



## What is BADGE about?

Even prior to the current crisis in Europe, an enabling environment for innovative entrepreneurship was difficult to find for entrepreneurial women from disadvantaged backgrounds. With the financial crisis now in full swing across most of the continent, opportunities for support and training that improve prospects are fewer still and far between.

BADGE aims to transfer and adapt an innovative support programme - Diversity in Business Workshops - developed in the UK, and that will enable female start-ups experiencing double-disadvantage to gain valuable soft skills and competences to assist them starting up their own business.

## Background

In the current economic crisis there is now an urgent need to focus on the economic case for gender equality and on how changes in the labour market might provide better economic opportunities for women in a traditionally under-represented field – self-employment.

At times of high unemployment, women-owned businesses make a key contribution to household incomes and economic growth. The Eurobarometer (2011) showed that women may have lower preferences for self-employment because they continue to perceive such a career as too risky: 7% of European women (and

5.4% of men) declared they prefer working as employees because they are afraid of legal and social consequences if they fail. Policy recommendations put forward by OECD (2012) include: 'promoting innovations in the design and delivery of training programmes for women'; pointing to the need for business advice and guidance to be more innovative and inclusive in its approach to working with women. Additional recommendations included the need for 'raising awareness about entrepreneurship as a career option for women and raising self-esteem and growth expectations among potential and established women entrepreneurs.'



BADGE is committed to mainstreaming business support activities for individuals thinking of starting up in order to ensure that no-one is excluded from pursuing self-employment. The project aims to widen out the workshops and information currently provided to meet the needs and requirements of as diverse a client base as possible. BADGE wants to mainstream business support in order to make sure it is credible, relevant and accessible to women from a diversity of backgrounds.

Unemployment among women is a particular concern for all partner countries represented in BADGE. Although rates vary between countries, women unemployment figures are consistently higher than those of men. In the harsh economic climate, however, where cuts have been made in funding for employment-generating activities, fewer resources are available to support growing needs. Compounding this trend is that eastern parts of Europe show the continent's lowest levels of participation of women in entrepreneurship.



## Preliminary research

### Women facing double disadvantage

Meetings with members of chosen target groups: 1) young women, 2) low-income women and 3) women from rural areas (residing in these areas), took place in late January, 2014. In total, 16 adult women participated.

During the discussions, women indicated, that the most significant barrier for double disadvantaged women that is preventing them from considering self-employment and attempting setting up their own business is the lack of experience in running a obstacles, but they were not the most significant for them. Women also showed fear of responsibility in the for running own business, though it did not concern theoretical knowledge of business registration procedures). Most of them stressed that a significant barriers are family problems and obligations arising from this fact. Women indicated that it is difficult to combine parenthood with running your own business. Women also indicated the existing legal barriers and the multiplicity of laws which, in their opinion, it is difficult to read and interpret. Similarly, conducting business is burdened with a high risk for them, and the difficulty in meeting the requirements posed by the law.

Women indicated financial incentives and assistance in running a business (e.g. a reminders of the various

dates and obligations under existing law) as significant factors that motivated to start up their own business. They indicated also, that there is a stereotype of a man skilled in specific industries, but opinions on this issue were divided. One of the women pointed out that in such situations a move away from such a perception, and emphasis on partnership in business is advisable.

### VET Trainers

On 12th February 2014 a meeting with vocational education trainers and business advisors, took place. The main areas requiring support for double disadvantaged women as indicated by participants of the meeting:

- grants for starting own business,
- support in tax payments
- functioning of social cooperatives,
- language and ICT courses (ECDL), useful in particular for people from rural areas.

As an important element of improvement to the existing training and support for women's business start-ups currently available in Poland, participants indicated practical approach both in terms of setting up their own business, as well as some workshops on creating business image for women. The participants pointed out that many people starting their own business should have the knowledge of the registration procedure and some skills required to successfully run a business. Therefore, there is a need of education and

training in the field of business based on real programs: financial programmes, strategy games that will help in development of skills needed for running a business, making strategic decisions etc. In the second of the areas indicated the importance of issues related to creating the proper image of women pursuing an economic activity, and even put forward the idea of a far-reaching funding for "an equipment locker." Participants pointed out the significant role that could be played by an assistant-mentor in the area of business to people starting their own business, who could indicate the need to implement the requirements, evaluate ideas, support them with advice. Participants drew attention to the fact that specific trainings that provide vast knowledge and help to acquire specific skills are, unfortunately, paid and their price is often very high.