oriented towards sharing leadership, cooperation and reconciliation of times.	Oriented to the monetary, the power and the individual leadership.

First of all, we would like to highlight a point we have already established. Strength is a common component of a start-up at its first stage. There are imperative needs closely related to family and social networks, which work as a wake-up call to encourage the beginning of the activity.

There seem to be a milestone at the first stage of entrepreneurship that usually provides an emotional component to it. Family problems, new additions or changes in the social action within the family, represent a solid (highly productive) base for the constitution of enterprises managed



by women. To our minds, this feature works as a bridge between the business project and the entrepreneur's actual situation. Thus, it is a distinctive characteristic of female entrepreneurship.

Spotting the neglected points on business activity in the market are a constant issue regarding female entrepreneurship. Spotting those opportunities is more relevant than the confidence provided by previous experiences, even though tradition and close experiences play an important role as well. Nonetheless, we have distinguished some cases in which entrepreneurship has been the result of the progress made by means of previous activities --for instance, a body care company that has granted the entrepreneur the knowledge required to implement that activity on a different geographic area: she is filling a business gap in that area, and she is able to do it because of the knowledge she has acquired as an employee in a different company.

Therefore, initial inexperience, which shall not be constructed as irresponsibility, is a common feature in entrepreneurship when looking for reliable sources of information. The required "expertise" must be found passed the point of that considered "normal", so private initiative ends up exceeding administrative support. However, the presence of available supporting networks is crucial in some cases and places. This situation has been reported in Cyprus, where female entrepreneurs started up by engaging in the *Grundtvig* adult education programme developed by the European Commission.

Diversity is a constant component in this matter, but there is an element that unifies all the existing projects under the same experience: willingness, the initiative to develop an idea that might have been motivated by different factors. Willingness to conduct the situation towards its improvement, and enthusiasm to carry that project forward.

The combination of willingness and enthusiasm is the best mix to achieve the appropriate training for successful entrepreneurship. The reason behind it is the social nature of those women working on it. But there is a different side to it. Their double role as both business and household managers has tamed their drive, it has been a burden... Or has it? Because some of the specific skills that our participants have reported to acquire immediately were time management and administrative activities. They have made a connection between these fundamental skills for any business manager and their time management skills required within household economy.

Although some of them lack the basic knowledge regarding structural elements of business activity (market, technology and even legal and administrative requirements), all those aspects seem to be subordinated to the willingness to carry that clear target forward.

According to the main spirit of entrepreneurship "each problem with its solution", each problem has been addressed in its own time and context. There is no way of knowing how many enterprises failed trying to solve these difficulties; but we do know is that successful enterprises had to face the same difficulties, and they were able to overcome them. This is a fruitful source of information to develop training programmes aimed to women who find the idea of entrepreneurship attractive and need support to face its inherent difficulties. And even though the businesswomen



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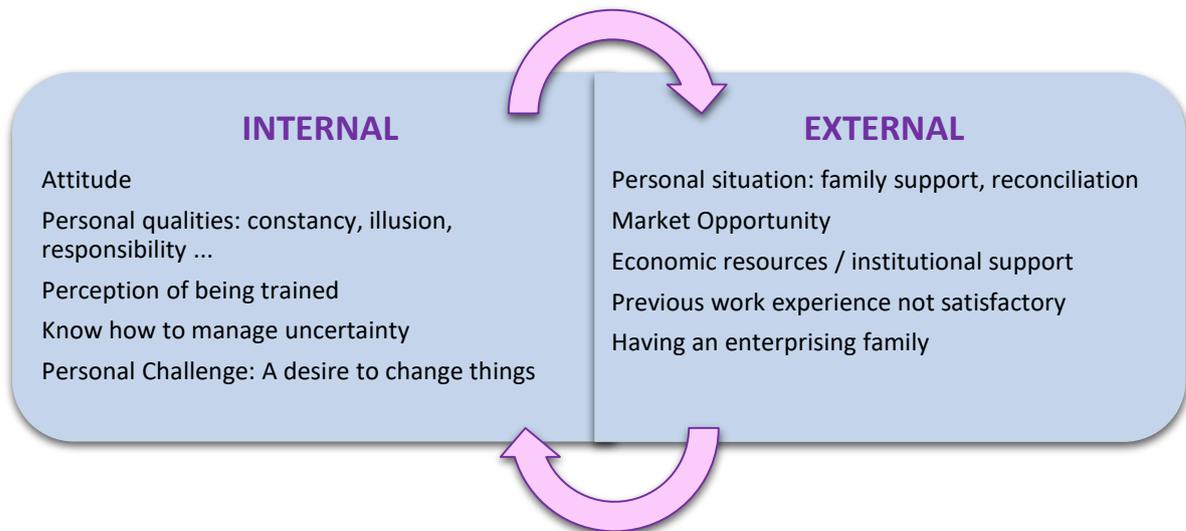
who took part in our study were not required to do so, they constantly mentioned in their stories their condition as women, the unfavourable circumstances they had to endure and how it stepped up their willingness at the first stage of their own projects. The gender issue has been a common theme from the beginning in all their stories.

There are external factors that boost female entrepreneurship. One of them is related to a defying attitude towards unemployment. Activity and employment are considered crucial aspects in life. Overcoming unemployment is one of their main motivations.

Another remarkable aspect is feeling that one has found an innovative approach to some field, which leads them to actually trying to make it happen. A design entrepreneur reported that even as a child she was aware of the pleasure she felt choosing and wearing clothes and accessories. Now, that is the foundation of her business. Even more, innovation often works as a defensive action against the difficulties found along the way. It seems like women usually make efforts to adjust their proposals, innovate, and avoid failing in their projects, due to their distinctive adaptation skills.

The appreciation of assets that have been considered to be out-dated is one of the initial drives for female entrepreneurship in our analysis. Restoring farming, crafting, wine, bakery activities and more is a common factor in our analysis. It shows a different approach to dismissed sectors. In other words, there is a new appreciation and innovation in dismissed assets in which renewed potential can be found by means of new approaches.

11. Consolidation Process



Factors that can affect when to entrepreneurship:

There is an expression that says: “the first step is more difficult than the next hundred”. It might be true, and in female entrepreneurship it might be more difficult to make the very first decision towards entrepreneurship than any other. Once that is settled though, there is no going back, apparently. After that decision, comes consolidation. And such consolidation involves the next ten steps, which are as complicated as the first one.

Every enterprise, every entrepreneur activity has its own DNA, its own profile and progress. The



cases that have been studied show that it is a recurrent feature. All entrepreneurship projects are unique and they are the result of a distinctive background. However, some common characteristics can be distinguished, so we can claim that those are distinctive features of female entrepreneurship, and they are easier to spot during the consolidation stage.

Among them, it is important to mention the systematic implementation of previous experiences linked indirectly to their projects. That combined with the intellectual effort to make connections between previous experiences and the need to maintain their business project progress. Regardless of what the modern approaches –focussed on the consolidation itself, sometimes even in the conceptualization of it– say about the innovation process or start-ups, female entrepreneurship shows a trend of significant pragmatism and realism, and it usually is built on a solid ground of close experiences, far from experimentation based on probability.

“Entrepreneurship is above all an attitude”

“The entrepreneur is entrepreneur regardless of whether
he is a woman or a man”

“It is an answer to something you cannot find”



Another indicator of its pragmatism is related to their investment policies. There is a clear trend towards the reinvestment of a significant part of the business returns. Thus, there is an upside revitalization of the enterprise. Its consolidation has a stronger link with board decisions than the average within SME context. Consolidation is based on the reinvestment model characterized by a broad modernization spirit. There is room for technological innovation –a constant trend in

female entrepreneurs– and adaptation to market volatility.

A close relationship with market trends, which is something crucial for successful progress in any enterprise, is a distinctive feature of those enterprises managed by women. That allows them to make decisions linked to what is considered a prompt need. And, although we are not confident this is the only successful strategy in a SME situation, it is true that female entrepreneurship is particularly focussed on acting according to the nearest situation. It seems to be their growth strategy without becoming size-obsessed. Gigantism is considered a deviation of the initial goals. Because of these reasons, there is a trend of developing quality strategies aimed to the customer or client experience by means of (sometimes very sophisticated) loyalty practices – personalized letters, chats, arranged meetings, etc.

Being convinced of the importance of the client has a fruitful impact on the value chain, since quality is conducted to first and second level distributors. This is a strength that can only be understood by those managers entwined in a very complex distributor network who do not feel dignity, courtesy and human contact are sufficiently acknowledged.



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The value chain strengthening improves the relationship with the employees (if there are any), professionals, and workers. In some cases, there is property assignment, which supports our ideas about female entrepreneurs and project collaborators.

All this “positive” features linked to the consolidation process, have also a “negative” feature. There is also a lack of rigorous techniques and specific training to conduct the enterprise towards future peaks.

For instance, we can take the female entrepreneurs’ workshop in Cyprus, which was held once the case study had already been made. The following shows how they identified the discriminatory deficiencies towards a stronger business project – the areas in which there is room to improve, since there is where they have found the main problems in order to consolidate their projects:

- Support from the communities
- Experiences gained working for the business
- New markets
- Improvement of services to the clients
- Improvement of the quality of products
- Marketing and advertisement advancement
- Gradual expansion
- New products and renewal of the old ones.
- Training and self-education of personnel.
- Prediction of possible errors.
- Better cooperation and coordination of efforts.
- Use of internet and mass media
- Collective decision making
- Loans given and allowances by public and other funds.
- Consistency at high levels
- Modernizing equipment and materials
- Delivery of products on time
- Maximum use of all available resources
- Improvement of public relations.

Or these registered during the meeting in **Greece**:

- Formulating the main idea - The concept
- Networking with other professional’s active in the field in complementary way



- Getting into the legal and normative context of what means to operate a business in crisis era
- Continuous reflection
- Identifying the 'clients' target group profile and special needs
- Active listening
- Adopting a 'Win – win' approach

And all these matters are connected to training and education to the extent they constitute the main pillar in business structure. Even if you are not born on that pillar, you can learn to be on it and take a solid position. In fact, the entrepreneurs who took part in our research signalled lack of broad and specific management training on each sector as a matter leading to energy loss while looking for resources and knowledge applicable in each situation. This can be solved by means of dedication, overexertion and time, which might be vital for business project business project.

Time and energy that could be better spent in building the future.

12. The future of women-led enterprises

Although our aim is to develop appropriate training to boost the initial stages of female entrepreneurship among housewives taking their own experiences as a base point, as well as the experiences from female entrepreneurs who have already experienced success in business, we cannot ignore that the future of the current projects is also useful, since it links current needs with long term needs. This is crucial for the project to survive and for increasing and strengthening housewives' expectations regarding entrepreneurship.

