

Document CEDEFOP

**Égalité des chances
et formation professionnelle
Création et gestion
d'entreprises par des femmes
Le cas de la Belgique (FR)
National Report Belgium (EN)
Synthesis Report (EN)**

Centre européen pour le développement de la formation professionnelle



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CENTRE EUROPEEN POUR LE DEVELOPPEMENT
DE LA FORMATION PROFESSIONNELLE

CEDEFOP

EGALITE DES CHANCES ET FORMATION PROFESSIONNELLE
Création et gestion d'entreprises par des femmes

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I. Modalités de l'enquête pour la Belgique

L'enquête a été menée séparément dans chacune des deux communautés.

Ce rapport final tente de faire la synthèse des résultats obtenus.

Dans le texte nous signalons toutefois dans la mesure du possible les chiffres globaux et par communauté (F = francophone, N = néerlandophone).

Nous mettons en évidence les particularités propres à une communauté sur certaines questions.

Le questionnaire a été envoyé à :

- 249 organismes (113 francophones et 136 néerlandophones).
- Chaque organisme était invité à faire parvenir un questionnaire à de 1 à 3 femmes créatrices d'entreprises.
- Par ailleurs, le document destiné aux femmes entrepreneuses a été envoyé directement à 148 femmes dans cette situation (34 francophones et 111 néerlandophones).

Nous avons reçu (dans un délai fixé et après une seconde phase de rappels) :

- 71 réponses au questionnaire B (organismes) (38 francophones et 33 néerlandophones)
 - dont 20 réponses sans objet (11 francophones et 9 néerlandophones)
 - soit 51 réponses exploitables (27 francophones et 24 néerlandophones).
- 42 réponses au questionnaire A (femmes) (17 francophones et 25 néerlandophones) (dont 15 émanent de femmes ayant reçu le questionnaire par le biais d'un organisme contacté (8 francophones et 7 néerlandophones).

Le travail qui suit se base donc uniquement sur le dépouillement et une analyse des réponses obtenues, ce qui, on le verra, s'avère insuffisant au niveau des résultats escomptés. Un contact personnel avec certaines entrepreneuses et certains organismes aurait été souhaitable.

II. Question à des entrepreneuses ou futures entrepreneuses

Nous avons reçu 34 réponses (12 F et 22 N).

Regrettons d'un mot le retour relativement faible des questionnaires envoyés aux femmes.

AI - Identification des entreprises créées

Nous avons 9 projets de création d'entreprise (4 F et 5 N).

Les 25 (8 F et 17 N) autres questionnaires émanent de femmes ayant créé leur entreprise en majorité très récemment :

8 en 1986 - 7 en 1985 - 4 en 1984 - 1 en 1982 - 2 en 1977 - 2 en 1976 - et 1 en 1975.

Secteurs d'activités représentés

Les entreprises créées le sont principalement dans :

- le secteur commercial : 11 (2 F et 9 N)

vêtements de seconde main - livres (jeunesse - seconde main - par et pour les femmes) - laine - chaussures - station d'essence + shop - alimentation;

- et le secteur des services : 9 (5 F et 4 N)

sélection de personnel - enseignement assisté par ordinateur - halte garderie - information et orientation des femmes (émancipation et promotion) - publicité, communication, information - consultation sociale et familiale - cours de langues pour des entreprises et des personnes - coiffure.

Viennent ensuite :

- la production industrielle : 2 N
peinture et impression sur métaux et matières synthétiques -
hydrauliques pour camions;
- la production artisanale : 1 F
atelier et promotion des artisans et de l'artisanat;
- le tourisme : 1 N
- la confection de vêtements : 1 N.

Forme juridique

Les formes juridiques les plus courantes sont :

- l'entreprise unipersonnelle : 13 (3 F et 10 N)
- l'association de fait : 4 (1 F et 3 N)
- la société privée à responsabilité limitée : 5 N.

Viennent ensuite :

- l'association sans but lucratif : 2 (1 F et 1 N)
- la coopérative : 1 F
- la société anonyme : 1 F.

...

Financement

Le financement des entreprises créées est largement assuré :

- par l'auto-financement individuel : 21 (6 F et 15 N)
- et familial : 9 (1 F et 8 N)
- et par le recours aux emprunts auprès
d'organismes financiers : 10 (2 F et 8 n).

Viennent ensuite :

- les aides publiques : 6 (2 F et 4 N)
(dont une seule spécifique aux femmes)
- l'auto-financement par les activités : 2 F
- un réseau de solidarité financière : 1 F.

Chiffres d'affaires :

Peu de chiffres recueillis, signe entre-autres signes de la précarité encore grande des entreprises (récemment créées).

Les chiffres cités :

- pour 3 (2 F et 1 N) entreprises créées en 1986 :
prévisions de 1,5 à 3 millions en 1987;
- une femme (entreprise créée en 1984) souligne :
"Peut-on déjà parler de chiffres d'affaires ?";
- seules 2 entreprises (F) créées en 1977 et 1982 et les deux entreprises de production industrielle néerlandophones annoncent des chiffres "plus confortables" et d'ailleurs du même ordre de grandeur (en 1986 de +/- 20 millions - 60 millions pour une seule).

Nombre de personnes salariées :

Cette rubrique, de même que la précédente mettent à l'évidence en lumière les difficultés à surmonter et la précarité encore grande de la plupart des entreprises créées (sauf les 2 plus anciennes et les 2 sociétés industrielles), le temps qu'il faut également pour stabiliser le projet.

- 1 entreprise F fonctionne avec un T.C.T. (Troisième circuit de travail) - mesure d'aide à l'emploi - comprenant 4 temps plein et 2 mi-temps).
- 1 entreprise F a démarré avec 1 personne salariée et en prévoit 2 à 3 dans les années à venir.
- L'entreprise F créée en 1984 a débuté avec 2 bénévoles et prévoit 1 personne salariée et des travailleurs indépendants dans les 2 années à venir.
- L'entreprise F créée en 1982 a débuté sans salariés (ne précise pas), en avait 3 en mai 1986 et en prévoit une dizaine.
- Enfin, l'entreprise F créée en 1977 a commencé avec 3 indépendantes, avait en mai 1986 1 salarié à temps partiel (1/4 temps) et 1 apprentie et prévoit 1 salarié à 1/2 temps dans les 2 ans.
- 3 projets F sur 4 prévoient de 2 à 4 salariés dans les 2 ans.
- Pas de réponse pour les autres entreprises F.

