

3. TRADITIONAL INSERTING APPROACHS AND THEIR LIMITATIONS

3.1. EMPLOYMENT POLICIES IN THE EUROPEAN UNION

In light of this situation, the EU strives to cushion the situation of a sudden crisis, exacerbated in recent years, due to the result of a structural imbalance that has not been resolved. To understand the current intervention strategy we need to go back in time:

The first European movements concerned with the social issues from the community perspective came through the Treaty of Rome of 1957, where the European Social Fund was set. The European Union ordered back then a mechanism for funding communally the objectives in employment through vocational training and job creation programs.

Later, in 1986, with the Single European Act it is intended an economic and social cohesion or balance of the large differences in wealth between EU countries, for which the Structural Funds were created.

The Maastricht Treaty of 1992 is an important moment for employment in Europe, the Jacques Delors's White Paper on growth, competitiveness and employment was published. In this book the problem of unemployment and the need to promote active employment policies in Europe are noted.

Immediately afterwards, through the Council of Essen, it is urged to all countries to develop multiannual employment programs, and to generating the National Action Plans for Employment in each of the members of the Union; in them they were described the measures taken; and the countries were to report to the European Commission the objectives achieved in employment.

With the Treaty of Amsterdam, 1997, the development of a European Employment Strategy (EES) is consolidated, collected immediately and recognized by the four

guidelines of the EES at the Luxembourg summit: Employability, Entrepreneurship, Adaptability and Equal Opportunities.

Pillars	Measures
Employability	<ul style="list-style-type: none"> • Tackling youth unemployment and preventing long-term unemployment. • Replace passive measures by active employment measures. • Encourage a partnership approach. • Easing the transition from school to working life.
Entrepreneurship	<ul style="list-style-type: none"> • Facilitate the creation and management of companies. • Simplifying the bureaucracy for start-ups. • Exploiting the opportunities of new sources of employment. • Making the taxation system more favourable to employment.
Adaptability	<ul style="list-style-type: none"> • Modernising the organization of work. • Supporting the adaptability of enterprises to changes brought about by technological progress and globalization. • Increase professional qualification.
Equal opportunities	<ul style="list-style-type: none"> • Combating discrimination between men and women. • Reconciling working life and family life. • Facilitate woman's return to work. • Promoting the integration of disabled people at work.

These pillars were the basis for the European employment policy to become the engine of progress in the labour market in the West and to improve Europe's global competitive position. Thus, in the XXI century, with the European currency symbolizing the economy of the West, in 2000 takes place the Lisbon Summit, where the challenge of achieving full employment by 2010 is accepted. Since then several European Councils take place (Stockholm 2001, Barcelona 2002, Brussels 2003) in order to further strengthen competitiveness and employment in the EU.

The European Commission presents a new challenge for the future of employment in January 14th, 2003, to the 27 Member States, the document entitled The future of the European Employment Strategy: a strategy for full employment and better jobs for all.

The Guidelines of the European Union, referred to as work objectives, the policy efforts that each Member State needed to take care of, identified three general objectives:

1. Full employment.
2. The labour quality and productivity.
3. Social cohesion and inclusion.

Focusing on the third objective, employment is considered a key means to social inclusion. Employment policies should facilitate participation in employment through the following measures:

- Promoting access to quality employment for all men and women capable of working.
- Fighting discrimination in the labour market.
- Avoiding measures or actions of social exclusion in the workplace.

We have found that not only has this challenge not been reached, but that Europe has been embroiled in a huge financial crisis that triggered unemployment in some countries, especially in Southern Europe.

What brings 2020

The Europe 2020 strategy seeks to achieve inclusive growth, which puts the emphasis on job creation and poverty reduction, (in addition to smart growth, through more effective investments in education, research and innovation and sustainable growth, thanks to the momentum determined to reach a low carbon economy).



The objectives of the EU's as regards inclusive growth are:

- Employment rate of 75% for women and men from 20 to 64 years old by 2020 making more people work, especially women, youth, elderly, low-skilled and legal immigrants.
- Better educational outcomes, including:

- Reducing school dropout rates below 10%.
- Getting at least 40% of people of 30 to 34 years old completing tertiary education (or equivalent) level.
- Reduce at least in 20 million the number of people experiencing poverty or at risk of poverty and social exclusion.