Enterprise is, or should become, a synonym for continuity. Future is essential for the development of enterprises. Those enterprises launched and managed by women seem to show and even stronger present/future relationship.

There is a connection between the future and a feeling of continuity, and the specific reality right here, right now. Expectations are built around benchmark social networks, children, family, social context, and the strategies to get to the market or acquiring a competitive position among their peers are left far behind.

There is a close relationship between current efforts made and future achievements. This is used to set up needs, desires and drive. Giving up the ideas of excessive dimensions is a constant trend.

There is some emphasis on present time –here and now. This is a necessary feeling for the proper management of an enterprise, since the female entrepreneurs in our case study reported that they feel confident about the improvements of the skills they are currently developing and view them as elements aimed to ensure continuity and future security, and above all...

Maintaining perseverance and conviction on the idea that whatever is done is necessary and constitutes a reason for the existence of the enterprise. This does not mean their enterprises are just conducted by emotion. Market trends and the importance they give to innovation, price policies and commercial strategies are essentials for the progress of their enterprises. However, emotions of a psychological nature –the deepest motivations– are highlighted as decisive for the future. Emotion is important then, and has a dominant position in enterprises managed by women; but we cannot ignore that both future and present rely on the right decisions made in terms of competitive elements, product improvement or distribution facilitation. The female entrepreneurs involved in our research within the MUPYME project have a clear idea on the path they have to follow to boost their enterprises towards the future. We have prepared a chart showing the pressing challenges to succeed in the future.



Apart from the subject matter regarding the relationship between family and business (which exceeds the average in SME context and can be explained by means of the double condition of their role both in the family and the business), the rest of the aspects they would want to improve match those usually signalled by managers of small and big enterprises in order to face the future. This means that, once the business project is launched, business activity leads managers to share their thoughts on the future with other managers, regardless gender or sex.

Does this mean that sex might be an important distinctive aspect at the beginning but less relevant when it comes to development and perspectives on the future?

Our research led us to this point, and we will discuss it further down below.

Distinctive Entrepreneurship

We are not in a position to affirm whether or not there are distinctive factors in entrepreneurship analysed from a gender approach. However, we can express those aspects that have been plain and clear examining the business cases involved in MUPYME featuring women as leaders.

First of all, it is important to highlight from the very first step in trying to describe female entrepreneurship that it is an exceptionally complicated task. Traditional approaches on role assignment between men and women are still quite detrimental for the female entrepreneur's attitude.

Thus, the personal claim involved in female entrepreneurship shows added courage and willingness that work as a fuel to boost the business track characterised by conviction.

Another common characteristic is the apparent lack of technical solvency. "Apparent", since the implementation of management skills derives from previous experiences before business management. **Businesswomen do not consider themselves integrated in that necessary but non-satisfactory task.** Therefore, it is seen as a professional deficit.



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Technical “insolvency” is neutralized by implementing skills associated with different contexts, mainly those acquired in household management. Because of this reason, enterprises managed by women have a special and dominant place intended for sentiment-related activities. Sensitivity linked to the proper work performance, dedicated spirit and assuming responsibilities before third parties are all features of female entrepreneurship and constitute tremendously valuable qualities in business activity.

Boosting what has been called relational capital –**which involves the strengthening of relationships between those inside and outside the enterprise**– is a common feature that implies some interesting aspects for enterprise progress as well. These skills derive from the nourishment and promotion of relationships within the family and neighbourhood.

This results in a business management trend dominated by empathy, conflict reduction and collaboration between the parties. But female condition does not have a positive impact on the interpersonal relationships derived from business activities exclusively: other technical areas, such as organization and non-coercive hierarchy, logistics, maintenance and risk prevention –in other words, staff-related activities– usually show an overperformance trend if compared to other enterprises with the same characteristics (less than 10 employees).

Without any doubt, his technical improvement is the result of the implementation of household management skills.

Management by objectives is a highly valued business approach. Enterprises managed by women usually implement a management by objectives approach, but these objectives are responsibility-based, and not completely accounting-based. This adds flexibility to the enterprise, which is vital to endure difficult times, such as the current situation.

Decision-making, the most characteristic management activity, is approached in a rather natural way that exceeds the average within the SME context in those enterprises managed by women. Female entrepreneurs involved in the case studies available in our website (www.mupymeproject.eu) show a great capacity for those critical moments associated with decision-making and do not experience the usual anxiety caused by the activity itself.

This is not a hurdle for **businesswomen to developing a rather specific critic perspective about those aspects** relevant for every female entrepreneur, leaving, sentiment, commitment, and responsibility aside:

- To have the necessary love and commitment to her work.
- Management and administrative skills.
- To be able to make decisions
- To be able to schedule plans
- To have budgetary skills



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- To have time management skills
- To have marketing skills
- To be friendly and trust people
- To be able to restrict conflicts
- To have skills and competences on personnel management
- To have the disposition to cooperate with others
- To have the disposition to accept training for her and for the personnel
- To show leadership skills
- To have a strong personality
- To believe herself a strong person with many qualities and skills.
- To have a high degree of consistency.
- To show dynamism
- To be able to admit her mistakes and limitations.
- To have the necessary knowledge to run a business
- Marketing (how market works & client psychology)
- Financial Management / Basic Economics
- Networking in modern era via Social Media & Internet
- Business Development & Management Skills: Scheduling, selecting employees, finding the right providers, risk taking and pre-assessing, Language & Communication
- Active listening - Good communication & negotiation skills
- ICT basic skills or connected to management
- Organizational skills: time management, tasks sharing, skills assessment

Lastly, we would like to highlight an especially relevant fact about the sustainability of “backward” territories regarding the evolution of their fruitful networks. Depopulation and lack of financial alternatives are very common in rural areas. Factual possibilities for progress have to face great hurdles.

The trend in female entrepreneurship is usually committed with its own background, with the territory where it is developed. Promoting entrepreneurship among women becomes an indirect way to balance different territories.

Investment of resources in this trend has two possibilities for returns. The first one is direct and is related to women emancipation and setting their productive potential free. The second one is general, since their presence in SME activities expands economy within their territories and their

continuity is granted. Enterprises constituted by women do not seek future externalization, but building strong roots in their communities.



13. Specific Support Policies for Female Entrepreneurship

Every social act aimed to the promotion of lines of social progress requires political support, which can be demonstrated in many different ways.

Our target in MUPYME is highly innovative and has been considered in depth, so as to enable us to determine that the **support networks for female entrepreneurship are not as developed as they should**, or that is our opinion in the matter, since we are very involved in this purpose regarding women and entrepreneurship. But our drive and commitment are not the reasons why

we are signalling the deficits in specific support networks for female entrepreneurship. Our considerations are based on factual data.

The situation in **Germany**, the region with the best and most experienced support networks for entrepreneurship, comes in handy to illustrate this matter.

The different territories involved in MUPYME are developing –at a heterogeneous pace- their own support institutions. The situation in Germany can be taken as a model both because of its quality and quantity, which has a clear impact on the balance of success and failure in female entrepreneurship.

The German network shows how convenient it is to have support networks specifically focussed on female entrepreneurship.



In Germany, there are information centres for start-ups almost all over the country. The administration of Bonn for example offer courses, edit information sheet etc. for men and women. Some years ago, the interested people were above all men, but in the meantime there are an increasing number of women who want to start a small enterprise. These data are also supported by a recent study.

Additionally, participation of women remains at its peak. “Women's participation in start-up activities remains at a record level for the third year in a row: since 2013 women's self-employment has increased by 43% Start-ups. Women have always been more closely involved in the creation of new businesses. With 45% of business start-ups and 39% of full-time business, the corresponding shares in 2015 remain virtually unchanged compared to the previous year.” Hartmut Metzger, KfW-Gründungsmonitor 2016 (KfW Founding Monitor 2016 / KfW-Gründungsmonitor 2016) - [download](#).

There exist also networks especially for women. Existen redes de apoyo destinadas a mujeres especialmente. For example, the “[Network of Consultants for Women](#)” in the district Rhein-Sieg, and an international network, “[Momprenneur](#)”, which works all over the world. Target group of Momprenneur are women with children who want to become entrepreneurs.

There is no regulation whereby the consultancy centres have to register themselves bindingly. The “*bga Bundesweite Gründerinagentur*” (~ Nationwide Agency for Female Founders), which is supported by the Federal Ministry of Economics and Energy, has a database with around 500 consulting centres, which offer nationwide as well as regional services. However, these are only institutions that have voluntarily registered themselves ([see link](#)).

The Federal Ministry also offers a “[line for entrepreneurs](#)” for women, which:



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- advises in all phases of the start-up process and succession,
- provides information on consulting services throughout Germany,
- provides a way to contact experts.

In addition, all 16 federal states support similar initiatives with consultancy centres at municipal level. It is impossible to describe or to list them all.

An active and committed institutional support is decisive for the social perception of every issue. Female entrepreneurship is not an exception. Without it, women are still making their way through by means of their presence in economic activities out of home; however, if institutions support them, their efforts would be smaller and they would receive a broader acknowledgement. These, effort and acknowledgement, are the main drivers to encourage women to become entrepreneurs.

14. Designing a Training Strategy

14.1. - Contents and methodology for the development of an appropriate training strategy

14.1.1 Training Objectives (Training)

- The first training objective would be **increasing the level of skills and knowledge** that is inherent to the training process itself.
- The second objective is related to **acquiring basic techniques regarding all the knowledge** areas included in the plan: acquiring basic theoretical knowledge in Safety, Accounting, Informatics, Planning, etc.
- The third objective would be **raising awareness about the existing link between technical principles and their potential implementation both in a SME context and in the household.**
- The fourth one is **being able to see the household as a system that is managed by means of technical thinking and cogent economics.**
- The fifth objective is showing business activity as a **close phenomenon for the target group.**
- The sixth objective, the last one, would be **developing enough self-esteem in order to start considering the idea of entrepreneurship as a feasible option.**



14.1.2 Professional Objectives (Qualification)

- The first objective regarding professional qualification is conceiving the **household as a complex management unit** in which decision-making plays a crucial role.
- The second objective has to do with **making the decision-making process more technical** and its implementation in the household and in a SME context.
- The third one is related to **the acquisition of specific management skills** on the fields or management areas included in the Training Plan (Accounting, Safety, Informatics, Planning, etc.)
- The fourth objective is **developing professional skills in management**: leaving intuition behind to embrace a calculating and controlling approach towards SME activities.
- The fifth one, focused on practical matters, implies **data processing and managing the document base** that are present in every activity. This qualification objective is intrinsically linked to the previous one.
- The sixth one consists in **transmitting the mechanisms required so as to achieve improvement**, self-training and personal growth.
- The seventh would be developing **skills to set production and management targets** and designing strategies in order to achieve those targets.
- The eighth objective focuses on fixing the procedures to develop a support network – that is **professional and commercial supporting networks**. It is a secondary objective, but very relevant still, since it involves knowing about associations and guilds, as well as selling platforms and other aspects related to the social aspects of business experience.
- The ninth and last one is approaching the 4th level of professional qualification established by ISCO-08 ([International Standard Classification of Occupations](#)). This level is the consequence of highly technical knowledge and a proficiency level regarding management criteria, as it is explained below:

Occupations at Skill Level 4 typically involve the performance of tasks which require complex problem solving and decision making based on an extensive body of theoretical and factual knowledge in a specialised field. The tasks performed typically include analysis and research to extend the body of human knowledge in a particular field, diagnosis and treatment of disease, imparting knowledge to others, design of structures or machinery and of processes for construction and production.

