



# 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)**

# **ANALYSIS OF THE PROFESSIONAL COMPETENCES ARISING AT HOME WITH POLYVALENT APPLICATION OUTSIDE OF IT**

**Intellectual Product 03-** Study and analysis of the professional skills of business  
women, applicable to housewives

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## Acknowledgements

The MUPYME team would like to thank the European Commission for providing us with the funding to make this research possible and to the 40 entrepreneurs participating in the project.





## 1. Executive summary

In **MUPYME Project.- Employment and Women on the 21st century in Europe: From Household economy to SME economy (Small and Medium enterprises)**, a project approved in 2015 within the framework of the Erasmus + Programme, this document works a summary of all the activities we have carried out regarding the **Intellectual Output O3.- “Study and analysis of the professional skills of business women, applicable to housewives”**. The main goal of the Project is developing a training plan that allows housewives experienced in economic management (initial qualification) to transfer their skills to economic contexts outside the household (target qualification). The present Intellectual Output strives to discover the professional qualification required for the target context: business.

Because of this reason, this Intellectual Product is based on a set of case studies in which the professional coalification among a group of businesswomen from 7 different countries within the EU has been analysed. The purpose of this study has been establishing which skills found in them could be also found in women who are currently working solely as housewives. In order to achieve this, a preliminary research stage has been required. In that stage, the MUPYME partners' collaboration has been crucial in order to know the experiences of women that are exposed to different situations and circumstances. This document represents a synthesis of the whole analysis carried out within the research.

During the research stage of the present Intellectual Product, we have interviewed 40 businesswomen, whose experiences have proved to be very useful in order to identify the obstacles the found in the process, what sort of qualification they required and the knowledge and skills they needed to acquire in order to face the difficulties in the way, as well as those aspects that have served as encouragement to keep them going.

Down below, you may find a summary with the main findings of cause studies regarding businesswomen. They will be duly explained in this document.

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.



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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 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

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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.



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**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.



*Image 1. - Entrepreneur Donatella Cinelli and daughter.  
Source: UPF (Italy)*



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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.
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.



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## 2. Introduction

We strongly believe that housewives are entrepreneurs even if they don't know it. In their daily work inside the household they have learned **to plan and execute different tasks, including the governance and management of these tasks**, similar to those executed by business managers. Therefore, they are able to launch and develop enterprises.

They have a great potential and they could turn their household skills into business management skills, but, in order to achieve that, it is necessary to take some steps, and the MUYPMÉ partners are committed to make this process easier for women. Training, which is the ultimate goal of the project, is the most important fact. The lack of training is not the only obstacle between the household and the enterprise when trying to boost the presence of housewives within this economic sphere outside the household, though.

We have dedicated part of our research to analyse which are the difficult and easy aspects of both fields and how they affect our target women: housewives from the local sphere, in which the lack of experience is an obstacle that should be overcome.

The best way to overcome the dreadful fear that move women further away from the successful economic life is, in our opinion, to fight the myths and ghosts, and to expose the reality of the companies' activities so that the housewives can understand it.

Providing transparency to the business world is the first goal of the action we have executed through this **Intellectual Output O3.- "Study and analysis of the professional skills of business women, applicable to housewives"**. It has been very useful and meant a plus for us upon the raise of awareness we are trying to generate with this project. As we will later describe, the story about the successful experiences told by the female entrepreneurs to the housewives during the workshop has been by far the most hopeful action we could launch in the MUPYME project. Moreover, regarding this matter we agree with the entrepreneurship promotion strategies launched by different institutions, because of its value upon the promotion of people and because of its social collective value.

Even though our proposal differs from the most orthodox methods –and that happens because we know that not all proposals are valid to target– we know we must launch an action promoting the entrepreneurship, based on the topics and characteristics that have more efficient within the SME economy world, and not on the topics belonging to the company daily life, which are less interesting to **the rich and emotional women's world**.



**In order to promote the entrepreneurship among women first we need to develop a particular promotion strategy focused on their own experiences. This is MUPYME.**

Firstly, we need to mention that we try to show an image somewhat different from what is common. We think that in this way the business concept presented is more suited for the reality and more adapted to the women's characteristics and needs. We aim to promote the entrepreneurship among people having a particular background and a set of experiences and expectations that makes them different from other groups of potential entrepreneurs.