How would the EU promote inclusive growth? Through two flagship initiatives:

1. Agenda for new skills and jobs,
2. European platform against poverty,

Investment and regional development also support inclusive growth contributing to the reduction of regional disparities and ensuring that the benefits of growth reach all corners of the EU.

Active employment policies

All of these guidelines are reflected in each country into a set of actions (employment plans) which can be classified into two types according to the policy objectives to be achieved: active and passive policies.

Policy type	Objectives
Passive	<ul style="list-style-type: none"> • Protection against unemployment. • Ensure to the unemployed economic means.
Active	<ul style="list-style-type: none"> • Insertion in the labour market. • Maintaining employment.

Passive policies are those that seek to ensure the protection of workers unemployed, especially in terms of economic resources. It covers unemployment benefits, subsidies, active insertion income, also known by All, other measures aimed at promoting early retirement, etc. In short, all those protective measures that replaces the perception of a salary when you are working.

Active policies are those that are aimed at promoting the employability of the unemployed with measures encouraging active participation and recruitment. Such measures arose after conducting passive, when the previous strategy alone was not enough. A clear example of this type of policy are measures to promote employment and permanent recruitment of unemployed, economic bonuses granted to companies to incorporate women in the labour market, people with disabilities, groups of social exclusion, victims of domestic violence, etc.

Of course, here we must also include the training and employment guidance services, promoting self-employment and all those strategies aimed at promoting the employability of unemployed people.

Two major measures:

1. The direct action aimed at striking the labour market to increase employment and reduce unemployment, such as economic incentives (subsidies, grants, etc.) to recruitment.
2. Those that are directed to the substantial and qualitative improvement of the adjustment process in the short and medium term between supply and demand for labour, either by forming assets, the incentive (or removing obstacles) to geographical mobility of the workforce, improving the intermediation between the flows of supply and demand in the labour market, and even a more fluid market information (that is, for example, one of the efforts Employment Public Observatories).

3.2. SOCIAL AND LABOUR INCLUSION STRATEGIES IN THE ACTIVE EMPLOYMENT POLICIES

In the field of active policies, civil society has taken a key role, intervening with specific programs towards improving the employability of the population. We emphasize at least three employment strategies, conducted in Europe:

Three major strategies:
1. The actions aimed at improving education and training mechanisms in order to provide a basis for them to perform a job and advance the professional qualification.
2. Pursuing the development of a good system of intermediation between supply and demand through measures of various kinds: orientation, integration pathways, skills training and attitudes, etc.
3. Those that have direct connection with the promotion of employment. Work experience. Placements / learning, dual training, self-employment, etc.

Let's analyse more in depth the characteristics, potentials and limitations of each one of them.

3.2.1. ACTIONS AIMED AT IMPROVING EDUCATION AND TRAINING MECHANISMS

Education and vocational training have the effect of facilitating people a starting point that allows them to perform a job and advance in the professional qualification. Since the sixties, training has been part of the European employment strategy, a strategy characterized by (European Commission, 2000; Salvà, 2009):

- A clear investment in human capital.
- Some guidelines whose main objective were, and still are, to improve job opportunities for those groups with significant difficulties to enter and remain in the labour market.

- a. **Key skills:** set of knowledge, skills and attitudes appropriate to the context. They are particularly necessary for personal fulfilment of individual's social integration, as well as active citizenship and employment. We refer to the acquisition of the following skills:
- Communication in the mother tongue.
 - Communication in foreign languages.
 - Mathematical competence and basic competences in science and technology.
 - Digital competence.
 - Learn to learn.
 - Social and civic competences.
 - Sense of initiative and entrepreneurship.
 - Cultural awareness and expression.
- b. **Specific skills for vocational training:** set of knowledge, skills and specific abilities to perform certain jobs.

In this sense we have taken measures to gradually improve vocational training with an opening of different paths:

- The expansion of vocational training based on a better quality of education in general.
- Good job training through adequate professional training to enable the acquisition of learning for employment.
- Support for lifelong learning throughout life: "Any policy aimed at improving the employability of workers (...) must face (...) how to develop and implement a strategy to ensure access to training throughout life "(European Commission, 2000, p. 2).
- The establishment of closer and direct links between the vocational training and the sectors and/or socio-economic actors.

While traditionally the formation has been seen as the acquisition of very specific skills, this is only in relation to specific professional profiles. But changes in the social and labour contexts have forced the transformation of the traditional organization of work and; in this new working environment, it has become necessary to rethink the role of skills and how to understand them.