All the partners participating in the field research development have followed a specific methodology that let us **homogenize the research process**. This hasn't been an imposed model, but it has emerged from discussion among all participants. Taking into account the different social realities in which the housewives live, different economic and political environments, we propose the following selection, meeting, observation and drafting methodology:

1. **We have defined our research target profile**: Housewives from the social environment in which the institutions participating in the MUPYME Project work.



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2. We have created a protocol to get in **contact with the selected group** of housewives
 Rejection due to anomalies, impossibilities or denial.
3. **Memorandum of understanding:** To communicate the election, the research goals and the
 collaboration level required.
4. To organize the **observation encounters**. To fix the date and other accompanying
 circumstances.
5. Development of participant **observation** in situ.
6. Revision to complete the items and attached information to the participant observation.
7. **To record the data** that will enrich the observation, as photos, videos, audio files, etc.
8. Completion of **the patterned templates** designed to record the participant observation.
9. Drafting of the report attached to every observation report.
10. Drafting the **general report** of each partner related to their final result of their researches.
11. Finally, this report is the document containing all the peculiarities of the research field
 activity consisting in the household work observation carried out by all the MUPYME
 partners.

All this methodology can be followed and applied through the **WORK SPACE** of the website:
www.mupymeproject.eu

NAME OF THE MODULE	QUALIFICATION OBJECTIVE	COMPETENCIAL AREA OF REFERENCE
Accounting of the SME	Knowledge of the new National Accounting Plan	Administration of Home Accounts referenced in the Practice
Leadership	Management and HR Development	Parenting and support for other family members

NAME OF THE MODULE	QUALIFICATION OBJECTIVE	COMPETENCIAL AREA OF REFERENCE
Waste management	Environmental management	Cleaning and Treatment of waste and waste
Risks prevention	Prevention techniques of Occupational Risks	Prevention of risks and accidents in the home
Selection of Suppliers	Supplier Evaluation and Catalog	Selection of shopping establishments
Purchase Strategies	Planning and Buying Techniques	Regular shopping and seasonal shopping
HR Development	Management and HR Development	Support for the educational and educational choice of children and other family members
Planning	Strategic planning	Allocation of resources and forecast of actions according to schedule
Marketing and branding	Brand image	Home Beautification
Maintenance	Preventive Maintenance Techniques	Home maintenance, cleaning, repairs, replacements, etc.
Storage	Logistics and Storage and Distribution Techniques	Storage and stocking of equipment.
Customer Satisfaction	Measuring Customer Satisfaction	Coverage of family members' needs

NAME OF THE MODULE	QUALIFICATION OBJECTIVE	COMPETENCIAL AREA OF REFERENCE
Organization	Organization Techniques. Processes and Procedures	The order in the Home. Allocation of responsibilities
Social responsibility	Company's social responsability	Social Family Activity
Sustainability	Principles of sustainable activity	Recycling of materials. Limitations on waste and reuse of products
Quality	Quality management	Setting and defending behavioral standards of family members
Computing	Technological development	Computerization of the treatment of household accounts
Computerized Accounting	Application of software models of type contaplus	Household bills

Table 1 Preliminary contents of the MUPYME Training Plan.

14.2.- Knowledge Areas

Knowledge area: **Accounting.**

This area has been developed by the MUPYME partner in **Macedonia**. For details, see the [original document](#).

1. Accounting general concepts

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- 1.1 DU1: The Role and Functions of Accounting
- 1.2 DU2: Financial Statements and Cash Flows
- 1.3 DU3: Basic Accounting Models

2. Accounting within the household

- 2.1 DU1: Keeping track of financial data in the household
- 2.2 DU2: Balance of profit and loss in the household
- 2.3 DU3: Taking care of the taxes
- 2.4 DU4: Financial planning and control

3. Household accounting and SME accounting

- 3.1 DU1: Business Organization and Taxes
- 3.2 DU2: Managing Accounting Systems
- 3.3 DU3: Using Accounting Software
- 3.4 DU4: Investment and Financing Strategies

Knowledge area: **Enterprise organization and human resources**

This area has been developed by the MUPYME partner in **Portugal**. For details, [see the original document](#).

1. What is the organization chart of an Enterprise?

- a. DU1: Organization Charts, examples. Organization models and department structures.
- b. DU2: Coordination & Supervision. Team work and individual work.

2. The organisation tasks in the household and in the Enterprise

- a. DU1: Management of tasks in an Enterprise
- b. DU2: Organization activities
- c. DU3: Organization techniques & plans
- d. DU4: Time Management

3. How to allocate human resources to the different tasks

- a. DU1: HR Development & Training
- b. DU2: Leadership & Motivation
- c. DU3: Conflict Management & Negotiation

Knowledge area: **Maintenance and sustainability**



This area has been developed by the MUPYME partner in **Italy**. For details, [see the original document](#).

- 1. General Concepts of Maintenance and Sustainability**
 - a. DU1: Concepts and examples
 - b. DU2: Maintenance and sustainability through practice

- 2. How to extend the home and its contents' life**
 - a. DU1: Time management applied to Maintenance and Sustainability
 - b. DU2: Household and ecological house
 - c. DU3: Housework organisation
 - d. DU4: Family manager

- 3. How to develop a Maintenance Plan**
 - a. DU1: Practical household management
 - b. DU2: Tools to manage Maintenance and Sustainability

Knowledge area: **Safety and quality and risk prevention**

This area has been developed by the MUPYME partner in **Cyprus**. For details, [see the original document](#).

- 1. Quality and safety in the household**
 - a. DU1: The quality and safety at the household
 - b. DU2: To identify the hazards at home
 - c. DU3: Transferring experiences from household to SME environment.

- 2. General concepts of Safety, quality and risk prevention**
 - a. DU 1: Concept of quality control, knowledge about ISO and HACCP. Securing high levels of quality products.
 - b. DU2: Practical approaches on quality control
 - c. DU3: Risk prevention: How to improve the quality and safety in a small enterprise.

- 3. How to improve the quality and safety in a small Enterprise**
 - a. DU1: To develop a strategic plan to improve Quality and Risk Prevention both at the household and in SME.

Knowledge area: **Sales and purchases and marketing**



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This area has been developed by the MUPYME partner in Spain (Lorca PU). For details, [see the original document](#).

- 1. Marketing general concepts. Distributor's catalogue and satisfying the customers.**
 - a. DU1: Commercial function.
 - b. DU2: Marketing Useful Dictionary
- 2. If you know how to buy, you know how to sell**
 - a. DU1: Selling strategies
 - b. DU2: Selling is not about talking, it is about asking.
- 3. Marketing general concepts. The supplier's catalogue and customer's satisfaction**
 - a. DU1: Resistant customers. How to guide and attract
 - b. DU2: Customer loyalty.
- 4. A Brand is an emotion**
 - a. DU1: The 22 essential rules to build a brand
 - b. DU2: Claims and Complains. Building emotion in critical situations
 - c. DU3: Emotional Marketing

Knowledge area: Informatics

Informatics Area has been developed by the MUPYME partner in Greece. For more details we suggest you go to the [original document](#). It is a transversal module capable of being taught in combination with other modules and / or as a complement to these and other training actions. It is therefore a single module composed of three didactic units that we expose:

- 1. Informatics at home and at SMEs**
 - a. DU1. Home computing
 - b. DU2. Recreational use, social use and professional use of computing
 - c. DU3. Developments and applications of utility in the SME

Knowledge area: Strategic Plan Development

This area has been developed by the MUPYME partner in Germany. For details, [see the original document](#).

- 1. Strategic Planning**
 - a. 1.1 DU1: Differences and Similarities between household and business planning.
 - b. 1.2 DU2: Requirements and Benefits of having a plan before launching a business.
- 2. How to develop and strategic plan**



- a. 2.1 DU1: Goals of activity planning.
- b. 2.2 DU2: SWOT analysis implemented in business activity.
- c. 2.3 DU3: Planning for start-ups.

15. Teaching Guide for the design of resources suitable for the Training Plan from Home to the SME

Our teaching guide aims to gather everything that might be useful in order to develop modules and didactic units that breathe life into our training proposals. We could say that, by developing our teaching guide, we are making our approach regarding housewives and their potential in SME real. That is the reason why the guide, the base for the training plan, is developed within the framework of the following three ideas, which are constantly present in our training efforts.

1. *What housewives know or may know about this specific field.*
2. *What knowledge they lack of for sure.*
3. *How they can implement their knowledge and skills in order to reach the training goal they pursue.*

This is our approach to training in MUPYME; however, we have a challenge ahead. We need to structure the development of contents and recommendations regarding any sort of issue whitening the training plan we are going to implement. That would be the sections of the Teaching Guide that are briefly mentioned down below and that will be fully developed in the present Intellectual Output 04.

The guide the following sections are developed:

- A. Requirements:
 - a.1 Regarding the teachers**
 - a.2 Regarding the participants.**
- B. Training Plan Description
 - b.1 Training objectives**
 - b.2 Professional Qualification objectives**



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- C. Structure of the modules
 - c.1 Number of modules**
 - c.2 Name of the modules**
 - c.3 The link between them**
- D. Length of the modules
- E. Modalities
 - e.1 On-site learning**
 - e.2 Distance learning**
 - e.3 Mixed learning**
- F. Teaching materials
 - f.1 Basic supporting materials**
 - f.2 Ad-hoc technological resources**
 - f.3 Ready-made technological resources**
- G. Teaching suggestions
 - g.1 Visits**
 - g.2 Gatherings**
 - g.3 Projects**

15.1. Economic sustainability of the Project and continuity over time

Starting up a Training Plan based on MUPYME Project, in other words, getting involved in MUPYME's proposal.