III - Identification des entrepreneusesAge

47 % des entrepreneuses ont entre 26 à 35 ans (6 F et 11 N).

Il y a néanmoins 6 entrepreneuses (4 F et 2 N) qui ont moins de 26 ans et 2 (1 F et 1 N) qui ont plus de 46 ans.

Situation familiale

Dans notre échantillon, les chiffres s'équilibrent +/- entre les femmes qui vivent seules : 46 % (8 divorcées et 5 célibataires) et celles qui sont cohabitantes (2) ou mariées (3) : 54 %.

De même, les chiffres s'équilibrent entre les femmes qui n'ont pas d'enfant et les autres.

La moitié des femmes ayant répondu à la question (soit 15 femmes) (4 F et 11 N) n'ont pas d'enfants, les 14 autres ont soit 1 enfant (7 sur 14) soit 2 enfants (à charge ?).

Nationalité

Elles sont en grande majorité belges (29 sur 32).

Le niveau de formation initiale

Les créatrices de notre échantillon ont en moyenne une bonne formation.

- 56 % ont suivi un enseignement supérieur;
 - . non universitaire : 38 % (6 F et 11 N) (Lettres - Animation - Beaux-Arts);
 - . universitaire : 18 % (4 F et 4 N) (Droit - Administration des Affaires - Psychologie).
- 16 % ont reçu une formation technique et professionnelle (4 F et 3 N) (éducation physique - animation socio-culturelle).
- 27 % ont reçu un enseignement secondaire général (1 F de 8 ans - 2 F et 3 N de 6 ans et 6 F de 3 ans).

Formation en cours de vie professionnelle

A ce bon niveau de départ s'ajoute le souci de continuer à se former.

Tous les commentaires insistent sur la nécessité de ces compléments dans le bon déroulement du projet ou de l'activité professionnelle.

Les domaines cités sont les suivants :

- formation à la gestion d'un cabinet-conseil en psychologie 1 an - 1/2 jour par semaine;
- formation-projet (halte garderie) - ONEM;
- comptabilité - gestion - gestion d'entreprise;
- langues : néerlandais - anglais;
- bibliothécaire;
- et pour les néerlandophones surtout les cours "Commencer sa propre affaire" proposés par une association qui s'adresse spécifiquement aux femmes "Repartir".

L'activité professionnelle antérieure

On peut dire que dans la majorité des cas, la carrière professionnelle antérieure à la création d'entreprise est conforme aux scolarités effectuées et éloignée du secteur choisi lors de la création.

Cependant, dans quelques cas, le cadre du dernier emploi constitue une transition propre à la création.

Exemples :

- psychologue dans une A.S.B.L. de formation à la recherche d'emplois;
- réceptionniste dans une cordonnerie (pour le projet de cordonnerie de luxe);
- conseiller d'organisation dans une A.S.B.L. Innovation et Reconversion industrielle.

Remarque :

3 femmes engagées dans une création travaillent encore à mi-temps dans leur emploi antérieur.

AIII - La motivation à créer son entreprise

D'une façon générale et prioritaire, on constate une large référence au discours ambiant :

- pour réaliser une idée (cité 13 fois);
- pour travailler autrement (cité 13 fois);
- pour être ma propre patronne (cité 12 fois);
- pour relever un défi (cité 11 fois).

Viennent en dernier lieu dans les items cités :

- pour gagner plus d'argent (cité 6 fois)
- et pour avoir un revenu.

Les deux raisons principales mises en avant pour le passage à l'acte sont :

- la rupture dans la situation professionnelle (cité 16 fois);
- et l'accès à une formation professionnelle appropriée (cité 8 fois).

Viennent ensuite beaucoup plus loin une rupture dans la situation familiale (3 fois) et de nouvelles opportunités financières (2 fois).

La majorité des créatrices (ayant répondu à la question) ont été conseillées dans leur création par les organismes responsables de leur formation le plus souvent.

AIV - La place de la formation dans la création d'entreprise

L'échantillon est complètement marqué par la présence de la formation.

21 femmes sur 35 ont suivi une formation.

Sur les caractéristiques de celle-ci, il faut nuancer d'après les Communautés.

Dans la Communauté française, ces formations sont en général longues (de 250 h à 1.900 h à l'exception d'un stage de 30 h) et rémunérées (5 stages sur 6).

Alors que les questionnaires ont été distribués "tous azimuths" nous retrouvons l'ONEM 5 fois sur 7 dans 4 formules différentes.

Dans la Communauté flamande les stages ont des durées fort variables (de 1 mois à 24 mois à raison de 4 heures par semaine). Ils sont rémunérés seulement dans 2 cas (sur 14). Par conséquent, il y a des coûts à assumer pour 12 personnes (inscription, déplacements...).

Qu'attendent nos créatrices de la formation ?

Elles veulent avant tout :

- savoir où trouver les informations (13 fois);
- acquérir des notions de comptabilité (10 fois);
- et connaître les systèmes d'aide financière (9 fois).

Ensuite, elles souhaitent :

- apprendre à négocier (6 fois);
- et acquérir une plus grande confiance en soi (6 fois).

Et enfin :

- améliorer des connaissances dans l'organisation du travail (4 fois);
- savoir vendre ses produits (4 fois);
- et apprendre à mieux concilier travail et vie privée (2 fois).

La formation reçue apparaît comme très importante (pour rappel l'échantillon est constitué de 2/3 de créatrices ayant suivi une formation).

Cette formation est le plus souvent intervenue au bon moment pour diverses raisons :

- le désir de créer l'entreprise était grandissant;
- par nécessité professionnelle;
- "c'était la seule chose qui manquait pour démarrer";
- projet en tête depuis des années - une deuxième période de chômage a été le déclencheur.
- l'entreprise était en création d'où possibilité d'application directe.

Malgré la satisfaction exprimée en ce qui concerne la formation suivie, d'autres besoins de formation sont exprimés dans les domaines de la comptabilité, de la gestion financière, du marketing, de la publicité et de la communication, et des langues.

Les femmes expriment peu les difficultés rencontrées dans leur vie privée (garde des enfants ou cumul des activités).