*Image 2. - Entrepreneur Maria Tsolaki and interviewer Klitos Symeonides. Source: CAEA (Cyprus)*

### **3. Background**

The main purpose of this stage in MUPYME is discovering the productive strategies required to start up a business that are also related to household activities. In order to find that out, we have implemented standard criteria often found in management. This branch of business economy analyses management behaviour, the reasons behind it and the resulting acts. Therefore, other requirements are also described, such as necessary skills, implemented tools and, especially, the skills acquired through training and experience. Since business is such a



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broad context, management experiences are equally broad. Therefore, management methods are based on case studies in order to unveil the details found in different enterprises and management approaches. Case studies are essential tools when it comes to learn about different management methods and approaches.

We have implemented this very idea in our Project. Since we strive to discover what skills acquired in the household can be also found in business, we need to immerse ourselves in enterprise contexts, as many as possible. Thus, we have implemented methodology associated with anthropology and business economy, that way we have developed a proposal which main objective focuses on a deep knowledge of business activity. Taking into account our commitment to contrast women's activities within the household and in enterprises, we have selected successful business examples led by women in the different countries involved in

## 4. Objectives of Intellectual Output

This study has been carried out in order to support the observations made regarding housewives. The purpose has been establishing their skills and discovering which ones can be potentially transferred in business economy.

In the present Intellectual Output, as well as in the case studies comprised within, we have tried to identify the skills required by successful businesswomen in their way through management. We have tried to contrast the difficulties female entrepreneurs from 7 different countries have faced, regarding both qualification and training. That way we have been able to identify weak spots and hurdles they have had to overcome. These details are incredibly useful so as to adapt a training plan designed to promote motivation and business knowledge in order to support housewives considering entering the labour market.

This study, as well as all the material developed in MUPYME, presents a connection in the results, noted both before and after performing the research. Therefore, it will be accompanied by a practical essay regarding motivation and the sharing of experiences among businesswomen and the target group of this project: housewives. Thus, there will be at least one workshop to promote the exchange of experiences in all the countries involved in MUPYME, taking the results of Intellectual Product 01 and Intellectual Product 02 as a base. These workshops will allow businesswomen to share information regarding their success to housewives, in order to enhance enthusiasm and entrepreneurship among them. The findings will support the study regarding



qualification and basic training required for business management or starting up a small or medium enterprise.

## 5. Stand out the Stimulating Facts of a Company

If we want to bring women closer to business world we first have to accept that the projected image of the enterprises is not always well understood, and there is a wrong interpretation of what business is and how it is ran. The image of the enterprises that is usually projected doesn't seem to be the most attractive for women. Is this happening because enterprises are unattractive organizations? This is a key question and our answer to it is that it is not the case at all. For those who know less about the enterprise world it might seem complex and full of obstacles, so one may choose other options.

This is partly true, but is not all that there is to it. The life inside a company requires making a constant effort, but does not imply torture; it is mainly the perfect place to develop freedom, creativity and their own projects. This part of the enterprise should have been promoted by

training tools for the entrepreneurship and is not usually appreciated. It seems that only the densest, most bureaucratic and less personal elements are highlighted, together with the dark side of the enterprises. But there is another way of understanding the enterprises world, as the women that have participated in our research experience show.



*Image 3.- Entrepreneur Sílvia dos Galos.*

*Source: KERIGMA (Portugal)*

MUPYME is an project that aims to facilitate the experience exchange through training. We try to make useful knowledge more social so that the housewives can go from the economic household activity to the enterprise. The matter is, then, which kind of enterprise? The traditional answer to this question would be related to business

models, sizes, departments, etc. Nevertheless our



answer would focus on exciting **companies that promote lives and dreams, and not only about income statements.**

This is not about thinking that some companies are exciting and some other are not; we think that the exciting part of the business world has been hidden and the boring side of the enterprise has been exposed, and, as a consequence, women –who are used to execute exciting activities– do not consider the actions carried out within the company to be attractive.