We refer to it as getting involved, since MUPYME is a proposal that connects both the research with the development of the Training Product; but, above all it is a proposal that demands a change in social order. **We believe in housewives' skills and that, in the 21st century, our societies need them both in and out the household.** This baseline requires an individual and institutional participation, something that goes beyond just implementing already developed training programmes.

And there are different levels of involvement and development regarding the different aspects comprised in MUPYME, obviously. Generally speaking, the specific aspects to implement this training are set out in the Training Plan designed for the shift from household economy to SME economy, which is completed with the present guide. Success is guaranteed for those institutions seeking to get involved in MUPYME's proposal if they follow all the specific aspects regarding the number of knowledge areas, modules, didactic units, supporting materials, teaching strategies,

etc. However, we encourage them to make a greater commitment and pursue a first-hand experience to figure out how and why there is an exchange of knowledge and skills in a context where there are such different social backgrounds.

Down below you may find a list comprising the different levels of involvement regarding the objectives of MUPYME. There, we set out the modus operandi required in order to develop MUPYME-inspired training.

- 1. Examine our [Training Plan](#)** designed for the shift from Household Economy to SME Economy. This will enable envisioning the whole training spectrum of MUPYME and choosing whether to implement the whole programme or just part of it.
- 2. Immerse yourself in the concept behind the proposal.** Find out what is the relationship between household economy and SME economy. Examine thoroughly the Intellectual Outputs [IO1](#), [IO2](#) and [IO3](#). They will help you select the most useful aspects for your circumstances or on-going training strategies.
- 3. Research within your influence area** regarding both housewives and female entrepreneurs in your territory. Examine thoroughly the [methodological guides](#) so as to design and implement MUPYME research, which can be carried out at any place and time. Thus, apart from implementing the Training Plan (or part of it) you would be able to adjust the different suitable knowledge levels according to the target group, since you would already have carried out a social research in order to determine such matters. Simultaneously, your institution would develop a set of field research skills that would be extremely useful in different projects, with different purposes and training activities.
- 4. Turn this Training Action based on MUPYME into a formula to build educational and social partnerships.** Organize group of experts both in household and SME economy, as well as experts in adult education and occupational relocation. Analyse the participants in the groups of experts and suggestions that are set out in our website.



5. Lastly, we want to make a final consideration regarding all activities carried out within MUPYME.

Feel free to make use of any materials or resources developed by MUPYME and proceed according to your commitment both to the women in your community and to training in general. The rest is just a matter of dedication.

15.2. Replicability and methods of recognition

In general, for any kind of professional exercise the qualification acknowledgement is built on the qualification level (regulated training) of the performer and on her demonstrable experience. That means that, to give an example, a person can be acknowledged as a milling professional because of his or her studies related to the metallurgy, and also because he or she dominates the equipment use and have abilities to perform the milling tasks. His or her qualification is acknowledged because she or he has a training certification on metallurgy and is able to show his or her experience in the milling tasks.

This qualification acknowledgement model is not considered upon the housewife job acknowledgement. There are no educative guidelines to promote the necessary certification to perform the housewife job. In this way it is now possible to acknowledge the qualification level of the housewives draw on the regulated training the might have received. In fact in our research, as in the personal experience that all of us have within the household, we observe that there are housewives that have university and master degrees and that there are other housewives that have never been to school. This fact doesn't make them different from the professional point of view.

Does it mean that the training is not an important factor in the housewife job? Not at all, the training is an essential fact, but, as we mentioned before, is a **master-learner training model because this type of socialization or knowledge transfer is characterized by women who transfer knowledge to other women.**



Furthermore there is no supporting document and this activity is developed within a private sphere that doesn't help the socialization process. The expertise transfer progresses with the hidden daily actions that increase the difficulty to acknowledge the professional qualification linked to the housewife job.

The regulated or non-regulated training creates a context support the trained subject in the learning process and reinforces it. Learning is learning to be other person, and this, unfortunately, doesn't occur in the household expertise transfer, and as a consequence, this doesn't occur in the housewife job acknowledgment. The truth is that it is not that much radical, of course it occurs, the girl who takes her mother's advices and helps her with the household tasks is adding to herself new qualities, a new person, but she is not aware of herself because the own and social acknowledgement mechanism is not activated.

For this reason, in the MUYPME Project field research we have found lot of extraordinarily qualified **women who don't find it easy to recognize what they are**. This is an obstacle that must be overcome in the household economy sphere and transferred to other economic fields.





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16. Conclusions

Personal particularities and social characteristics of housewives clearly influence their propensity for entrepreneurship. Positive aspects such as attitude, self-esteem, self-confidence and self-confidence stand out.

For this reason, it is possible to identify a «**female entrepreneurial model**»: a different way of achieving success based on **teamwork, cooperation, conciliation**, highlighting personal satisfaction, and participation in general improvement of the environment.

Unfortunately the entrepreneurship by women is still far from ideal. There are barriers that are difficult to eliminate because they feed back with the practice of continuing role at all levels and at all times. In the light of these experiences, the «entrepreneurial option» is mostly a second-order option, subordinated to paid employability. And this «structural» fact in our social context greatly influences the «sedimentation» of entrepreneurship culture.

Motherhood and «conciliation» are objective barriers to promoting female entrepreneurship. The unequal distribution of household tasks between women and men has a negative impact on the availability of time for women and, consequently, on women's entrepreneurship.

The existence of objective and subjective barriers that undermine the phenomenon of female entrepreneurship does not mean that there are no strengths and positive differential elements that have been the cornerstone of all MUPYME action and that we expose below as a closure for this reserved space to conclusions:

1. We truly believe that **housewives are potential businesswomen**, even if they are not aware of that fact. Through their daily household activities, they have learnt how to plan and perform some tasks, such as management and governance, which can be implemented by all sorts of business managers. Therefore, they are potentially able to become entrepreneurs and constitute enterprises.
2. **Promoting female entrepreneurship** cannot be done without specific enhancement strategies oriented to fulfil their own needs. That is what MUPYME provides.
3. Women do not seem to consider the usual conception of enterprise to be appealing. Is this because these sorts of organizations actually lack appeal? This is a key question, and our answer is that, of course, they are appealing, but they are often seen as complex, problematic and with too many difficulties along the way: something one would only choose when there is no other option.
4. And that is true to some extent, but it is not all that there is to it. **Business** asks for constant efforts, but it does not imply torture: it is actually the perfect **opportunity to develop freedom, creativity and their own projects**. But this side of business, the



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one that should have been promoted by means of training programs focussed on entrepreneurship, is usually forgotten and only the densest, most bureaucratic and less personal aspects are highlighted: ultimately, the darkest side of the enterprise.

5. We want the attention of the women involved in MUPYME to focus on exciting aspects of business activity. We strive to encourage women towards entrepreneurship, boost their enthusiasm, control their ambitions and, lastly, trigger an **explosion of talent** to improve the general social scenario.
6. Entrepreneurs are people whose capacity for excitement and transmitting that excitement to others is greater than usual. This is a *sine qua non*. Entrepreneurs need distinctive attention skills to create their own space in the market in order to develop their business and embark on a new journey. Developing a business and finding a market gap is not enough to cross the bridge between entrepreneurship and enterprise itself, though. It is precisely at that line between business and enterprise where many projects fail (together with the inherent enthusiasm associated with them). It is both a pity and a waste of “emotional” capital.
7. Case study can be defined as an **analysis and research method** that has proved to be effective in matters related to business management and finance. The most renowned business schools in academic and business world use this type of analysis to get a close look of the microscopic world of the enterprise –its day-to-day affairs and its distinctive features–, since this seems to be the only way to make generalizations about this knowledge field. There is no other way to get from micro to macro when it comes to management.
8. We want to **get closer to the day-to-day course of an enterprise to acquire a deeper knowledge of it**, to feel certain about the world we want to immerse housewives in: what are its requirements, which strategies seem to lead to successful outcomes, how are they developed.
9. For a long time, we interpreted business management rhythm by analysing the resources used and the returns earned by selling its goods. That is an input/output analysis. We can have information about the commodities and resources needed by the enterprise and, especially, the average **qualification of its workers and professionals** –its human resources. However, we cannot know what they actually do within the workplace (unless the company, for some reason, decides to perform an open analysis process about its organizational structure).
10. In this case, it is exactly the opposite of said business phenomenon. In household economy, we know how its resources are implemented and we understand the tasks of those in charge of keeping the household alive: we know what they do. Nonetheless, we do not have information about the organizational structure that allows for the performing



of these tasks. It is as if our black box was made out of glass, and all its brightness and transparency made it impossible to distinguish the elements it requires to perform all its activities related to household organization. This way, while we understand a company to be a dark side of both men and women's activities, **home** could be seen as the bright side of it: the **transparent production unit**.

11. There is a good number of similarities between home and enterprise, however. For instance, all those related to the purchasing or renting of that space and the disposal of a compartmentalized space with water, conditioning, evacuation, communication and storage systems (among others). They also share all the architectonic and building features, including provisioned funds aimed to purchasing or renting. Moreover, they implement the same space maintenance, improvement and transformation methods.
12. This report contains a brief compilation of the details of each case, but they are also available in the MUPYME website's [work space](#). A significant range of enterprises have been gathered and recorded as case study. The distinctive aspects of a wide group of activities are shown in detail, covering fields from marketing to catering, craft industry, body care, cattle farm, metallurgy, event management, architecture, and interior design. Enterprises linked to network services such as travel and translation agencies and other upgraded services based on new technologies are also present in our case study.
13. **Decision-making is the dominant activity in business management.** Management is all about making decisions regarding what should be done, when and under which conditions. It all revolves around the spirit of the enterprise and the manager cannot fail to perform this activity, since it is his/her main function.
14. Thus, practice seems to be the only efficient way to acquire the necessary training in order to perform management: decision-making. And the closer that experience is to reality, the more efficient such practice will be.
15. However, decision-making consists on evaluating which actions are more convenient considering the possibilities. When the decision is made, the remaining possibilities are abandoned and we cannot always be sure it was the right choice. Those situations generate stress and anxiety for the decision-maker, who usually delays the act itself due to the overexertion.
16. So the core in business management training requires experience in said field and, therefore, experience in decision-making. Moreover, it requires anxiety management capacities. **Tough learning, how can you train for something like that?**
17. We have noticed that the development of several household activities makes sense in a business decision-making situation. There is also a rather special affinity with the decision-making process in department operations.