Leur solution passe toujours par un "effort personnel".

Les formations spécifiques pour les femmes

Les femmes sont très partagées (7 estiment que ces formations ne permettent pas de préparer à un environnement mixte, 7 les estiment au contraire indispensables.

Ici on retrouve les particularités communautaires et notamment l'impact des formations de l'association féminine "Repartir" en Flandre.

En Communauté française, certaines femmes rejettent l'idée - même d'actions spécifiques aux femmes.

Qualités requises pour être entrepreneuse

Plusieurs femmes tiennent à souligner que les qualités requises sont identiques pour les hommes et les femmes créateurs d'entreprise.

Une personne a même corrigé "entrepreneuse" en "entrepreneur". La liste de ces qualités est impressionnante, même en opérant des regroupements :

Avant tout :

Y CROIRE : croire en son projet, en soi-même, en ses possibilités;

- avoir l'esprit entrepreneurial;
- avoir une détermination à toute épreuve, ténacité, courage, hargne, ambition;
- être ouvert à l'aventure, avoir de l'audace, un esprit indépendant, créatif et innovateur;
- être dynamique, mordant, optimiste;
- faire passer une excellente image de marque;
- avoir une certaine culture générale;
- faire preuve d'une grande disponibilité, ne pas être dépendant d'un horaire fixe, "ne compter ni ses heures ni son salaire, du moins au début";
- avoir du tact, de l'humanité, de la compréhension, le sens des contacts;
- être très rigoriste, avoir l'esprit critique et analytique, facilité des contacts, suite dans les idées, emprise sur soi, absence de laisser-aller, sens de la gestion et de l'organisation;

...

- vouloir apprendre un maximum et accepter de toucher à tous les domaines :
 - vente - comptabilité - secrétariat - marketing - publicité
 - planification
 - mais aussi très pratiquement
 - nettoyage - peinture ("quand on s'installe, il faut savoir faire un maximum");
- ... et une certaine dose de chance...
- ... et surtout **Y CROIRE.**

Tout un programme, fort complet et où fort à propos nos entrepreneuses soulignent l'importance de la formation... être formé et avoir la volonté de se former et d'apprendre.

Une surprise : l'humour est totalement absent du tableau !

Quelles compétences doivent-elles avoir ?

1. connaissance technique du produit,
2. marketing,
3. planification,
4. finance.

Le classement est rigoureusement le même pour les entreprises et pour les femmes.

Les nouvelles technologies curieusement viennent en dernier lieu avec la gestion du personnel.

Quelles sont les conditions à remplir pour mener à bien le projet ?

1. avoir la "fibre entrepreneuriale",
2. avoir une idée innovante,
3. avoir de l'expérience professionnelle et avoir bénéficié d'une formation professionnelle.

Soulignons à nouveau la similitude avec les réponses obtenues de la part des organismes interrogés.

Sur base de leur expérience, nos créatrices formulent les propositions suivantes :

- faire un plan d'action : bien analyser son projet, le mettre sur papier : objectifs, moyens financiers, charges, analyse du produit et du marché, planification adéquate de la gestion (marketing, comptabilité,...)

ensuite :

- analyser ses manques de formation et essayer au maximum de suivre des cours adéquats;

alors :

- se lancer, foncer même mais avec un maximum de chances de son côté.

Autres "conseils" :

- être innovante,
- être réaliste, avoir de l'organisation et de la persévérance,
- "ne pas avoir peur de pousser les portes pour les ouvrir",
- s'entourer de personnes compétentes et courageuses et notamment avoir un excellent comptable.

Deux interlocutrices conseillent enfin avec humour :

"qu'elle y pense 35 fois avant de commencer !"

"qu'elle se repose avant de bosser 60 heures par semaine !"

Existe-t-il une formation idéale à la création d'entreprise pour les femmes

Nous retrouvons à nouveau ici l'affirmation suivant laquelle cette formation doit avant tout être identique pour les hommes et les femmes.

Elle doit :

- être différente selon les niveaux de formation acquis auparavant;
- être adaptée au projet;
- passer par une formation en gestion;
- être dispensée par des formateurs motivés ayant une expérience personnelle à la création d'entreprise;
- proposer un stage dans une entreprise.

Du côté néerlandophone, le cours "Repartir" spécifique aux femmes est à nouveau cité en exemple. Par contre, 11 femmes estiment que cette formation idéale n'existe pas.

Le point de vue des créatrices n'ayant pas reçu de formation

Qu'attendraient-elles d'une formation aujourd'hui ?

- Savoir où trouver les informations (juridiques, administratives, commerciales) (14 x)
- Apprendre à négocier (avec la banque, les fournisseurs l'administration,...) (8 x)
- Connaître les systèmes d'aide financière (7 x)
- Acquérir les notions de comptabilité (6 x)
- Améliorer ses connaissances dans l'organisation du travail (prévoir, planifier,...) (6 x)
- Savoir vendre ses produits (5 x)
- Acquérir une plus grande confiance en soi (1 x)
- Apprendre à diriger ses collaborateurs (1 x).

A remarquer que les formations de "type psychologique" ou "plus spécifiquement "d'image féminine" sont très peu citées ce qui est en concordance avec le ton général des réponses.

III. L'enquête auprès des organismes d'appui et de formation à la création d'entreprise

B1 - Typologie des organismes

Nous avons essayé de regrouper les entreprises ayant des profils ou des activités similaires.

Sur les 51 organismes nous ayant répondu (27 F et 24 N), il y a :

4 banques dont 1 banque d'épargne (3 F et 1 N).

14 associations sans but lucratif (9 F et 5 N) :

- 5 ont pour mission l'aide à la création de nouvelles initiatives de type coopératif et/ou dans des secteurs alternatifs;
- 1 forme des chômeurs qui veulent devenir indépendants;
- 3 visent l'autonomie de publics peu scolarisés et peu qualifiés;
- 2 (N) visent un public spécifiquement féminin.

1 Le Conseil National de la Coopération qui vise à promouvoir et développer l'idée coopérative.

13 (7 F et 6 N) sociétés, bureaux et agences de développement économique, de création d'activités nouvelles, de reconversion et de redynamisation agissant au niveau local (région, province).

1 (F) centre interuniversitaire de formation permanente.