We think that companies have all the elements that people working in them need to achieve a stimulating lifestyle, but this is an unknown field that should be highlighted and that is what we have pursued in our research, so that it can be possible to transmit those important elements of the business world in our training program. This is a challenge for the design of training programs aimed to housewives in order to bring them closer to SME economy.

## **6. All the Things you always wanted to know about enterprises but never dared asking**

We are aware of the fact that creating a space to define the meaning of a Project focussed on training activities is an unusual thing to do. But that shall not be surprising, since we are proposing extraordinarily new activities. We intent to strengthen the training means aimed to entrepreneurship among groups of inexperienced women.

Is this a new idea? We can easily find a great number of options consisting in courses and workshops designed to attend such needs within programmes aimed to the support and promotion of entrepreneurship linked to the administration authority in each territory. What is new about this, then?

After a thorough examination of those programmes, one can notice there are some general flaws in almost every mean of support for entrepreneurship. Every strategy aimed to supporting entrepreneurship is focussed on the promotion of knowledge and skills related to the administrative structure in a business context. In most training programmes aimed to entrepreneurs, constitution requirements, accounting, fiscal administration and labour legislation are, in most cases, the instruments for making basic knowledge social in order to launch a business.



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These programmes are certainly necessary, however, we do not consider them to be enough. Not only that, but we also consider that such selection regarding enterprise policies constitutes what we may call the dark side of an enterprise. It is a necessary side of it, but a tedious one as well, and we believe maintaining an emotional process –such as that related to the entrepreneurship– is difficult to address that way.

Because of these reasons, we intent to put the spotlight on assisting women involved in MUPYME project by addressing the factors related to motivation towards business activity: encouraging women to embark on a journey towards the constitution of an enterprise, boosting that enthusiasm, controlling the ambition and, lastly, unlocking their talent to achieve a positive social impact.

Each time a woman (or any other citizen) admires the achievements accomplished by a group of people by means of business action, she usually notices the reflection of business activity in society. **That is what we consider to be the stimuli for entrepreneurship: creating something imbued with social meaning (producing something worthy), and being acknowledged because of it.** But the questions a beginner would usually ask in order to achieve some level of familiarity with business activity are not answered by using the traditional methods for the transmission of the necessary values of entrepreneurship. That is the reason behind that “all the things you always wanted to know about enterprises but never dared asking”.

## Concerning Female Entrepreneurs

Nowadays, *entrepreneur* is the term used to name a person who has a marketable idea and decides to develop it. In a rather inaccurate fashion, entrepreneurs are usually associated with businesswomen/men or with business managers. That is a misconception that allows for an analysis of a widely spread phenomenon that damages the fruitful network that is essential for the enterprise, whose clearance is crucial for the development of a new group of entrepreneurs: the constitution and dissolution of enterprises.

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 businesses 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



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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.

And it also causes a high level of despondency among those of us engaged in this phenomenon, since it is not impossible to go the existing distance between plain business and plain enterprise. An enterprise requires one or few entrepreneurs, those are the basics. The required structure to develop an enterprise cannot be accomplished without professionals able to humanize the project. However, the introduction of support elements by the entrepreneur is vital, since they are like rivers in which both enthusiasm and the virginal expectations associated with the “first push” flow.

Entrepreneur disposition is not something to be acquired, but something that seems to be part of a genetic gift, a basic condition substantiated in personal experiences, education, and social relationships present along one’s life. Nonetheless, **the ability to launch an enterprise is more common and less exclusive by far, since it is the consequence of a technical process that can be learnt** –in business schools or other educational spaces, such as the Popular Universities– and implemented by means of a conscious experience aimed to the strengthening of those skills relating the development and maintenance of collective actions. That and only that –collective action– constitutes the concept of enterprise.

There cannot be an enterprise without entrepreneurs. An entrepreneur without business perspectives is a kamikaze with just a few days left. It is vital to develop an enterprise as a mean to survive.

## What are the Basics of Business Activity?

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



*Image 4.- Entrepreneur Ana Belén García. Source: FEUP (Spain)*



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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.