- 18.** Our approach, which involves exposing household activities and analysing its implications, shows **household tasks as a training method to achieve the required qualification associated with the performance in a SME enterprise**: the expertise for decision-making in a management context.
- 19.** As we have already mentioned, if housewives are potential managers and have a solid rudimentary knowledge consisting on complex tasks, such as decision-making, (even though they are not aware of it), then we will have to consider the following in order to develop suitable training aimed to the shift from household to a SME context:
- 1.** In the first place, it should approach the training process as a way to **become aware** of each one's own circumstance and their advantaged position as experimented individuals.
 - 2.** In the second place, the **theoretical and practical content** of their vocational skills acquired at home should be specified.

In order to achieve these objectives, the [MUPYME Training Platform](#) has been developed, mainly aimed at trainers specialized in adult training and lifelong learning, and especially in housewives; the entrepreneurs of the future.

- 20.** Female managers that have achieved success by means of entrepreneurship signal the activities perform within the household show a qualifying potential for business management in a SME context. However, besides identifying somewhat accurately which those activities are, they have contributed with their considerations (which define them as successful businesswomen) – considerations that we promote in each and every document within the framework of MUPYME project.



17. Proposals for improvement and next steps

Aspects to improve:

- Improve the promotion and dissemination of entrepreneurship programs for women taking into account their differential values.
- Strengthen communication strategies: more visibility, especially for women.
- Continue to promote activities for the promotion of entrepreneurial culture through education.
- Promote transversal measures to strengthen and increase women's entrepreneurship. Promote an ecosystem of women entrepreneurs.

Measures for improvement:

- Generate a **network to build professional relationships** and also act as a circle of union and help women to strengthen their empowerment and meet their needs.
- **Ensure visibility of the female entrepreneurship** through the organization of events and forums.
- Continue to support the **women entrepreneurs' partnership**.
- Promote or make a line of work for women entrepreneurs.
- Provide **support and accompaniment services to women** entrepreneurs.
- Facilitate women's access to credit and capital with appropriate conditions through specific lines of financing to mitigate the economic difficulties to which they are normally exposed.
- Adapt the coworking infrastructures to enterprising women who wish to combine the development of their project with motherhood.
- Conditioning a differentiated space where mothers with babies can work.

Recognition or validation of learning outcomes:

We move referentially in the field of vocational training for adults. Probably the training space farthest from the canons and the mechanisms of recognition of national or European formative achievement. It is necessary to create a correspondence table with the modules and titles of regulated vocational training contained in the references of the *Professional Families* identified by the National Institute of Qualifications, thus entering into a dynamic of alignment with the frameworks and references established by [ECVET](#).

MUPYME partners' voices

Towards the end of the MUPYME project, it was our intention to close this intellectual output with a series of general reflections that would allow us to have a broad, wide-angle look, now that after the whole process, activities, meetings, products, we were finishing a stage.

Partners have answered very general questions that do not require deep meditation, but rather to establish a correlation between what we have accomplished and what we can expect from the future.

Here is a brief summary of the reflections from MUPYME's key players directly linked adult education:

1. What are your lessons learned from the MUPYME project?

"Best practices to encourage housewives to implement the practical knowledge acquired by means of housework in a SME context (small and medium enterprises); Training strategy that is suitable for housewives that are not aware of the potential of their household experience; Housewives knowledge and skills are extremely useful and can be linked to business economy; Great amount of information gathered by researches and trainers that focus on life-long learning and adult education; Exchange of experience; Modern approach to adult training; Different methodologies and training techniques which gather the joint experience of all partner organizations in this project; Importance of upgrading the housewives skills and knowledge for their integration in the job market."

- ADAE -

"We have learned that women have many hidden skills and potentials acquired from household tasks. We have learned that a training programme is necessary to empower women and take the necessary confidence to establish a business."

- CAEA -

"MUPYME project made me and my organisation (DAFNI KEK) focus on Womens' capacities and capabilities and to reveal the dynamic of the household environment as informal learning environment. Moreover this project made us find ways that could bridge the non systematic, experiential learning at home with non-formal learning strategies that can lead to self awareness and transformation (from household economy to management skills for enterprises)."

- DAFNI KEK -





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“I think it is good to have exchange with colleagues from other countries, but I think that it is very difficult to develop a project with measures on the micro-level. In each country are other specific conditions which could not be generalized. It is difficult to find a basis for example for materials or measures you could use in all countries.”

- DVV International -

“Knowledge and contribution of each of the partners that can be adapted to each organization and each country; Good Practices / examples of Entrepreneurship; Sharing of experience between partners - allowed to have contact with different methodologies of work, which was very enriching of the project and for professional experience; Different pedagogical methodologies – have contact with different working methodologies provide me new working skills; Good practices of domestic knowledge, since this knowledge will take them into the area of entrepreneurship; The importance of communication, and be able to listening others (housewife’s; entrepreneurs; trainers; staff members...); Have time to shares experiences and make them in contact since the beginning of the project; Always give them the feedback about our work and the results achieved; Involve all those interested in the project activities from an early stage of project and keep in constant contact, for example: through face-to-face meetings and / or via Skype (monthly or 2 in 2 months - depending on the need).”

- KERIGMA -

“The home is a small enterprise that is run by housewives, requiring non- trivial skills to be managed. Housewives interviewed during Mupyme project show well how day-to-day activities in the home are a real job, with well-defined schedules, tasks, times, rules to be respected, where specific skills and competences are used. Business women interviewed also confirm that they have learned a lot of their professionalism during housework. Women working at home, however, remain isolated from the labor market: there is therefore a need to connect housewives to the world of work through targeted training, practical workshops, meetings with the business world.”

- UPF -

2. Which actions would you recommend in your community to promote the employability of female housewives?

“MUPYME Project includes different actions relating to the employability of housewives. Other actions, which can promote and increase the employability of housewives: NGO’s, government, institutions, local community are seeing the need for fostering women’s entrepreneurship, so I recommend to have more projects which offer financial and educational support to women. In this way, women’s entrepreneurship will be promoted and women will be motivated to start their own companies. Strengthened cooperation between the various stakeholders in education, public and private sector, NGOs and voluntary associations will be extremely important for achieving

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enhanced educational, technical, financial conditions. Other actions which will increase the employability of housewives will arise during activities for employability of housewives taken by: NGO's, institutions, government, local communities, various stakeholders in education, public and private sector. MUPYME Project is good base for developing new and upgrading of existing methodologies, techniques, tools in context of employability of housewives."

- ADAE -

"The most important action is to inform the public, mainly women, about the hidden potentials of housewives. We have to change the belief that women are only for the household. Still prejudices are strong. There is a need to inform the general public about the many skills housewives have."

- CAEA -

"MUPYME project emphasises mostly on the identification of the skills in action within household environment. The project does not negotiate the fact that the housewives are a dynamic force management wise and could easily get into a new challenge. What is missing, in my opinion, is a consultation strategy that can focus on motivating these women to understand in deep their potential. I think that the project needs more time to work with local groups of women and in person with each of them (as control group or /and piloting group) in order to not only identify but also to justify the process of transformation step by step (by getting involved in developing their own business plan, building their 'own' project, named personal or collective enterprise – the results of these projects from the bottom could work as model for other who could learn from our housewives successful activation or may be not successful (what went wrong)."

- DAFNI KEK -

"What we developed could be a good basis for a specific target group of women, but it would be necessary to differentiate between the different countries, regions, etc. On the other side a project like MUPYME cannot take account of all these facts due to its capacities.

- DVV International -

"Training in empowerment is a fundamental tool for housewives to take the decision to start their own company."

- UP Lorca (FEUP) -



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“Promotion of projects to create their own employment, through government support, local authorities to NGOs, among others; Creation of support offices for entrepreneurship at the local level; Providing free support, from concept design to business consolidation; Carrying out awareness actions with the local community to publicize what the domestic women have to “offer” to the community, making their work known; Provide workshops or seminars to present the good practices and promote the employability (Entrepreneurs day).”

- KERIGMA -

“To create meeting places between: Housewives and businesswomen in order to have practical cases to deal with female entrepreneurship; Housewives and chambers of commerce, in order to know the trends in the labor market and which sectors work better than others; Housewives and Associations / Training Agencies, in order to learn how to better train themselves.”

- UPF -



3. Does your community have training programs related to promoting the employability of women?

“Adult education in Macedonia has potential and marks development. In our country, the formal education has primacy and it is the most appreciated by users and employers, although in recent years the situation changes and adult education development notes. Program for adult education in Macedonia in the context of lifelong

learning as an integral part is included in the National Program for Development of Education in Macedonia. Adult education is very important in context of strengthening capacities of housewives. Adult education in Macedonia is providing activities for enabling the housewives to be more competitive on labour market: retraining, trainings that enable to participants to start their own businesses and involvement in the private sector, etc. Center for Adult Education is an institution that provides quality system of adult education in line with European standards and practices. There is a measure by Employment Agency of R. Macedonia, which is not directly intended for housewives, but includes women as a target group. It is support for youth employment, long-term unemployed and women. Aims to increase the employability of unemployed youth people, unemployed and women by increasing their abilities (knowledge, skills, and abilities). These are measures and activities which are not directly intended for housewives, but they can be used by housewives to strength their capacities in business context.”

- ADAE -

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“There are programmes run by government and semi-governmental bodies targeting on males and females-mix groups. Programmes give skills and information on various issues. There are no specific programmes related directly to the aim of MUPYME project.”

- CAEA -

“There are not really projects focusing to women especially. 10 years ago, the Union for Women in our area was more active, emphasising on initiative in favour of women in rural areas – supporting them to develop cooperatives for local products, or in touristic sector. In the last few years, especially within austerity times, I don’t see any activity in the field.”

- DAFNI KEK –

“Yes. There are many training programs especially for women in our region. There exist also networks for women. The administration of the town Bonn for example offers courses, edits information sheet, etc, for men and women. Some years ago, the interesting people were above all men, but in the meantime, there are an increasing number of women who want to start a small enterprise. There exist also networks especially for women, for Example the “Network of consultants for Woman” in the district Rhein-Sieg.”

- DVV International -

“This year 2016-2017 the Course” EMPLATE” (employ yourself) has been offered for women over 45 years. However, it is the beginning of a work to be carried out by the City Council of Lorca. ”

- UP Lorca (FEUP) -

“Yes, we have a support office for entrepreneurship, which offers free and regular follow-up to those who seek it; Entrepreneurship training; Our entrepreneurship department provide free Technical Support for Women who want to be entrepreneurs and create their our business; Counselling and Advertising.”