1 (N) centre post-universitaire.

2 (1 F + 1 N) L'association de coordination des actions de promotion de l'emploi.

12 (2 F + 10 N) services d'information et d'aide à la création ou aux P.M.E.

4 organismes de type privé de formation et de conseil en gestion, économie locale, marketing, distribution, administration du personnel, informatique,...

Notre échantillon se compose donc de la manière suivante :

43 (26 F et 17 N) organismes ont des prestations en matière de conseil, d'orientation et d'information (BI).

7 (4 F et 3 N) organismes ont des prestations en matière de financement (BII).

20 (13 F et 7 N) organismes ont des prestations en matière de formation professionnelle (BIII).

BII - Public concerné

Peu d'organismes fournissent des statistiques et encore sont-elles le plus souvent approximatives.

16 organismes (F + N) ont travaillé avec de 10 à 50 créateurs et créatrices d'entreprise.

10	50 à 100
10	100 à 200
1	350
2	+ 500.

La part des créatrices est en moyenne de **16 %** mais varie de 0 % (pour 4 organismes) à 50 % pour 5 organismes.

Un seul organisme néerlandophone (Repartir) travaille uniquement avec des femmes.

Mettons en évidence les chiffres cités par le Bureau d'études économiques et sociales de la Province du Hainaut.

Dans le cadre de l'aide provinciale à l'investissement dans les P.M.E. :

899 dossiers ont été traités en 1984,
dont 99 concernaient des créateurs d'entreprise et
46 créatrices

993 dossiers ont été traités en 1985,
dont 98 concernaient des créateurs d'entreprise et
52 créatrices

Remarquons la progression et le pourcentage de femmes :
(plus ou moins 30 %).

Citons également le pourcentage qui nous est proposé par la Province du Luxembourg (23 % de créatrices d'entreprise).

BIII - Mode de financement

La grosse majorité des organismes bénéficient de financements publics (37 organismes).

Ils s'adressent le plus souvent à des publics demandeurs d'emploi qui bénéficient d'une rémunération pendant leur formation.

Les actions représentées s'intègrent en grande majorité dans des actions régionales (213), 5 actions ont un cadre national (dont les 3 banques).

Précisons que pour la facilité de la comparaison entre pays, nous avons assimilé ici les notions de région (wallonne) et de communauté française (région wallonne + Bruxelles francophone).

BIV - Nature des actions

a) Organismes d'accueil, d'information, d'accompagnement

La majorité des organismes s'adressent aussi bien aux futurs créateurs qu'aux futures créatrices.

Les informations recherchées se situent dans les domaines suivants : marketing, modes de financement, aides de l'Etat, infrastructures disponibles, formations disponibles en comptabilité notamment, etc.

Quels sont les atouts des futurs créateurs : l'intuition pour les nouveaux produits, la flexibilité, le bon sens, l'ambition, l'audace, la détermination, la créativité, le **sens** du contact social... (qualités que nous retrouvons par ailleurs dans l'enquête auprès des créatrices).

Leurs handicaps à ce stade ? : l'attitude de leur entourage, être femme, les enfants, le manque de formation technique, l'aspect financier,...

b) Organismes de financement

Un certain nombre d'organismes nous précisent sous quelle forme se présente le financement proposé. Il peut être :

- une mise à disposition de locaux industriels gratuits pendant la phase de démarrage;
- un appui logistique (secrétariat, téléphone,...);
- un prêt remboursable;
- une avance remboursable;
- une subvention en intérêts;
- une prime en capital.

...

1. Un seul organisme estime que les femmes apparaissent moins bien armées que les hommes pour créer une entreprise (sans plus de précision).

Tous les autres estiment les femmes aussi bien armées que les hommes (... c'est-à-dire "mal" précise un de nos spécialistes).

2. Les critères de sélection cités pour l'octroi de crédits à la création d'entreprise sont :

- la qualité du promoteur, son honorabilité, sa compétence, sa motivation;
- la qualité du projet :
 - type
 - présentation, documentation
 - sérieux de l'étude de faisabilité
 - perspective suffisante de réussite;
- la capacité de réaliser un plan d'affaire crédible;
- la participation à la gestion d'entreprise pendant la durée du crédit.

3. Adaptation éventuelle à des demandes spécifiques de femmes

Un seul organisme a répondu au besoin d'indépendance financière vis-à-vis du mari en créant une coopérative permettant aux femmes d'avoir une identité financière séparée.

Une banque s'insurge contre le caractère sexiste de cette question !

...

c) Organismes de formation professionnelle

1. Programmes cités : (regroupés)

- création et gestion d'entreprises nouvelles :
 - sensibilisation à la démarche entrepreneuriale
 - formation conceptuelle en gestion
 - élaboration du plan d'affaires de chaque projet par son concepteur;

- graduats en :
 - marketing
 - finances
 - informatique;

- formation à la gestion économique et humaine des entreprises alternatives;

- formation d'agents de développement;

- cours de management;

- formations techniques;

- formation permanente pour des entrepreneurs;

- formation (post-universitaire) de consultants d'entreprise.

2. Critères de sélection des stagiaires

- le niveau des connaissances.
Le seuil cité est le degré moyen inférieur des humanités (3 années après l'enseignement fondamental)
... mais c'est un seuil minimum pour les organismes de formation et un seuil maximum pour les associations qui s'occupent de publics faiblement scolarisés;

- le diplôme (sans précision);
- le repérage :
 - de la motivation personnelle du futur créateur, de sa volonté de réussir, de ses qualités, de sa capacité d'autonomie, de sa maturité,
 - de l'apparente viabilité du projet sur base de l'étude de faisabilité et des possibilités financières,
 - de l'adéquation créateur-projet.

3. Modalités pratiques d'organisation des formations :

- les horaires, les rythmes.

Peu de descriptions précises, le vocabulaire commun est :

- une approche très pratique,
- des mises en situation, des visites d'entreprises,
- une alternance théorie/pratique.

- Les lieux.

Il y a souvent alternance ou succession locaux de l'organisme ou école et terrain (l'atelier, l'entreprise...).