The concept of competences as a set of knowledge, skills and attitudes specific to the performance of certain jobs, is complemented with basic skills, skills that are transversal to any business context and transferable to many situations and jobs, adopted the latter term a significant importance.

The specificity of adult training

In the field of vocational training we make reference to the peculiar characteristics involved in adult education:



The definition given by the Unesco:

The term 'adult education' denotes the entire body of organized educational processes, whatever the content, level and method, whether formal or otherwise, whether they prolong or replace initial education in schools, colleges and universities as well as in apprenticeship, whereby persons regarded as adult by the society to which they belong develop their abilities, enrich their knowledge, improve their technical or professional qualifications or turn them in a new direction and bring about changes in their attitudes or behaviour in the twofold perspective of full personal development and participation in balanced and independent social, economic and cultural development.

Characteristics of adult education that differentiate them from the education of young people ones.

From the perspective of andragogy there are many features that differentiate young adults, but among the most important we highlight the following:

- **The need to know.** Adults have a need and want to know why they should learn a thing before undertaking a training process.
- **The self-concept of adults is different from the teenager one.** Adults consider themselves to be responsible for their own decisions in life. They have, therefore, a deep psychological need to be treated by others as people capable of self-direction in life.
- **The complex intervention of experience** in the learning of adults. **Learning from experience.** Not only adults have more life experience than teenagers, but also have a different life experience.
- **Learn against experience or unlearn.** We must oppose the popular knowledge with scientific knowledge of reality.

- **Learn transforming experience.** Transform popular knowledge into new knowledge.
- **The willingness to learn.** Adults assimilate better the knowledge, skills, values and attitudes when they arise in the context of the application to **real situations**.
- **The freedom to learn.** Adults learn because they want to, not out of obligation and are much more sensitive to intrinsic motivation than extrinsic motivations.
- **The orientation of learning.** Unlike children and adolescents, whose learning is oriented around a theme, adults are oriented around a problem or around a task. Learning in complex situations and for complex situations involving **interaction and interdisciplinary**.

What are the limitations in the practice of this strategy to achieve the desired insertion goal?

Vocational training loses its potential when it develops mechanically, as a transmission of knowledge and, the development of skills, attitudes, and values is not systematized. Unfortunately, most of the training activities are developed with standard content and methodology; the potential of each student has not been taken into consideration, the goal and interest to do this is side-lined. In this sense gender mainstreaming has been virtually non-existent in the training of the past decade.

Two conclusions:

1. Vocational training cannot be applied in isolation without regard to the potential, professional and student life goals.
2. Vocational training should respond to the increased interest of the learner, his professionalism and achieve stability in the labour market and not to the objectives of low-skilled labour market.

3.2.2. ACTIONS AIMED AT INCREASING PERSONAL SKILLS.

Actions aimed at increasing personal skills are those that aim to increase the employability focusing on the acquisition of **SKILLS AND PERSONAL ATTITUDES** necessary to encourage the recruitment and maintenance in the labour market.

During the last 20 years, there has been an evolution in this strategy, which has allowed a holistic way to go considering the subject protagonist of its own insertion.

The importance of guidance

Today's world requires continuous change, ongoing adaptation to the technological, cultural and social demands, and this reality increasingly needs further support of academic and professional guidance to liaise between external demands, concerns and personal skills.

Academic or *educational orientation* is a service offered to those who wish to carry out a training path in order to achieve the necessary and required skills for an academic qualification. Meanwhile, *career guidance* is more focused on the alternatives that a person can choose to perform a particular profession, trade or occupation.

Orientation Service Purposes:

Diagnostic purpose: it identifies the specific situation of the person, their needs and weaknesses, what needs to be strengthened to enhance their employability, etc.

Information purpose: the person needs to know about the current situation of the labour market, what are the new demands and requirements and also, discuss about other insertion alternatives that might arise due to new technologies or by new occupations.

Self-knowledge purpose: it involves testing the gap or lack between what a person has and needs in order to get what they want to achieve. Knowing the current needs, what do you have to improve to get a job? The following aspects have to be taking into account: professional and personal skills.

Itinerary design purpose: to develop a "pathway" or procedure that reached those competencies that has been identified to be improved in order to get access to the labour market, depending on the fixed objectives, activities or targets.

Action plan purpose: commitment, involvement and effort to start the project set or insertion itinerary.

The intervention from insertion pathways that include individual and collective specificities

Integration pathways are individualized action plans where guidance processes acquire special relevance and importance.