- KERIGMA -



“At national and regional level, (in Italy) there are funding for women entrepreneurship, especially for young women, for women cooperatives, for innovative start-up, requiring a high level of training and knowledge on enterprise-building issues. There is a lack of structured courses on female entrepreneurship for all age groups and for all levels of study. The Università Popolare di



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Firenze provides: Online courses on new forms of economics, the sharing economy and the social economy, with focus on entrepreneurship and good practice examples, business plan design, in Italian, English and Spanish languages, useful for those who want to know new forms of Entrepreneurship, especially for women; Online courses designed by housewives interviewed during the Mupyme project, giving short and practical tips on sustainable house advice and little entrepreneurial ideas for reuse and creative recycling of home materials; Courses in presence on project management, physical and psychic well-being, computer science, languages, all themes useful to develop an entrepreneurial spirit.”

- UPF -

4. How do you plan to integrate MUPYME work program in your social support programs?

“Sharing information with interested housewives; Promotion of housewives actions for becoming managers of SMEs; Promotion of online tools from MUPYME Project, to interested housewives and helping them to get to information, knowledge for upgrading their skills; Raising awareness that housewives have great potential of knowledge and skills acquired in their household; More projects for fostering women’s entrepreneurship, which offer financial and educational support to women.”

- ADAE -

“Our role will be to organise meetings and workshops where we can present the work at household and the potentials acquired by women. We can also work for a training programme for women.”

- CAEA -

“First of all, MUPYME as a concept is transferrable to our local workshops. Our institution is located in a semi urban location – mostly a village (Elaiochorion). A campaign on involving women in weekly lessons and their motivation to do so is in our strategy. The problem is that all the resources are provided in English but hopefully we can find a way to support the materials’ translations and further development along with, probably, national resources to support the participants’ further learning and development – in a self-regulated way. At the same time, MUPYME consist an interesting opportunity either to facilitate their acquisition or refresh their ICT skills.”

- DAFNI KEK –

“DVV International is not working in Germany but in development cooperation. Therefore, actually we do not see a possibility to integrate the results of MUPYME in our regional work in development countries.”

- DVV International -



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“Through Employment and Training Programs of the City Council of Lorca.”

- UP Lorca (FEUP) -

“Making the project known; Its final results and disseminating it to the Community and the Organizations; Integrate the training modules in our training program.”

- KERIGMA -

“Through the diffusion of: Project results on UPF website; Project results on UPF social networks; Project results presentation during public events; Integrating the Mupyme work program in the University of Education program.”

- UPF -

5. In your opinion, what should be the next steps to be taken after the completion of the MUPYME project?

“It is very important as many as possible women to get informed about this project, so they can use the information and tools so they can upgrade their knowledge and skills in context of business. Continuing of promotion of importance of raising awareness among housewives about their potential and acquired skills in household; Advise interested housewives to use online courses from MUPIME Project to increase their knowledge and skills and to use their potential in business context.”

- ADAE -

“I think that FEUP could submit a continuation project where the training course could be implemented. In every country 60-80 women housewives could have a training of about 40 hours. In this case the project will have the impact needed among women and in the public in general.”

- CAEA -

“Partners could get into a consultation process on how to make the results and Outputs more transferrable in their contexts: As referred above, resources in native languages and or consulting strategies in line with initiative taking as manager of SMEs could be in the focus of the project’s sustainability. Further resources are needed to ensure this transferability, in order to Motivate the Women and Reveal their potential step by step. This effort could consist a model for women out of the project to learn from their peers (from their success or possible failure). This is a process which could facilitate the critical understanding of what means to start up and sustain a SME, nowadays (limitation of sources and technology - driven behaviours).”

- DAFNI KEK -

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“As a pilot we could start some trainings in selected countries to evaluate if the concept and the materials are apt to support women or if we have to change some things.”

- DVV International –

“Training in Acquisition of tools for the development of skills. Strengthen and deepen capacities and knowledge of MUPYME key players in gender theory, economics, labour markets and follow-up techniques. Orientation processes, counselling and individualized follow-up processes for housewives. ”

- UP Lorca (FEUP) -

“Disclose the final results obtained – keep publish the information about the project on the institutional website, Facebook page, or other means of social media. Also, project partners should keep in touch and support each other activities on social media concerning the project as well; Recommend the good practices of this project; Recommend to the organizations to implement it and continue to disseminate it local, national and internationally, trying to seek further contributions from other countries with different approaches and methodologies that would further enrich the Project; Apply for a new European project in order to continue implementation, test and improve the project; Invite some entrepreneurs and housewives to be “Project ambassadors” and ask them to promote the project on their contacts and to community; Assume the responsibility to provide any information or clarification on the project even after its completion. Also, use and disseminate the results in the similar projects you are involved.”

- KERIGMA –

“Spread the results of the project at European level; Continue to work on the project by submitting a new proposal; Involve local enterprises and Vocational training Agencies within the Partnership; Enlarge the partnership also to other countries.”

- UPF -





6. After developing the project, do you think that the problems of your group of female housewives are similar to those of other countries? Which differential traits have you identified?

“After developing the project, based on researches, communication on the meetings between partner organizations, shared experiences among partner organizations we can say that the problems of female housewives are similar in different countries with differentials depending of the country. There are small differences in context of which programs for adult education are developed and support of institutions for adult learners.”

- ADAE -

“I think women in many countries have hidden skills and competences and they cannot reveal their potentials due to ignorance and low esteem. Some women, unfortunately not many, find the strength to establish successful companies. In the South of Europe where women are heavily involved at household due to prejudices, more efforts needed to persuade women to try to go to business. I think adult education in South Europe is less developed than other European countries and this can explain the low number of women in businesses.”

- CAEA -

“According to the results from the interviews and the expressions of the housewives, there are a lot of similarities – due to their sense of role (obligations and tasks as housewives). The women responsible to manage the household, independently of the context, social and geographical, are mothers, wives (or single mothers), cooks, responsible or co-responsible to handle the financial limitations (budget issues and priorities) and take care for the welfare of the family members. So, yes MUPYME also revealed the common needs of the women being in middle/low income environments, their dreams, their limitations and their doubts.”

- DAFNI KEK –

“No, there are great differences. I think that in Germany there in general more possibilities for women to get information and trainings when they want to start with a small enterprise, what not means that there is gender equity.”

- DVV International -

“The most problematic thing has been the perspective of child care and the fear to entrepreneurship. In relation to the perspective of the Child Care, it could help Training, Talks or Conferences in co-responsibility. Concerning the fear to entrepreneurship, the Advice and following-up during the process, they would help a lot that the housewives can start a business.”

- UP Lorca (FEUP) -

“Similarities are the sharing of experiences between peers and the problems associated with sharing; As far as differences are concerned, these are related to the pedagogical methods used; In Portugal, for example, there is a commitment to Adult Lifelong Learning programs, which aims at the recognition, validation and certification of school skills (for basic and secondary education), as well as professional working areas; Different Knowledge level; school background and life experiences of the housewives and the entrepreneurs.”

- KERIGMA -

“Housewife issues are different from nation to nation, but also from region to region in the same country, and at municipal level. Each territory has a different history, culture, experiences and services that can promote / hinder female work. The Northern Countries with the best tradition of welfare states make easier to meet demand with the offer providing more services to job seekers, housewives included; The Mediterranean countries with a reduced welfare rely on housewives to support the welfare state. The housewife's work is not reconsidered as a real job but as an activity to support the community. Moreover, in Italy, bureaucratic, legislative and taxing problems of businesses are heavy, and they discourage women from opening up entrepreneurial activities.”

- UPF -

7. What other actions, beyond those contemplated in the MUPYME project, could identify as recommendable to foster the entrepreneurship of housewives?

“Programs for housewives developed by adult education centers; Programs by local community for promotion of importance of housewives potential and their motivation for moving from household to business; Validation of housewives skills and knowledge acquired in household; An entrepreneur is to know what you want and to be determinate. The persistence in their actions is highly valued and needed in order to succeed in the business. The motivation and the persistence is a strong asset and it can be trained. In this context recommendation for trainings for housewives in order to strength their motivation, and persistence; Financial support for the housewives so they can upgrade their knowledge and skills (strengthening capacities), so they can be managers of companies; Programs and measures by state and agency employment in order to assist the housewives to switch from household business education programs, courses,





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seminars for housewives to upgrade their knowledge; Good practices – visit to SM companies (and close look to managing the company) by the housewives which are interested in establishing company; The role of government, local authorities and NGOs, is important in developing the housewives into women who are managing SME. They should create mechanisms to make them aware of their skills, to validate their skills, to motivate them and to make them more productive; It is very important to motivate the housewives to try to establish SME; That's the way that leads to moving from household to employment which leads to increasing of family income, and give necessary status to housewives."

- ADAE -

"A corner stone is the awareness of women. Also important is to make aware the whole society about the potentials of women. An important step could be the introduction of a training course for housewives. Governments have a crucial role in making plans to give incentives to women who are ready to establish small business."

- CAEA -

"The MUPYME gave the opportunity to understand that our target group (housewives) is open to new initiatives that assist their self-confidence and self-awareness. In this frame, it would be interested to introduce tools for self-empowerment – in a more constant basis (a coaching strategy that can lead to an initiative taking process, practically)."

- DAFNI KEK –

"I think it is very important that the political decision makers are aware of the difficulties - especially for women - and they should establish systems to facilitate the process to run a small enterprise."

- DVV International -

"It would be important to design a supervision proposal, which implies a follow-up process from the City Council of Lorca, in pursuit of the quality of the courses. This supervision should consider aspects associated with an evaluation process, gathering appreciations and suggestions for continuous improvement. Also to build a periodic and finished vision of the productivity situation of Lorca, to be alert to the new needs of the local market. In addition, to establish strategic alliances that allow access to training processes that enhance the formative process of the housewives. It is important to strengthen the development of labour practices and technical assistance. This implies the identification of possible obstacles that the housewives can present that make it difficult to carry out and investigate the impact of the absence of these stages in the training process (for example, the results of courses with and without work practice or technical assistance). However, it is considered relevant to limit or eliminate the option of implementing courses without work practice or technical assistance, since these stages of training allow integrating and strengthening the skills and knowledge acquired by the users. On the other hand,

it must be taken into account that childcare is a key issue, since it can decisively influence the real possibilities that women have to access both training courses and the decision to start a business project. Seeking to reconcile the reproductive work with its entrance to the productive area."

- UP Lorca (FEUP) -

"Development of adult education programs similar to the RVCC process (Recognition, Validation and Certification of Skills) in schools and professionals; Increased the number of companies/ departments that provide support and accompaniment in the creation of own employment and female entrepreneurship; Invest in initial training courses and/or recycling courses for organizations staff members in the field of the entrepreneurship."