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The combination of these elements is what we have named the bright side of an enterprise. This is the foundation for true vocational entrepreneurship once the decision to develop a business project has been made. We want to highlight that the knowledge on administration and accounting is basic for proper business performance. That is the reason why many actions aimed to entrepreneurship strengthen the focus on the full mastery of these areas, but that is not enough. Even more, we believe they could lose some relevance from now on, since they represent a great part of the best known business services. Accounting, labour and fiscal management services for any enterprise could be found in every city or village. It is challenging to find support aimed to branding, leadership maintenance or customer loyalty, though. Because of this reasons, we consider it even more necessary to approach the transmission of those hidden requirements for enterprise development. They are necessary, stimulating and they represent some of the common knowledge of an entrepreneur that is not easily acquired through market exposure.

Our goal is to reflect the entrepreneur's spirit and drive when she is facing the business stage of constituting an enterprise. Consequently, we believe that it is absolutely vital to expose women to the enterprise concept consisting in a group of people trying to achieve a socially relevant goal (and decent living standards through their efforts) during their first steps towards entrepreneurship.

And even though, once the entrepreneurship process has started, women struggle with administrative and bureaucratic matters, little support and restricted access to funding, the [entrepreneurs gathered in Florence](#) stated that resistance against despondency is more solid and common in female entrepreneurs than in male entrepreneurs under the same conditions.

## 7. Cases Study

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 at 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.

We have implemented this principle in our action. **Let's 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

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immerse housewives in: what are its requirements, which strategies seem to lead to successful outcomes, how are they developed. This way, we will be able to plan a better quality training to make the shift from one reality to the other easier. Case study is a way to handle those aspects related to concrete efforts by means of an integrated and global approach.

And there is logic to it, since there are not two equal companies if they are studied from within. They use the same ways of manifestation, all of them have specific departments, all of them are constituted by people with a relative level of qualification, there are spaces and machines which provide the production technical process, etc. However, when an enterprise is analysed from an explicative (non-descriptive) perspective, the resulting image is different. That is the image relevant to us according to our goal in MUPYME.



*Image 5.- Entrepreneur Barbara Livolsi. UPF (Italy)*



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So a great part of the project and its results depend on establishing an object of study: the enterprise. It also depends on developing a distinctive approach to it implementing case study analysis, which in this case is gender-oriented.

We have distinguished a full set of 40 companies promoted and managed by women. They provided our study with details on the nature of their entrepreneur situations. After that, they focussed their thoughts on the intersections found between household experiences and those they experience in their own businesses or enterprises. Fortunately, in some cases, intermediaries helped us to identify the enterprises and managing bodies that would be more useful. To provide examples, some of them have been the Patras chamber of commerce (Greece) or the promotional agencies of female employment in Germany and Chipre. Once again, we encourage those interested to check the project website to learn more about the links between these intermediaries and their fruitful network.

40 women with their 40 business projects are a good source of experiences and successful cases and we encourage the reader to check them on the MUPYME Project website

## Household as a Production Unit. The Transparent Box

A production unit is a combination of human resources and technological and financial materials intertwined within a common space to provide goods and services to satisfy personal or collective needs. Homes play a similar role to that associated to a production unit –with some obvious differences regarding its ultimate goal, but not so many in practice. It is a group of people and resources aimed to address said group's needs and maintain relationships and communication with the outer world. We have established the similarities; let's move on to the differences.

There is a rather traditional theory in business management called **black box theory**. Several researchers have studied this theory since it was first postulated by its developers to describe business world. According to the theory, an enterprise is seen from the outside as a black box. **It only allows to see what happens at the entrance and the exit, however, there is little we can know about the inside.** The only thing to do is to make estimates based on the quality of its resources (way in) and products (way out).

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).

Generally speaking, we know many details regarding the production unit resources, but we do not have information about the specific implementation of those resources in its core. That is the black box.

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 enables the performance 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 the dark side of both men and women's activities, home could be seen as the bright side of it: the transparent production unit.

## 8. Home or Business Establishment?

Home, as well as companies, conducts its activity in a specific place. Using business terms, this place is an establishment and can be comprised by one or more spaces designed for the company's business purposes. Its equivalent when talking about household activities is the home itself, which is usually comprised by one, sometimes two and rarely more than two spaces or residences. We could assume that the physical matters between enterprises and household are shared in terms of it bring a space with the same basic features: it is an indoor space with the required equipment to conduct its activities.