4. Méthodologies spécifiques

Les méthodes citées sont :

- systématisation des outils de gestion,
- discussions à partir des dossiers des participants,
- mise en situation,
- étude de cas,
- méthodes actives centrées sur la réalisation du projet
 - en phases successives en simulation
 - ensuite en situation réelle et ceci à partir de cas réels (et avec l'outil informatique),
- accompagnement de l'élaboration du plan d'affaires par assignation de tâches précises d'analyse et de planning et contrôle de la réalisation de ces tâches.

5. Profil des participantes

Une fois de plus les renseignements recueillis auprès des organismes sont très imprécis.

Nous pouvons néanmoins dégager les éléments suivants :

- la majorité des stagiaires ont entre 25 et 40 ans.
- Viennent ensuite dans une proportion à peu près identique :
 - les moins de 25 ans (de 10 à 30 % en moyenne sauf pour 2 organismes où ils sont en majorité (de 50 à 100 %));
 - les plus de 40 ans (de 10 à 20 % surtout pour les hommes).

Il y a peu de différences entre la catégorie tous publics et les femmes sauf pour les plus de 40 ans.

La catégorie des demandeurs d'emploi semble très largement sur-représentée (10 organismes dont 5 à 100 %).

Peu de salariés sauf pour 2 organismes où ils sont en majorité.

Peu de salariés menacés dans leur emploi sauf pour deux organismes où ils sont 20 à 50 %.

La catégorie des employés semble en moyenne majoritaire.

Il y a peu de cadres, surtout chez les femmes, sauf pour un organisme travaillant essentiellement avec du personnel "de haut niveau".

Les femmes au foyer ne sont citées qu'une seule fois (5 %) chez les francophones mais plusieurs fois chez les néerlandophones (on retrouve ici l'impact des formations organisées pour les femmes par "Repartir").

Les groupes ethniques minoritaires ne sont quasi pas représentés (moins de 5 %) et essentiellement par des hommes.

Ils sont principalement cités par les organismes travaillant avec des publics marginalisés et infrascolarisés.

6. Profil des formateurs

Dans un seul organisme, on cite explicitement une femme ayant une fonction de gestion (sur une équipe de 6 responsables).

Dans l'équipe d'encadrement, les femmes sont en proportion de 10 % - cité 1 fois
 25 % - cité 2 fois
 50 % - cité 5 fois
 100 % (pour la formation "Repartir" chez les néerlandophones).

7. Certification des cours

Il faut insister ici sur la faible si pas inexistante reconnaissance officielle de ce type d'action de formation.

8. Formations spécifiques pour des femmes :

Un seul organisme néerlandophone ("Omschakelen" - Flandres Orientale et Occidentale) s'adresse à un public exclusivement féminin en ce qui concerne tout genre d'information et de formation axé sur la création d'entreprise (marketing - finances - comptabilité - vente - planning - management - développement général et administration) et sur le développement personnel (assertivité - stage d'observation - contacts avec des entrepreneuses,...).

9. Organismes de soutien et d'accompagnement

Dans 3 cas seulement, les femmes sont orientées vers des organismes de soutien et d'accompagnement mais sans plus de précision.

Dans 12 cas, la réponse est négative :

- soit que l'organisme accompagne lui-même,
- soit que de tels accompagnements n'existent pas,
- soit que la question est sans objet, les groupes étant mixtes,
- soit que ce critère est considéré comme étant non pertinent pour une formation à la création d'entreprise.

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Les réponses données sont incomplètes et peu comparables.

Abandons :

les proportions sont très variables et vont de 10 % à 20, 30, 40 et même 75 %.

Un organisme précise qu'il y a peu d'abandons dans les petits groupes.

Création d'une entreprise :

Proportions également très variables allant de 5 % à 15, 20, 30 % et même pouvant aller jusqu'à 60, 70 %.

Emploi sans rapport direct avec la formation :

Cette rubrique est peu citée dans des proportions de maximum 15 à 25 % (un peu plus pour les femmes : jusqu'à 50 %).

Emploi en rapport avec la formation :

La rubrique est surtout citée pour les hommes dans une proportion variable allant de 5 à 20 % et même 35 à 50 %.

Autres :

Dans cette catégorie, on retrouve :

- poursuivent le projet après formation : cité pour les hommes;
- remettent le projet à plus tard : cité pour les femmes.

Nos interlocuteurs signalent la difficulté de procéder à une évaluation, les projets étant toujours en cours.

Réflexions en guise de conclusion

- Nous avons été frappée par le foisonnement d'organismes préoccupés par la création d'entreprise.

Entre le début de ce travail et le moment où nous mettons la main à cette synthèse, chaque semaine nous sommes informées (par la presse, par nos contacts) de la mise en place, de la création d'organismes soucieux d'aider et d'accompagner les nouveaux entrepreneurs

Mode ? En partie - créneaux à prendre ? Aussi, mais surtout souci de renouveler le tissu industriel dans un contexte essentiellement régionaliste.

Foisonnement certes mais absence totale (à une exception près à notre connaissance) d'organismes ciblant particulièrement les femmes.

- Difficultés extrêmes dans la recherche de financement et dans la création réelle d'emplois (statut convenable - financement réel - ressources suffisantes).

Deux entreprises créées (sur 12 réponses), les plus anciennes (1977 et 1982) présentent des signes de santé et de viabilité.

- La nécessité d'une formation existe, est ressentie.

Les demandes sont cernées, précises.

La concordance est frappante entre les besoins exprimés par les organismes et par les femmes elles-mêmes.

Les femmes sont satisfaites des formations reçues dans ce cadre. Elles "collent" aux nécessités rencontrées dans la pratique. Les besoins complémentaires rencontrés ultérieurement sont peu importants.

...

Identité également entre les réponses obtenues aux questions concernant les qualités, compétences et conditions requises pour mener à bien une création d'entreprise.

- Nous avons été frappées également par la grande lucidité, la détermination, le courage des femmes créatrices.
Pas de découragement exprimé face aux difficultés pourtant non négligeables.

- Rejet total des formules spécifiques en Communauté française : nous avons souvent heurté nos interlocuteurs (organismes et femmes).
Le questionnaire a été ressenti comme étant sexiste.
Pour la toute grande majorité de nos correspondants, pas question de faire une différence (fut-elle positive !) entre les hommes et les femmes face à la création d'entreprise et dans la formation à la création d'entreprise. Tous ont les mêmes besoins, sont confrontés aux mêmes nécessités et doivent bénéficier des mêmes concours !
Nos questions ont été souvent ressenties comme discriminatoires et sexistes. Un banquier (ayant un programme Equality) nous écrit... "Le sexisme ne fait pas partie de notre stratégie !"
Par contre, les réactions en Communauté flamande sont plus équilibrées de l'ordre de 50 % (l'impact de l'organisme "Omschakelen" explique la position différente).