- KERIGMA –

"To create regular meeting places between housewives and the world of work and training; to publicize training courses, professional events, training seminars for women; to promote new forms of economy, such as sharing economy, as a "light" form of entrepreneurship for women."

- UPF -

8. What do you think is the most remarkable aspect about the whole MUPYME action?

"Remarkable aspect about MUPYME Project is that the project at the same time contributes in: Increasing awareness of housewives about their potential of knowledge and skills, contributes for increasing the knowledge and skills of housewives that can be used in a business context, development of new methodologies, techniques and tools derived from the needs of the target group, created in partnership and joint work of several organizations."

- ADAE -

*"The most remarkable aspect of the project is to find out so many similarities between the skills acquired at the household and the skills needed to run a business. **The hidden potentials of housewives came to surface. Thus the need to persuade women to move to a business.**"*

- CAEA -





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*“There are a lot of things that I could remark! The most remarkable in my opinion is **how we reassess our perception on the role of housekeeping. To reveal its significant contribution in articulating active, responsible and collective thinking personalities.** To see out of the stereotypes and bring in front the dynamic of the daily experience as mean for learning, the daily risk management as problem solving ability. It was an excellent concept and represents our organisation’s general attitude, it would be fine to continue as a EU initiative and Network of dynamic housewives – managers of productive initiatives.”*

- DAFNI KEK -

“To know more about the situation of women in other European countries and to raise awareness for the situation of women in different regions and countries.”

- DVV International -

“This experience has been a pioneering reference in the Region of Lorca. It has been important to work with Housewives and Women Entrepreneurs, to realize first-hand the inequities, barriers and gaps that exist in access to the world of work for women. It has also been important to work together with other countries, which has given us a global vision and an enrichment among the projects in each country. ”

- UP Lorca (FEUP) -



18. References and recommendations

Every literary review, content and idea that gives us inspiration and knowledge for the development of the different activities within MUPYME Project is shared through the section "[What inspires us?](http://www.mupymeproject.eu)" on the project website: www.mupymeproject.eu

In addition, this section has collected sources, publications and websites that have been a reference during the course of the project and, more specifically, for the development of this intellectual output, as well as those we recommend to check in order to understand what inspires and moves us from MUPYME Project:

Publications

- GEORGELLIS.Y, Y WALL.H. J,2005 «Gender differences in self-employment».
- INTERNATIONAL REVIEW OF APPLIED ECONOMICS, VOL.19, ISSUE 3, 321-342. - GIANNETI.M Y SIMONOV.A, 2004 «On the determinants of entrepreneurial activity: Social norms economic environment and individual characteristics» SWEDISH ECONOMICS POLICY REVIEW, VOL.11, Nº2, PAG269-313. -GILL.R Y GANESH, S (2007): «Empowerment, Constraint and the entrepreneurial self: a study of white women entrepreneurs» JOURNAL OF APPLIED COMMUNICATION RESEARCH. VOL35, Nº 3 PAG 268-293.
- JUSTO.R, DIAZ.C: «Incidencia de los modelos de referencia en la creación de empresas. Efectos mediadores y de género». REV. ECONOMÍA INDUSTRIAL, 2012, Nº383. -LÓPEZ.M, ROMERO.P.M, DIAZ.R: «Motivaciones para emprender: Un análisis de diferencias».
- REV. ECONOMÍA INDUSTRIAL, 2012, Nº383. -LOPEZ. A, 2013: "Emprender: Una perspectiva de género". UNIVERSIDAD DE LA CORUÑA. -MARTÍN.V "Es necesario fomentar el emprendimiento femenino en sectores de alto". DIARIO DE AVISOS, OCTUBRE 3, 2015
- NAVARRO.J, CODURAS.A, CARMELO.M; "Actividad Emprendedora de las mujeres en España". FUECA, MINISTERIO DE SANIDAD SERVICIOS SOCIALES E IGUALDAD (2012)
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- REVISTA DE ESTUDIOS EMPRESARIALES. SEGUNDA ÉPOCA. NÚMERO: 2 (2014). PÁGINAS: 26 - 40.
- WILSON.F, KICKUL. J Y MARLINO, D, 2007 «Gender entrepreneurial self-efficacy and entrepreneurial career intentions: implications for entrepreneurship education» ENTREPRENEURSHIP THEORY & PRACTICE, VOL.31. Nº3, PP. 387-406.
- MUJERES Y ECONOMIAS LOCALES, Observatorio de la igualdad 2011
- EUROPEAN COMMISSION REPORTS. Employment status of women in Europe
- Emprendimiento femenino en Vizcaya, Informe 2016.

Websites

- MUPYME website - www.mupymeproject.eu
- [GLOBAL ENTREPRENEURSHIP MONITOR](#)
- [Special Report: Women's Entrepreneurship](#) (GEM)
- [Organisation for Economic Co-operation and Development](#) (OECD)
- [International Labour Organization](#) (ILO)
- [European Commission – Female entrepreneurs](#)
- [Employment statistics in Europe](#) (Eurostat)
- [Labour force survey in the EUs](#) (Eurostat)
- [Labour force survey in Spain](#) (EPA)
- [Spanish Institute for Women and Equal Opportunities](#) (IMIO)

Attachments

Communication and Dissemination Actions

From MUPYME partnership, numerous activities have been carried out to transmit our message to as many entities as possible, thus making them participate in this exciting adventure, encouraging the recognition of own knowledge, as the basis of an entrepreneurial activity.

The following is a brief sample of the communication and dissemination activities during the project:

First Stage: RESEARCH

During the first phase of MUPYME Project, approximately one year, communication and dissemination of the main objectives and challenges within the project were developed by face to face meetings and interviews.

- **Face to face meetings with housewives (in each country)**



- **Interviews with business women (in each country)**



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- Workshops “BRINGING THE BUSINESS WORLD TO THE HOUSEHOLD” (in each country)





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Second Stage: Let the world know about MUPYME

After first year of work, once MUPYME started to obtain first outputs, a communication strategy was developed, based on the tools we had, to make MUPYME and its results reach as many organizations as possible thanks to the support of the members of the consortium.

- **Dissemination Tools:**

- **Website and social media**



www.mupymeproject.eu

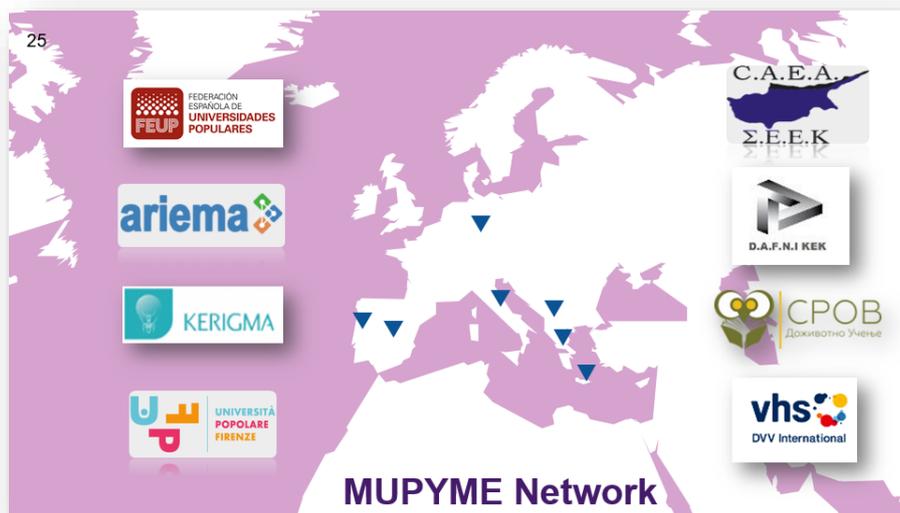


@mupyme_project



MUPYME Project

- **Partners' networks** (databases, websites, newsletters, social networks)
Approx. direct contacts: 1.900





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○ Presentations and promotional material to support dissemination



○ Links with other EU initiatives and EU networks in adult and lifelong learning

With the contribution of all MUPYME partners, a database about 40 contacts of other organizations, associations, initiatives and projects in adult education and lifelong learning was created to spread information about the project.



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Special support has been received from European Association for the Education of Adults (EAEA) and ePlatform for Adult Learning in Europe (EPALE), which have contributed in several occasions sharing MUPYME project press releases or events through their websites and their social media.



Tweets by @mupyme_project

MUPYME @mupyme_project
Gracias @EPALE_EU por el apoyo. Gracias por ser el evento multiplicador de @mupyme_project en Madrid.

MUPYME @mupyme_project
Great success during yesterday's @mupyme_project initiative event. Thanks again, a massive thank you to our hosts @EPALE_EU!

MUPYME @mupyme_project
Final

Dr. Ana-Maria COZGAREA (Romania)

Dr. Cozgarca is currently Assistant Professor in the Department of Computer Science, Electronics and Automation, and head of Computer Assisted Language Learning Centre. She holds two Master Degrees in Communication and Semiotics, and a PhD Degree in Language and Discourse of Science and Technology. She has published scientific papers in conference proceedings and scientific journals. Dr. Cozgarca has been member of international committees of academic events on education, member of professional associations, and reviewer of scientific journals. She is external evaluator of COST actions.

She is also European Project Manager, Auditor of Higher Education Quality Assessment, and formal and non-formal trainer. Her main research focuses on sustainable education, learner behaviour, science and technology discourse, new pedagogies, innovative teaching and learning approaches, blended learning methods, academic and professional communication.

Dr. Cozgarca has participated as researcher, trainer, or member of the implementation team in various international projects: FP7-FET-10-2013-1-041078 (SUBMOTAS), CIVIL JUSTICE JUST 2013-10-101042010 (2013) (BRINDA), LIFE - She is currently project manager of three USFV teams:

- BYE4 Boosting Young Entrepreneurs (CO2MVE BYE cycle 8, Grant Agreement no. 695987/2015-2016)
- Prouth - Empowering Europe's Young Innovators - The Centre to Innovate project (Erasmus+, 2016-1-RO201-KA201-024899)
- Science@ire - Teenage Girls as Co-Owners of Science Learning Engagement project (Erasmus+ - 2015-1-UK04-1-UK201-024244)

Mr. Panayiotis HADJISYMEOU (Cyprus)

EDUCATION / PROFESSIONAL QUALIFICATIONS

2009 - 2010 Middlesex University - London, UK
M.A. (Hons) Hospitality & Culinary Arts Management
1999 - 2001 Middlesex University - London, UK
D.S. (Hons) Hospitality Management
1970 - 1973 Hotel & Catering Institute & Central Hotel Training School - Nicosia, Cyprus

CONTACT US
Federación Española de Universidades Populares
C/ Las Madres, 3, 1^a
28014 Madrid
Tlf: +34 915 219 100
Fax: +34 915 231 087
Email: info@fup.es
Web: <http://www.fup.org>

○ **External Experts Panel**

The External Experts Panel (EEP) of MUPYME project is a group of experts specialized in adult and lifelong learning all around the world to guarantee the transferability of MUPYME project results to other international organizations and stakeholders beyond partnership.