It is clear that there are obvious differences between business establishment and home, where household activities are conducted. But these differences are of a functional nature. Within an enterprise, everything is subordinated to production requirements. Within the household or residence, though, space is organized in order to address non-production related needs, such as love, education, protection against situations of neediness and sensitive communication – among other non-production related emotional functions



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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 have the same implications regarding space maintenance, improvement and transformation methods.

Consequently, both home and establishment locate its “inhabitants” in a frame regarding the activities conducted within any of these spaces. The inhabitants manage and maintain them and dispose of all the right competences to develop the required tasks in a similar fashion, indistinctively.

A person who has better skills in one of the spaces will have the necessary expertise to implement them in the other –or so we believe. Since we are immerse in a directive work analysis on household economy, we feel confident about the fact that aspects such as organizing and household management and maintenance knowledge and skills grant the ability to play a part in the activities associated to business establishment.



Image 6.- Entrepreneur Tiziana Marchi. Source: UPF (Italy)



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That is not a meaningless matter. Purchasing or renting an establishment is one of the most important factors and has a great repercussion on the results of the company. Thus, such matter has an extreme relevance for the management body. Even more, establishment maintenance may constitute 10% of a company's spending –according to the Spanish Maintenance Association (*Asociación Española de Mantenimiento*). Together with spending on energy, water and other essentials, it therefore constitutes one of the most important tasks within business management. Consequently, it is part of a SME manager's duties, and it must be addressed with the highest priority and attention.

However, this task is conducted similarly within a business establishment or at home. Thus, the task should be performed with equal efficiency in a business establishment by a housewife or household management professional that properly conducts the same task at her home. She would only need to adjust her behaviour according to new goals related to practicality –and not sensitivity.

## 9. Types of Entrepreneurship

In our purpose to distinguish successful cases of female entrepreneurship we pursue a double goal. Firstly, we intent to certify gender (in this case, women) implies no inconvenience – the 40 cases analysed prove it. Secondly, and maybe most importantly, we intent to find out whether female entrepreneurship involves any sort of feature associated to female condition and if this has a boosting effect in the training process of women lacking experience with SME economy, but experienced on household economy.

Later on, we will review the main features found in the Cases that show a great success regarding female entrepreneurship, a ground for the development of transference activities aimed to boost entrepreneurship or to encourage such phenomenon. We now present a summary on the matter and encourage those interested to check the working space on the website of the MUPYME project ([www.mupymeproject.eu](http://www.mupymeproject.eu)).

### 1.-Enterprise Classification

- 1.1. 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

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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.

- 1.2.** 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).



*Image 7.- Entrepreneur Bianca Belardinelli. Source: UPF (Italy)*

- 1.3.** We should highlight the fact that these are activities that involve dealing 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.
- 1.4.** 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.
- 1.5.** 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



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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.

- 1.6. Besides, there are enterprises consisting in just one business establishment, while others have more than one office. The amount 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).
- 1.7. 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.
- 1.8. 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.
- 1.9. 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.
- 1.10. 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.

- 1.11. 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.

## 2.- Motivation at the first stage

- 2.1. 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.
- 2.2. 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.
- 2.3. 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



Image 8.- Entrepreneur Niki Agathocleous. Source: CAEA (Cyprus)

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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.

- 2.4. 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.
- 2.5. 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.
- 2.6. 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.
- 2.7. 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?
- 2.8. Because one of the specific skills that our participants have reported to acquire immediately was 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.
- 2.9. 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.



**2.10.** 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.

**2.11.** And even though the businesswomen 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.

**2.12.** 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.

**2.13.** 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.



*Image 9.- Entrepreneur Gilda Gradi. Source UPF (Italy)*

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- 2.14. 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.

### 3.- Consolidation Process

- 3.1. There is a Spanish 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.
- 3.2. 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.
- 3.3. 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 –focused 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.
- 3.4. 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,



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there is an upside revitalization of the enterprise. Its consolidation has a stronger link with board decisions than the average within SME context.

- 3.5. 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.
- 3.6. 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.
- 3.7. 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.
- 3.8. 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.
- 3.9. 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.
- 3.10. 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:

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- 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.