Some features:

- Focus on the responsibility of each individual to perform chained actions to approach the labour market.
- The balance between professional goal of each individual and the economic, social, cultural and situational reality of the individual at stake acquires particular significance.
- Need of experts providing assistance (information, advice, counselling, personal organization tools, etc.) to each individual.
- The insertion plan in pathway layout can enclose chained actions of diagnostic, information, (professional) training, skills training, work placements, business start-ups behaviour modification activities, etc, according to two variables:
 - Insertion goal.
 - Initial diagnosis of strengths and weaknesses.

Toward personal empowerment:

The empowerment process by which people assume and take responsibility for the guidance and control of our own life path is outlined.

The empowerment movement emerged because of the need to humanize the policies and development programs. This is a hollow word at least you engaged to the individual and their responsibility over their own lives and context. Empowerment takes shape when the person realises that they are unique and that their lives belongs to themselves and, from this moment, begins a journey of self-knowledge, personal assessment, evaluation of the others and of union with others toward a common wellbeing. It is a concept that tells us that we are not passive objects, but that we lead what belongs to us.

The power comes from the genuineness of the person; they have to have a strong sense of oneself and of their individuality. You cannot achieve real power by copying others. Perhaps this is the reason why women have failed to achieve a real power in society. Maybe what we need is to stop hiding our femininity and start believing in it, put it in value and make it our cause because it belongs to our essence.

In the case of women, it involves awareness of how gender affects the daily life of the people, our own life, limiting the development of our potential and making it difficult to solve our problems and needs from a limiting and limited perspective.

It covers three dimensions (Garcia-Prince, 2003)

- **Personal:** development of personal power, self-confidence, autonomy, etc. after becoming aware of gender inequalities. WITH MYSELF
- **Interpersonal:** develop the ability to influence or to make decisions that affect the relationship. RELATIONAL// LABOUR FORCE.
- **Collective:** after awareness of the discrimination that women suffer in various fields, as a group we generate strategies to promote equality. PROACTIVITY

What emotional intelligence provides

The concept success for emotional intelligence is due to Daniel Goleman¹² when in 1995 the book *Emotional Intelligence* was published. It has sold six million copies worldwide.



From the difference between IQ referring to the cognitive abilities of the person (verbal ability, spatial, numerical calculation, memory, reasoning, etc.) and emotional intelligence referred to the ability to identify and recognise their own feelings and others, to the proper management of emotions (empathy, listening, social skills, motivation, etc.).

This new competency model argues that, in order to be successful at work, it is not enough to have knowledge of the trade or profession and dispose of a physical-motor skill or be able to perform quickly and skilfully arithmetic operations, even have an inordinate creativity, but also make the best of ourselves and interact effectively in the work team.

¹ **Goleman** is a [American psychologist](#) , born in [Stockton, California](#) the [March 7th](#) of [1946](#) . He became [world famous](#) from the publication of his book *Emotional Intelligence* in 1995. Daniel Goleman also subsequently wrote to *social intelligence*, the second part of the book *emotional intelligence*.

What are the limitations of this strategy to achieve the desired insertion goal?

A simplified view of this strategy is generating some inadequate guidelines:

- Reduce the responsibility of incorporation and maintenance of the labour market of the targeted people. Avoiding in this way the economic, cultural, and legal context that favours and hinders this process and, in the case of stigmatized groups, becomes particularly relevant.
- Conduct short-term itineraries, specially focused on the attitudes demanded by the market, most of the time low skilled and ignoring the personal potential.
- The individualized intervention with subjects allows the centrality of the person, but should not deny the intervention group and collective empowerment of people affected by the same situation and the search for alternatives together.
- When the intervention has led to the adequacy of personal attitudes, it has pushed into the background the increase in business networks and employed people, as well as the ability to analyse the local labour market according to their interests and expectations.
- The development of creativity, out of the comfort zone and development of innovative ideas, especially for entrepreneurs who collectively can develop their own self-employment initiatives (individual or collective).
- Development of the choice of each individual according to the needs manifested as a human being, following Glaser's theory of choice applied and, to the context that concerns us, the necessities are:
 - Acquisition of resources for survival (jobs, housing, health care, etc.)
 - Feeling of belonging to a reference group
 - Training for desired achievements
 - Ability to choose based on the interests of each other, to have different options
 - To have fun, positive emotional feeling

3.2.3. PROMOTION ACTIONS DIRECT EMPLOYMENT.

In this section we developed many approaches that have helped to promote integration from the labour market.