EN

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CEDEFOP

EQUAL OPPORTUNITIES AND VOCATIONAL TRAINING

The creation and management of women's enterprises

A survey conducted by
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I. Modalities of the survey for Belgium

The survey was conducted separately in each of the country's two language communities.

This final report aims at providing a summary of the results obtained. However in the text both the overall figures and the figures for each of the two language communities (F = French-speaking, N = Dutch-speaking) are indicated as far as possible.

We also highlight features particular to a given language community on certain questions.

This questionnaire was sent to:

- 249 organizations (113 F & 136 N).
- Each organization was asked to pass on a questionnaire to 1-3 women creators of enterprises.
- The document addressed to women creators was sent directly to 148 women in this situation (34 F & 111 N).

We received (within the given deadline and after a second reminder):

- 71 replies to questionnaire B (organizations)
(38 F & 33 N)

- 20 of which were invalid (11 F & 9 N);
- leaving a total of 51 valid replies (27 F & 24 N).

- 42 replies to questionnaire A (women) (17 F & 25 N)
(15 of which came from women who had received the
questionnaire through a contacted organization)
(8 F & 7 N).

The work was therefore solely based on the processing and analysis of the returned replies which, as one shall observe, do not match up to the anticipated results. Personal contact with some of the creators/organizations would have been desirable.

II Questions to present and future women entrepreneurs

We received 34 replies (12 F & 22 N).

We regret in passing the relatively low number of questionnaires returned by the women.

AI Identification of enterprises created

There is a total of 9 projected creations of enterprises (4 F and 5 N).

The remaining 25 questionnaires (8 F & 17 N) are from women, the majority of whom created their business very recently:

8 in 1986 - 7 in 1985 - 4 in 1984 - 1 in 1982 - 2 in 1977-
2 in 1976 - and 1 in 1975.

Trade sectors represented

The enterprises created are mainly to be found in the following sectors:

- commerce: 11 (2 F & 9 N)
second-hand clothing - books (youngsters - second-hand - by and for women) - wool - shoes - petrol station + shop - food;
- and services: 9 (5 F & 4 N)
personnel selection - computer-backed education - day nursery - information and guidance for women (emancipation and promotion) - publicity, communication,

information - social and family consultation -
 corporate and private language courses - hairdressing.

These are followed by:

- industrial production: 2 N
 painting and printing on metals and synthetic materials -
 truck hydraulics;
- craft production: 1 F
 workshop and promotion of craftsmen and crafts;
- tourism: 1 N
- clothing industry: 1 N.

Legal form

The most common legal forms are as follows:

- sole trader : 13 (3 F & 10 N)
- de facto association : 4 (1 F & 3 N)
- private limited liability
 company : 5 N,

followed by:

- non profit-making
 association : 2 (1 F & 1 N)
- cooperative : 1 F
- public limited liability
 company : 1 F

Funding

The funding of the created enterprises is largely provided by:

- self-financing : 21 (6 F & 15 N)
- family financing : 9 (1 F & 8 N)
- and loans from funding organizations : 10 (2 F & 8 N);

followed by:

- public finances : 6 (2 F & 4 N)
(only one of which specifically for women)
- self-financing by its activities : 2 F
- a funding network : 1 F.

Turnover:

Few figures given - a sign, among others, that the (recently created) enterprises are still in a precarious situation.

Figures quoted:

- for 3 (2 F & 1 N) enterprises created in 1986:
1,5 - 3 millions forecast for 1987;

- one woman (enterprise created in 1984) asks:
"Can one already talk about turnover?";
- only 2 enterprises (F) created in 1977 and 1982 and the two industrial production businesses (N) give "more comfortable" figures, both moreover in the same order of magnitude (+/- 20-60 millions in 1986 for one alone).

Number of wage-earners

Both this and the previous section clearly demonstrate the difficulties to be overcome, the considerable precariousness the majority of the enterprises are still faced with (apart from the two oldest businesses and the two industrial enterprises) and the time required to stabilise the project.

- 1 enterprise (F) is working with a "third work circuit" ("Troisième circuit de travail" - T.C.T. - a job-creation measure) with 4 full-time and 2 part-time wage-earners;
- 1 enterprise (F) has started off with one wage-earner and is planning 2-3 in the years to come;
- The F enterprise created in 1984 started with 2 voluntary employees and is planning 1 wage-earner and self-employed workers in the next 2 years.

- The F enterprise set up in 1982 was launched without any wage-earners (no further details), had 3 in May 1986 and is planning approx. 10.
- Finally, the F enterprise created in 1977 started off with 3 self-employed workers, had 1 part-time (1/4) wage-earner and 1 apprentice in May 1986 and is planning 1 1/2-time wage-earner in 2 years' time.
- 3 out of the 4 projected F enterprises are planning 2-4 wage-earners in 2 years' time.
- No reply for the other F enterprises.

A II Personal identification of the entrepreneurs

Age

47 % of the entrepreneurs are between 26 and 35 years of age (6 F & 11 N).

There are nevertheless 6 entrepreneurs (4 F & 2 N) under 26 years old and 2 (1 F & 1 N) above 46.

Family situation

Our sample shows a more or less even balance between women living alone: 46 % (8 divorcees & 5 single women) and those cohabiting (2) or married (3): 54 %.

Similarly, the ratio between women with no children and those who have children is more or less even.

Half of the women who answered the question (15: 4 F & 11 N) have no children, the 14 others have either 1 child (7 out of 14) or 2 children (dependent?)

Nationality

The overwhelming majority of the women are Belgian (29 out of 32).

The level of general education

The creators in our sample show on average a good level of general education.

- 56 % have higher education;
 - o non-university education: 38 % (6 F & 11 N)
(Arts - Communications - Fine Arts);
 - o university education: 18 % (4 F & 4 N)
(Law - Business Administration - Psychology) ;
- 16 % have received a form of technical and vocational training (4 F & 3 N) (Physical Education - Socio-cultural Communications);
- 27 % have received general secondary education (1 F: 8 yrs., 2 F & 3 N: 6 yrs., 6 F: 3 yrs.).