*Image 10.-* Entrepreneur Josefa Carrillo.  
Source: FEUP (Spain)

Or these registered during the meeting in Greece:



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- Formulating the main idea - The concept
- Networking with other professionals 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

**3.11.** And all these matters are connected to training and education to the extend 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.

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

#### **4.- Future perspectives for enterprises managed by women**

**4.1.** 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.



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- 4.2.** 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.
- 4.3.** 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.
- 4.4.** 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.
- 4.5.** 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...
- 4.6.** Maintaining perseverance and conviction on the idea that whatever is done is necessary and constitutes a reason for the existence of the enterprise.
- 4.7.** 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.
- 4.8.** 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:
- The further involvement in the company of the children of the family
  - To limit the cost of products in order to face the increasing competition

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- To develop new products
- To be able to get loans for expansion
- To have the necessary trained personnel
- Motivation and encouragement
- The existence of preconditions for expansion (space, funds, etc.)
- The level of expertise needed for the future
- The level of mechanisms to collect the debts
- To be able to organize advertising campaign
- The levels of consultancy
- To be able to analyse the market



*Image 11.- Entrepreneur Polivia. Source: CAEA (Cyprus)*



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- 4.9. 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.
- 4.10. 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.

## 5.- Distinctive entrepreneurship

- 5.1. 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.
- 5.2. 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 assignation between men and women are still quite detrimental for the female entrepreneur's attitude.
- 5.3. 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.
- 5.4. 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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- 5.5. Technical “insolvency” is neutralized by implementing skills associated with different contexts, mainly those acquired in household management.
- 5.6. 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.
- 5.7. 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.
- 5.8. This results in a business management trend dominated by empathy, conflict reduction and collaboration between the parties.
- 5.9. 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, this technical improvement is the result of the implementation of household management skills.
- 5.10. 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.
- 5.11. 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](http://www.mupymeproject.eu)) show a great capacity for those



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critical moments associated with decision-making and do not experience the usual anxiety caused by the activity itself.

**5.12.** Which 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
- 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



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- 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

**5.13.** 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.

## **10. Common Tracks of Transference. 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.



*Image 12.- Entrepreneur Remedios Sanchez. Source: FEUP (Spain)*

It is a known fact that the training curricula provided by important business schools are not completed without a long internship period in those enterprises that are involved in the training process of future managers by giving an opportunity within their decision-making systems to young workers familiar with theoretical knowledge, but inexperienced when it comes to implementing them in a task that is so important in management: how decisions are made.

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 down below:



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- 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.



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## 1.- Anxiety Management in Decision-Making

As noticed in our meetings with women with experience in SME management, delaying the decision-making process is extremely detrimental for the enterprise. One way or another, successful female entrepreneurs have reported and highlighted something that should be obvious. During the entrepreneurship process, one has to do whatever that has to be done. Avoiding this reality is the first step towards failure. So, what is it that has to be done? To tackle the issues considered necessary regarding the target in entrepreneur activity. Without delay: thinking it through, but without hesitation.

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 that 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. Many enterprises lose themselves caught up in that oxygen bubble created by some managers in order to ease the pressure they feel. Unfortunately, such waste of time cannot be retrieved in many cases.

It might be redundant, but the manager or decision-maker has to make those decisions regardless the positive or negative outcome, or a less positive one. Businesswomen reported said fact in several different ways. Decisions shall be made and they shall be made with a high confidence level, in order to overcome the difficulties such act implies. Whilst sharing their experiences with us, they have named it "risk rejection control" in some cases, in others they have talked about it regarding personal drive skills and the ability to overcome despondency. The thing is decision-making process has been signalled as the main and most complex act because of the uncertainty it carries.

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?

In MUPYME, we have noticed that the development of household activities can provide such practice and the essential skills a manager, decision-maker or head of a SME company need. Then, the implementation of many household activities constitutes a highly valuable practice in order to acquire the qualification required to manage or run a SME company. Household activities cannot be delayed, since family life is determined by its day-by-day nature: it cannot be stopped, nor does it allow waiting. This promotes that the training we are describing can be



consistently implemented in many situations in which housewives carry out activities aimed to the development of household economy.