Training in real work environment. Dual training, employment workshops, training agreements, work placements.

We speak of an educational process in which a traditional specific training (Vocational Training) and an apprenticeships (work placements) are combined. This training model is called "Dual Training" and it promotes the inclusion of people in the labour market due to its better qualifications and preparation.

The promotion of integration companies. Integration enterprises are defined as learning structures in the form of commodities, whose purpose is to facilitate access to employment for disadvantaged groups through the development of a productive activity, for which an insertion process is designed, establishing during the same a conventional employment relationship.

The permanence of these people in insertion companies is temporary, since it is not intended to create permanent jobs but to train and empower people to be able to find/generate employment for themselves.

3.2.3.1. Self-employment and entrepreneurship.

We will focus our attention on the creation of self-employment, as it is one of the cornerstones of the ARACNE project.

In the current economic crisis, entrepreneurship is offered as an alternative and solution to large unemployment figures.

The European Commission recognises the strategy of entrepreneurship and self-employment as a contributor of job creation, development of new skills and offer to the disadvantaged and unemployed opportunities to participate fully in the economy and society.

The Green Paper presented by the Commission in 2003 on entrepreneurship spirit in Europe defines it as "the attitude and process to create economic activity by blending risk-taking, creativity and innovation with sound management, within a new organization or in an existing one "(European Commission, 2003). Regarding the diagnosis of the European situation, it is unfavourable compared to other economic powers (United States, in particular). According to the latest Eurobarometer survey on entrepreneurship (European Commission, 2010), the majority of the EU citizens prefer being employees rather than self-employees, unlike what happens in the United States.

In addition, women traditionally have not been linked to the world of business for different reasons and, even today, they find ideological or cultural barriers in greater or lesser extent depending on the country they are on.

On this basis, the challenge of promoting entrepreneurship arises. However, a more detailed analysis of the proposed solutions places us before conventional measures. Many of them simply try to facilitate business creation by simplifying administrative procedures and reducing capital costs (by facilitating access to credit by lowering taxes, granting subsidies) or work (reclaiming the social security contributions or relaxing the rules allowing the hiring and firing). These measures have had a very uneven implementation in different Member States.

Momentum from the 2020 strategy

The Europe 2020 strategy recognizes the importance of entrepreneurship and self-employment to achieve smart, sustainable and inclusive growth; there are several flagship initiatives that address both aspects:

- [Agenda for new skills and jobs](#)
- [Youth on the Move: education and employment initiatives](#)
- [European Platform against Poverty and Social Exclusion](#)

In supporting entrepreneurship and self-employment, the European Commission focuses its efforts on:

- start-ups of enterprises by unemployed people and disadvantaged groups,
 - sustainability and quality of work of freelancers and micro-enterprises,
 - support for social entrepreneurs
- and aims to:
- raise knowledge on entrepreneurship and self-employment,
 - raise awareness, facilitate mutual learning and capacity building in countries and regions of the EU,
 - promote voluntary standards and protective measures for entrepreneurship and self-employment,
 - financially support entrepreneurship.

What we mean by entrepreneur?

It is based on the French concept *entrepreneur* and was used to refer to the adventurers such as Columbus who sailed to the New World without knowing what they would find.

³ “Guidebook” for the student and not for a “boss”. The training process is directed to meeting the basic needs of: survival, belonging, self-esteem, experience and autonomy.³

One of the most complete definition of the concept is the one by Varela (1998) provides: "A person capable of perceiving a production or service and, before it, formulate in a free and independent way a decision of procurement and allocation of natural, financial, technological and human resources needed to launch the business which, apart from creating additional value for the economy, it generates jobs for him and often for others (...) in a process of creative leadership in which he or she invests money, time and knowledge."

Which indicators do we handle to measure the success in the start-up of a business?

EMPRENTI⁴ (report detailing the indicators chosen to capture the ideas of the young entrepreneurs with regarding the business world, the gender equality and the ICTs.)

The growing interest to undertake, as an alternative to traditional self-employment jobs, allows the selection of many indicators. Down below, the selected indicators and variables used to measure each one of them are listed.