Training received in the course of working life

Apart from this good level of general education, the women are anxious to continue with their training. All the comments emphasise the necessity of this further training for the good progress of their project or professional activity.

The fields quoted are as follows:

- training in the management of a psychological consultancy office for 1 year - 1/2 day per week;
- project training (day nursery) - organized by the ONEM, the manpower services of French-speaking Belgium;
- accountancy - management - business management;
- languages: Dutch-English;
- librarianship;
- and above all for the Dutch speakers, the "Start-up your own business" courses offered by "Repartir", an association specifically addressed to women.

Previous vocational experience

It can be stated that in the majority of cases the women's working careers prior to the set-up of their businesses

reflected their education and were unrelated to the sector in which they chose to create their enterprise.

However in some cases the framework of the women's previous jobs constituted the transition to the launching of their own business.

Examples:

- a psychologist in a non-profit-making organization training people to look for jobs;
- a shoemaker's shop assistant (for the luxury shoemaking project);
- an organisational advisor to a non-profit-making innovation and industrial reconversion organization.

Comment:

3 women involved in their own businesses are still working half-time in their previous jobs.

A III Motivation to set up an enterprise

Generally and as a priority reference is made to programmes developed by local agencies:

- to realise an idea (quoted 13 times);
- to work in a different way (quoted 13 times);
- to be my own boss (quoted 12 times);
- as a challenge (quoted 11 times);

The following reasons were quoted least frequently:

- to earn more money (quoted 6 times);
- and to earn a living wage.

The two main reasons which led to this act were:

- a break-up of working situation (quoted 16 times);
- and access to appropriate vocational training (quoted 8 times).

These two reasons are followed much further behind by a break-up in family situation (3 times) and new financial opportunities (2 times).

The majority of the creators (who answered the question) were given counselling in setting up their businesses by the competent organizations, generally the bodies where they received their training.

A IV The role of training in the creation of an enterprise

A large number of the sample have received training: 21 out of a total of 35.

As far as the characteristics of this training are concerned, it is necessary to differentiate according to the language communities.

In the French-speaking part of Belgium, training courses are generally long (250-1 900 hours with the exception of one course lasting 30 hours), the trainees receiving a form of payment in 5 out of 6 courses.

Whereas the questionnaires were distributed "all over the place", the ONEM, the manpower services in French-speaking Belgium, appears 5 times out of 7 in 4 different formulae.

In the Flemish part of the country, the length of the training courses is extremely variable, ranging from 1-24 months, 4 hours per week. Trainees receive payment in only 2 cases (out of 14). 12 persons consequently have costs to account for (registration, travel, etc.).

What did the creators expect from their training?

Above all they wanted:

- to find out where to find sources of information (13 times);
- to acquire accountancy skills (10 times);
- to learn the systems of financial help (9 times).

Then they wanted:

- to learn how to negotiate (6 times);
- and to acquire greater confidence in themselves (6 times);

And finally they wanted:

- to improve their knowledge of business management (4 times);
- to find out how to sell their products (4 times);
- and to learn how to reconcile work and private life (2 times).

The training received is considered very important (N.B. 2/3 of the sample consists of creators who have received training).

In most cases this training came at a good time. There are various reasons for this:

- the desire to set up the enterprise was increasing;
- out of professional necessity;
- "it was all I needed to launch myself".

- the women had had the project in their minds for some years - a second period of unemployment provided the trigger;
- the enterprise was in the process of being established and training could therefore be applied directly.

Despite the satisfaction expressed with the training received, other training requirements were expressed in the fields of accountancy, financial management, marketing, publicity and communication and languages.

The women have little to comment on the difficulties encountered in their private lives (child care or extra work).

These difficulties are always solved by "a personal effort".

Training specifically for women

The women's opinions are extremely divided on this subject. 7 consider that these training schemes do not prepare women for operating in a mixed environment whereas 7, on the contrary, regard them as indispensable.

This again is a reflection of distinctions between the country's two language communities, in particular the impact of the training schemes of the women's association "Repartir" in Flanders.

Some of the women in the French-speaking part of the country reject the very idea of specific action for women.

Qualities necessary to become an entrepreneur

Several women emphasise that the qualities necessary to become an entrepreneur are identical, regardless of whether one is a man or a woman.

One person even corrected the term "women entrepreneur" ("entrepreneuse" in French) to "entrepreneur". The list of these qualities is impressive, even when classified under different headings:

Above all:

To BELIEVE: in one's project, oneself, one's capacities;

- to be enterprising;
- to have a never-failing sense of determination, tenacity, courage, obstinacy, ambition;
- to have a sense of adventure, to be daring, to have an independent, creative and innovative mind;
- to be dynamic, keen and optimistic;
- to be able to put across an excellent image;
- to have a certain degree of general education;
- to be extremely flexible, not to be dependent on a fixed timetable, "not to count your hours or your salary, at least at the beginning";
- to be tactful, to have a human touch, understanding,

- to be sociable;
- to be very rigorous, to have a critical, analytical mind, to have a gift for establishing contacts, to be logically-minded, to have self control, not to be careless, to have a feeling for management and organization;
 - to want to learn as much as possible and accept to get involved in all fields;
 - sales - accounts - secretarial - marketing - advertising - planning,
 - but also to be very practical:
 - cleaning - painting ("when you set yourself up, you've got to be able to do as much as possible."
 - to have a certain amount of luck....
 - and above all to BELIEVE IN IT!

A whole programme which is very complete and in which, appropriately enough, our entrepreneurs stress the importance of training.... to be trained and to have the will to train and learn.

One surprise is the total lack of a reference to a sense of humour!

What skills should they have?

1. knowledge of production techniques;
2. marketing;
3. forward planning;

4. financial.

The classification is exactly the same for the enterprises and the women.

New technologies curiously come at the bottom of the list, along with personnel management.

What conditions must be fulfilled to succeed in creating an enterprise?

1. to have "entrepreneurial fibre";
2. to have an innovative idea;
3. to have professional experience and to have benefited from vocational training.

Once again, note the similarity to the replies received from the organizations.