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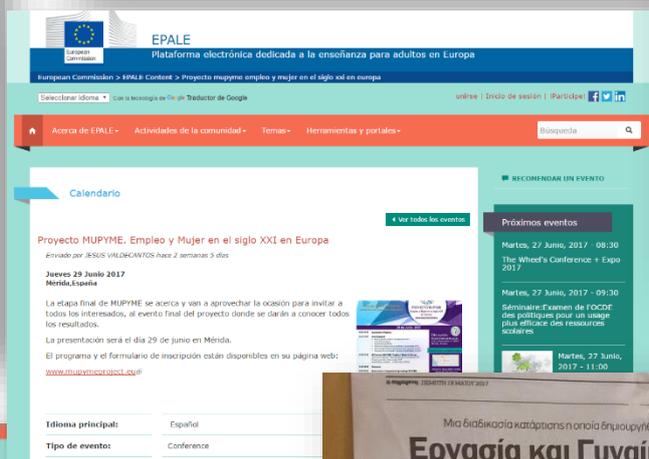


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● **Press Releases**

Several press releases have been written and sent to press media throughout the project informing about the different activities that have been developed. Check all of them in [MUPYME's website news section](#).

To increase the impact of the MUPYME project and its press releases, project partners have contributed translating these press releases into their different mother tongues, before disseminating their national media ([check the link](#)).



Ver borrador

Salta de premsa

Employment and Women on the 21st century in Europe: From Household Economy to SMEs Economy
02/04/2017
Catalina: EPV

Those women with experience in house management, also known as housewives, have acquired some skills that can be transferred to business management, but they are often unaware of their own potential.

By means of its innovative approach, MUPYME Project analyses the typology of housewives' skills and their potential, raises awareness about said issue, and defines the shift from household economy to SME economy. The research developed under MUPYME has been carried out in a heterogeneous set of European countries.

The Spanish Federation of Popular Universities (FUPU) is involved in this fascinating project within the framework of the Erasmus programme that focuses on housewives. Several studies have proven that housework requires management skills, methods, order and precision, rather than just hard work. Also, it demonstrates those skills transfer to the business world.





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● **Multiplier event: Mérida, 29th June 2017**

On June 29th the international seminar of Project MUPYME was held at Centro Cultural Alcazaba in Mérida. That event put an end to two years of research and work aimed to raise awareness when it comes to housewives' skills and their potential to be implemented in business economy, as well as discovering what the best way to enhance them is.

Nearly 300 participants from different European countries attended this multiplier event in Mérida, where MUPYME project and its results were exposed.



29th June 2017

10:00-10:15 Registration

10:30-11:30 Opening ceremony

- Mr. Miguel Ángel Muñoz, President of ESP
- Mr. Rafael Sánchez Muñoz, Governor of Badajoz (Mr. Estrella) - Junta Extremadura
- Mr. José María Rodríguez, Director General of the Erasmus+ Programme in Spain
- Mr. Juan Carlos Rodríguez, Director General of the Erasmus+ Programme in Spain
- Mr. Juan Carlos Rodríguez, Director General of the Erasmus+ Programme in Spain
- Mr. Juan Carlos Rodríguez, Director General of the Erasmus+ Programme in Spain
- Mr. Juan Carlos Rodríguez, Director General of the Erasmus+ Programme in Spain

11:30-11:45 MUPYME Project: Employment and Women in Europe

11:45-12:30 Break

12:30-13:30 Round Table: MUPYME Learning Program. Raising the manager potential of the housewife

13:30-13:45 Lunch

13:45-14:15 Forum on Gender: From home to SME. Alliance between MUPYME and local authorities

14:15-14:30 Musical Intervention "Resonance" by Popera. Students of the Estación Sinfónica Profesional Estatal de Conserjería from the City of Mérida.

14:30 "Play" Performance by CCOO

Location: Centro Cultural Alcazaba Calle San Antonio, 9, 06006 Mérida, Badajoz

Contact: ed@edup.org

[More information](#)

[Multiplier Event Agenda](#)

MUPYME Multiplier Event in press:

Ayuntamiento de Mérida	RegionDigital.com
Portaldetuciudad.com	Cronicasdeunpueblo.com
Directo Extremadura	Finanzas.com
ABC.es	Mérida Directo
Murcia.com	Ayuntamiento de Lorca

- **Other communication and dissemination actions**
 - **Video summary of the project by its protagonists:** Trying to reach the largest audience, within MUPYME Project we have developed a video summary in which each partner tells what is MUPYME and why her/his implication into this project, in their respective mother tongues, thinking in particular that their countries' audience not be limited by language issues.



Click the [link](#) to see MUPYME video.

- **Radio interviews:** On 10th August 2017 our partner Klitos Symeonides (CAEA) went to Larnaca (Cyprus) for a live RADIO interview about MUPYME project. It took place at 10.00 am. The Radio Station 99FM is popular at Larnaca District and many people hear this channel.



- **Videonews:** Interview with the coordinator of the Popular University of Lorca, collaborator with FEUP on the occasion of the workshop between entrepreneurs and housewives.



Click the [link](#) to see the video.

- **Other dissemination events:** In Cyprus the dissemination action has been very intense. From CAEA, our partner in Cyprus, 4 seminars have been organized throughout the duration of the project to share what MUPYME is, its activities and results, and to discuss the transition from housewife to SMEs.



25th May 2016
Dissemination event – Parthenon Association

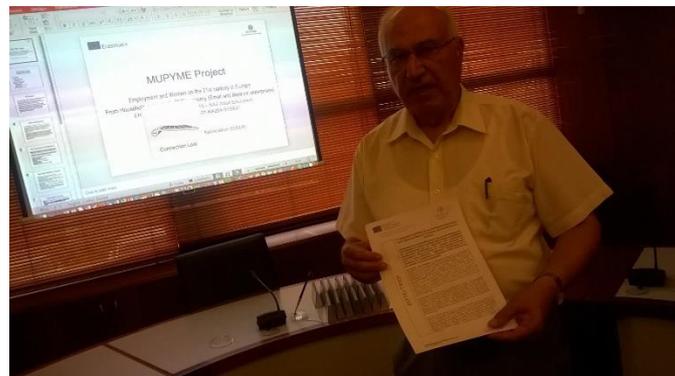


27th March 2017
At a Latsia Elementary School



5th May 2017

Seminar on Generation Cooperation-Learning in Later Life organized by CAEA in Larnaka to a group of foreign participants from 10 countries.



8th June 2017

Dissemination event - Latsia Municipality

- **Project presentation in events related to adult education:** In Spain, MUPYME Project was presented by Emilio Jurado (FEUP) during the National Technical Sessions 2017: “Retos de las Universidades Populares en el Siglo XXI”. These technical seminars were held in Segovia, on 5th May 2017, and projects about Equality of Opportunities and Women and Entrepreneurship, were exposed. You can check the agenda of the Sessions in the [following link](#).





*Women and Employment.
From domestic economy
management to SMEs
management*



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For further information about MUPYME communication and dissemination actions, check website: www.mupymeproject.eu



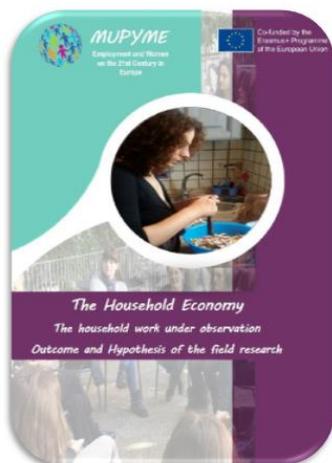
Women and Employment.
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RESULTS: MUPYME Intellectual Outputs

Below, the remaining Intellectual Products (results) relating to MUPYME Project have been collected:



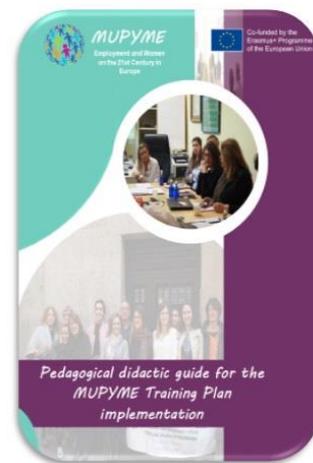
Intellectual Output 1



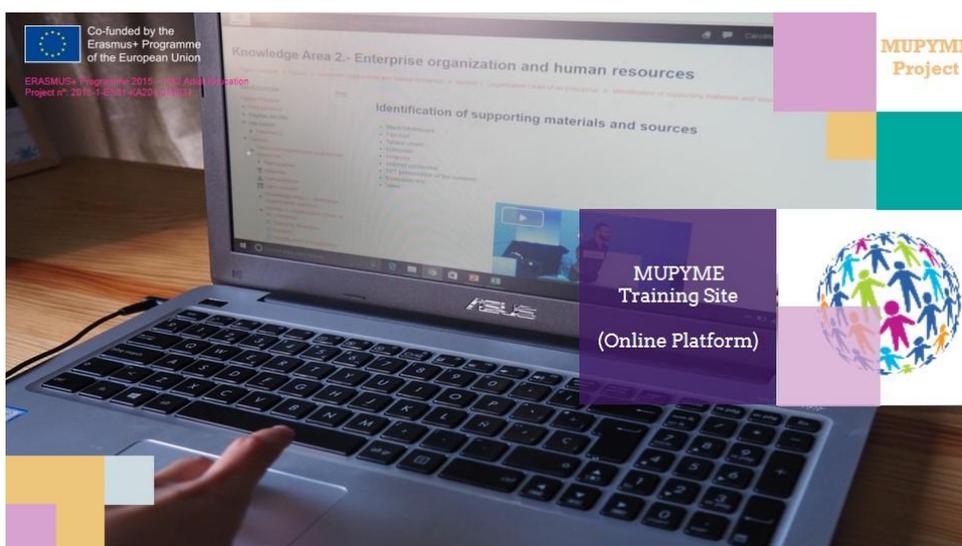
Intellectual Output 2



Intellectual Output 3



Intellectual Output 4



Intellectual Output 5



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"Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country."

Margaret Thatcher (1979)



MUPYME

Employment and Women on the 21st Century in Europe