## 2.- Concomitances

In case the work analyst was able to distinguish the distinctive features in production situations, he would find concomitances or similarities in the professional development in different places and with different targets. We have already expressed that, to our minds, professional qualification is understood as a group of skills that enhance the implementation of her professional expertise in different contexts dealing with common elements within the production field.

When it comes to the management of small production units (whether they are households or SMEs), 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. More details in the following chart:

CORRESPONCE IN SME CONTEXT	HOUSEHOLD ACTIVITIES
<p><b>Cleaning and Maintenance/ Installations and Equipment Maintenance</b></p>	<p>Bed-making</p> <hr/> <p>To sweep</p> <hr/> <p>To clean specific elements, for example: glass and tiles</p> <hr/> <p>To change the sheets</p> <hr/> <p>Dusting</p> <hr/> <p>Cleaning the bathroom, kitchen and other special rooms</p> <hr/> <p>To wash the dishes</p> <hr/> <p>Washing and hanging out the clothes</p> <hr/> <p>To iron and to tidy the clothes</p> <hr/> <p>To arrange the wardrobes</p> <hr/> <p>To tidy the rooms</p> <hr/> <p>To make maintenance operations related to the informatic and electronic equipment</p>



	<p>To make maintenance operations related to the household appliances</p> <p>To make maintenance operations related to the vehicle</p> <p>To take care of the plants and to maintain the garden</p>
<p><b>Family Care/Security, leadership and motivation</b></p>	<p>To arrange the bathroom for the children or for dependent persons</p> <p>To visit the doctor</p> <p>To take care in the unexpected moments (babies and elderly)</p> <p>Complementary support (Homeworks, Storytelling)</p> <p>To go over the daily experiences</p> <p>Accompanying to events</p> <p>To attend the school meetings</p> <p>To have the clothes prepared for the next day</p> <p>To plan the purchases</p> <p>To plan the menus for the week, taking into account the family necessities</p> <p>To monitor and care for the family diet</p> <p>To launch and promote the tasks execution in order to promote the physical and intellectual benefit of the family</p> <p>To organize the family meetings</p> <p>To cook</p> <p>To take the children to the school</p> <p>To provide energetic resources for the household (to get firewood)</p> <p>To care for the pets</p>
<p><b>Stock Control and Logistics</b></p>	<p>To write a shopping list and to know which products are missing</p> <p>To repair the furniture</p>



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	<p>To repair and replace the kitchenware</p> <p>To select the cleaning products</p> <p>To plan wholesale purchases, and weekly, monthly or yearly purchases</p> <p>To respect the cleaning and hygiene standards</p> <p>To fix, repair and tailor clothing</p> <p>To set up the need of fuel and other household items</p>
<p><b>Incomes distribution and expenses control /Accounting</b></p>	<p>To check the bank balances and movements</p> <p>To sort out and prioritize the fix and temporary expenses each month</p> <p>To pay non direct debit bills</p> <p>To pay after-school or sport activities</p> <p>To manage the annual tax return</p> <p>Select the financial resources to plan the expenses</p> <p>To set up a household savings strategy</p> <p>To distinguish the leisure expenses and other replaceable items</p> <p>To rent family resources in order to obtain extra income</p>
<p><b>Purchases and relation with the suppliers / Purchases Management</b></p>	<p>To go the shops and markets</p> <p>To decide and choose the shops and markets</p> <p>To make frequent purchases</p> <p>To make special purchases as shoes, clothes and seasonal purchases</p> <p>To make proper calls to the insurance companies, Banks, etc.</p> <p>To negotiate the rates and conditions and to evaluate other offers</p>



<p><b>Environment Impact / Environment Management</b></p>	<p>To study the purchases' characteristics, that is, if they are ecologic or sustainable products</p> <p>To analyse and assess the products' labels</p> <p>To recycle the containers, packages and bottles</p> <p>To use water, heat, electricity, etc. In a responsible way</p> <p>To reuse and recycle the household furniture and fittings</p>
<p><b>Education and training / Human Resources Development</b></p>	<p>To choose the school for the children's education and to decide the after-school activities they will attend to</p> <p>To help the children with the homework and to solve their scholar doubts and problems</p> <p>To participate in associations and civil movements (Students' Parents Associations, Elderly Care Associations, etc.)</p> <p>To set up education and behaviour rules and standards</p> <p>To set up the punishments and rewards</p> <p>To make decisions about changing the children's school if necessary</p>
<p><b>Decision-making process and conflicts resolution</b></p>	<p>To make long-term effective decisions. To make decisions under consultation</p> <p>To make urgent decisions alone</p> <p>Mediate conflicts which occur inside the family and outside the family sphere</p>
<p><b>Social and Neighbourhood Activism / Corporate social responsibility</b></p>	<p>To attend social meetings ( for example, the Refugee Committee)</p>