⁴ **EMPRENTIC** It is born from the national call to the "Plan Avanza Digital citizenship" and is aimed at students in their last years of training (vocational training and high school) in order to help and encourage the incorporation of women to the labour market and business world, providing solutions and tools based on the new technologies of information and communication (ITC)

INDICATORS	DESCRIPTION	VARIABLES USED TO MEASURE THE INDICATORS
TYPE OF BUSINESS	The type of project allows knowing the degree of proximity between the previous ideas and the current market.	<ul style="list-style-type: none"> • Project Industry Sector (primary, secondary or tertiary). • Scope of activity (local, regional, provincial, national, multinational).
ENTREPRENEURSHIP CAPACITY	The perception that they have about the real possibilities of undertaking. We analyse the gap between what they think they need and the skills and attitudes necessary for any entrepreneur.	<ul style="list-style-type: none"> • Needs to create a business or company. • Existence of contacts that facilitate the creation of it or the development of the idea. • Importance of the marketing strategy. • Ability to "sell the idea". • Foresight. • Teamwork.
RISK TAKING	The ability to take it and be prepared for possible failures are the qualities that any person undertaking must have.	<ul style="list-style-type: none"> • Investment to establish the company's own financial resources. • Interest in innovative or different. • Interest in new challenges. • Motivation to risk.
ENVIRONMENTAL ANALYSIS	The degree of success of enterprises and especially start-ups, not only is defined by the attractiveness of the business idea, service or product, or the management of it; the environment in which the company should compete and the joints of the moment are an important part to keep in mind, the ability to "learn to see" what surrounds us and how it influence us is another of the important qualities in any entrepreneur.	<ul style="list-style-type: none"> • The importance of the marketing plan prior to the decision of starting a business. • Ideas about products or services not traded. • Market needs. • Ability to share ideas. • Knowledge of the market in which it will operate. • Competitiveness analysis.
THE FAILURE	The failure, far from being the factor that discourages entrepreneurs, is to be used as a useful knowledge base to face new challenges with greater chance of success.	<ul style="list-style-type: none"> • Tolerance for failure. • Adaptation to changes.

Collective self-employment.

The collective self-employment is an improvement of individual entrepreneurship, it allows generating teams with complementary skills that go beyond the simple sum of knowledge; work teams have multiplier effect. During the crisis, the collective self-employment presented greater strength and processing capacity to cope with it.

The associated work cooperative.

It is a form of collective self-employment with international recognition that brings together the quality of the individual members who, by working together, perform any economic activity of production of goods and services for third parties. The relationship of the working partners with the cooperative is corporate in nature.

In Europe, the working cooperative has been over the last 50 years a reference in generating employment and creating wealth in those fields where the conventional market was not venturing, especially since the Delors's White Paper (1993). It has also permitted the recovery of companies in crisis, its transformation and its turn into profitable enterprises.

The innovation, the generation of business synergies, the social dimension of the economy and the democratic concept of the management of the company are intrinsic elements to this sort of companies.

The cooperative employment, draw from its principles and values, allowed the professionalization of workers particularly vulnerable in the ordinary market. Therefore social cooperatives that allow the work with specific collectives and those that integrate these collectives **as working partners of the company, is being legislated in most European countries.**

What are the limitations of this model in order to achieve the objective of the desired inclusion through self-employment?

- The practices underline the need to acquire business skills and, in general, an entrepreneurial attitude.
- Learning from the experience of other companies settled in the market.

- Establish trust and professional networks that will enable the management, the production, the job creation, the opening of new markets and that increase overall satisfaction.
- Individual self-employment (multi-skilled entrepreneurial) has been dimensioned to the detriment of the collective employment, which has not displayed its full potential.
- In the case of collective self-employment it is necessary to generate and incorporate business-training skills for teamwork, generate and respect of consensus.

From CSCS, a company with extensive experience in self-employment projects, identified the following specific limitations for women entrepreneurs:

1. Legal and regulatory framework: the property sometimes is linked to men and not to women; access to finance is also easier for man, especially in some countries. Likewise, we must also bear in mind that sometimes, though directed by a woman, SMEs formally belongs to a man.
2. Cultural and social customs: in the most traditional areas of Europe, for cultural and social reasons, women are not encouraged to participate fully in the labour market or to constitute and lead companies.
3. Lack of information and networks: compared with male business owners, women have less access to information (due to technology gaps or loopholes in network) and/or finance.
4. Education: Women are less likely to participate in the technical and business education.
5. Adversity risk: women are generally more risk-averse, so business projects have less economic impact and in a greater percentage they are a subsistence economy.