	<p>To belong to organizations, associations, cultural, religious, social and civil movements</p> <hr/> <p>To attend social meetings</p>
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On the left row, you can see the average business areas associated with different decision-making strategies (depending on department goals). In the right cells, we have included tasks that could be implemented and assimilated in those of an enterprise. It is by no means a direct correspondence, but just a correlation with the management aspects they entail. In other words, that the housewife's decision-making process is similar to the one a business manager needs to implement in order to achieve department targets.

Not every task mentioned implies an intense management activity. The hand-operated tasks, such as cleaning and tidying up, are administrative regarding more than 80% of the required effort. However, other tasks, such as those related to education or to social relationships within institutions, ask for more than 80% of management efforts in order to carry them out. For more details about the matter and the effort required to perform the task regarding the management and administration aspects, read the **Task Files** linked to each case study about the household tasks that are available in the [work space](http://www.mupymeproject.eu) included in MUPYME website. ([www.mupymeproject.eu](http://www.mupymeproject.eu)).

Therefore, yes, 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.

### 3.- Specific training: is it necessary?

Of course it is. Besides leverage on the acquired experience at home as a foundation for qualification, we consider necessary a network of training methods to consolidate their preliminary knowledge. 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.

That is mentioned regarding the training to bring out the manager every housewife has deep inside. However, the entrepreneurs involved in our field research have pointed out a group of business management areas that must be implemented in order to improve qualification and make it more sophisticated, becoming ideal for the specific field of SME activities. There is also a need for the introduction of training units especially designed for the shift from household to an SME context.

Now we will list all the factors that have been identified as fields for improvement regarding the outstanding performance of their roles as managers in SME enterprises.

-  Knowledge and strategies on marketing.
-  Increasing the self-determination.
-  Attractive techniques to create a friendly atmosphere.
-  Conflict resolution techniques
-  Communication
-  Training of personnel on:
  - Logistics
  - Administration
  - Languages
  - Use of new materials –equipment



*Image 13.- Entrepreneur Elli Filokyprou. Source: CAEA (Cyprus)*



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- Risk management
- ICT
-  Cooperation with others
-  Time management
-  Taking initiatives techniques
-  Problem solving
-  Public relations

This consideration leads us to a conclusion. 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): Improvement is required and, therefore, training must be pursued.

And it must be pursued both regarding expertise in specific activities (whether they are performed at home or at the office) and the general and multifunctional features of their work as housewives and/or managers of SME enterprises. Only a great manager would highlight training as a core factor in her professional life. Housewives probably do not do it because they are not aware of their training potential or of their proactive role to improve their conditions.

These are aspects we are aiming to approach in MUPYME and future projects on long life learning strategies.

## **11. 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 ([check report](#) from DVV International, MUPYME partner).

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, almost over the country information centres for start-ups exist.** 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. This impression is also supported by a recent study.

**Additionally, participation of women remains top.** “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), p 6, June 2016, Kreditanstalt für Wiederaufbau , ISSN 1867 1489 ([check download link](#)).

There exist also **networks especially for women.** For Example, the “[Network of consultants for Woman](#)” in the district Rhein-Sieg and an international network: “[Momprenneur](#)” which has branches all over the world. Target group of Momprenneur are women with children who want to.

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. These are, however, only institutions, which have voluntarily registered themselves ([check link](#)).

The mentioned Federal Ministry also offers a “[founder hotline](#)” for females, which:

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



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In addition, all 16 federal states support similar initiatives with consultancy centers 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.



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## 12. References

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](http://www.mupymeproject.eu)



*Image 14.- Entrepreneur Donatella Cinelli. Source: UPF (Italy)*