On the basis of their experience, the creators have the following advice to offer:

- draw up a plan of action: conduct a sound analysis of the project and put it down on paper: objectives, financial resources, expenses, product and market analysis, adequate management planning (marketing, accounts, etc.).

Next:

- analyse one's training deficits and try as far as possible to follow appropriate courses.

And then:

- throw oneself into it with as much luck on one's side as possible!

Other "advice":

- be innovative;
- be realistic, have a feeling for organization and a sense of perseverance;
- "don't be afraid to push at doors to get them open";
- surround oneself with competent, courageous people and in particular get oneself an excellent accountant.

Finally, with a touch of humour, two respondents offered the following advice:

"think about it umpteen times before you start !"

"have a rest before slogging 60 hours a week!"

Is there an ideal type of training for women wishing to start their own business?

Here again we find the remark that this training must above all be identical for men and women.

It must:

- be differentiated according to the levels of training previously acquired;
- be suited to the project;
- include management training;
- be imparted by motivated trainers with personal experience in the creation of an enterprise;
- offer a period of work experience in an enterprise.

The Dutch-speaking respondents once again quote the "Repartir" courses for women. On the other hand, 11 women consider that there is no such thing as an ideal type of training.

The point of view of creators who have not received training

What would they want from training today?

- knowing where to find sources of information (legal, administrative, commercial); (14 x)
- learning how to negotiate (with banks, suppliers, administrative bodies) (8 x)
- knowledge of the systems of financial aid (7 x)
- acquiring accounting skills (6 x)

- improving my knowledge of business organisation
(forecast, planning) (6 x)
- knowing how to sell my products (5 x)
- acquire greater confidence in myself (1 x)
- learning how to manage my colleagues (1 x).

Note that the "psychological-type" of training scheme or those with a more specific "women's image" are extremely infrequent, reflecting the general tone of the replies.

III. The survey among organizations concerned with advice and vocational guidance and organization offering business creation courses

B 1 Type of organization

We have attempted to group together enterprises with similar profiles or activities.

The 51 organizations which replied to the questionnaire (27 F & 24 N) were as follows:

- 4 banks, one of which was a savings bank (3 F & 1 N);
- 14 non-profit-making organizations (9 F & 5 N):
 - 5 with the task of assisting the creation of new cooperative-type and/or alternative sector initiatives;
 - 1 training unemployed persons wishing to set up their own businesses;
 - 3 promoting the independence of groups with a low level of education/qualification;
 - 2 (N) addressed to a specifically feminine target-group.

- 1: The National Cooperation Council with the task of promoting and developing cooperatives.
- 13 (7 F & 6 N) companies, offices and agencies promoting economic development, the creation of new activities, reconversion and revitalization at local (regional or provincial) level.
- 1 (F) inter-university permanent training centre.
- 1 (N) post-university centre.
- 2 (1 F + 1 N): The association for the coordination of employment promotion activities.
- 12 (2 F + 10 N) services providing information and assistance for the creation of enterprises or to S.M.E.'s.
- 4 private organizations active in the fields of management training and counselling, local economics, marketing, distribution, personnel administration, EDP, etc.

Our sample is therefore composed as follows:

- 43 (26 F & 17 N) organizations offering counselling, guidance and information services (BI);
- 7 (4 F + 3 N) organizations offering financial

services (BII);

- 20 (13 F + 7 N) organizations offering vocational training services (BIII).

B II The target-group

Few organizations provide statistics and those which are provided are generally approximate.

16 organizations (F + N) have worked with 10-50 (men and women) creators of enterprises.

10	50 - 100
10	100 - 200
1	350
2	500 + .

The percentage of women creators is 16 % but varies between 0 % (for 4 organizations) to 50 % (for 5 organizations) Only one Dutch-speaking organization (Repartir) works exclusively with women.

The following is based on the figures by the Economic and Social Research Bureau of the Province of Hainaut:

In the framework of provincial aid to investment in the S.M.E.'s:

899 files were processed in 1984,

- 99 of which concerned (men) creators of enterprise and
- 46 " " " (women)

993 files were processed in 1985,

- 98 of which concerned (men) creators and
- 52 " " " (women)

Note the increase and the percentage of women (more or less 30 %).

We should also note the percentage quoted by the province of Luxembourg (23 % women creators).

B III Funding

A large majority of the organizations benefit from public funding (37).

The organizations are generally addressed to job-seekers who receive payment during their training.

A great majority of the activities represented are confined to regional level (213) whereas 5 activities are implemented at national level (of which 3 are banks).

It should be noted that we have assimilated the concepts of region (Wallonia) and the French-speaking community

(the region of Wallonia + francophone Brussels)
to facilitate comparison with other countries.

B IV - Type of activities

a) Organizations concerned with advice and vocational guidance

The majority of the organizations direct their activities towards both men and women wishing to create their own enterprises.

The information these future creators look for are in the following fields: marketing, means of financing, state subsidies, available infrastructures, training available, in particular in accounting, etc.

What are the assets of potential creators?: an intuition for new products, flexibility, common sense, ambition, courage, determination, creativity, sociability... (qualities which are moreover to be found in the survey among the creators).

What are their handicaps at this stage?: the attitude of their immediate environment, being a woman, children, lack of technical training, finances, etc.

b) Funding organizations

Some of the organizations specify the form in which funding is granted. It may be:

- the free provision of industrial premises during the start-up phase;
 - logistic support (secretariat, telephone, etc.);
 - a reimbursable loan;
 - a reimbursable advance;
 - an interest-bearing subsidy;
 - a capital bonus.
1. Only one organization considers that women are not as well qualified as men to set up an enterprise (no further details given).

All the others consider that women are as well qualified as men (i.e. "badly", as one of our specialists stated).

2. The selection criteria quoted for the granting of loans for business start-ups are the following:
- the qualifications of the creator, his good character, his competence and motivation;
 - the quality of the project:
 - type,
 - presentation, documentation,
 - seriousness of the feasibility study,
 - sufficient chance of success;

- the capacity to draw up a credible business plan;
- participation in the management of an enterprise throughout the duration of the loan.

3. Possible specific adaptation to the requirements of women

Only one organization has responded to the need for women to be financially independent of their husbands by setting up a cooperative giving women their own financial identity.

One bank takes offence at the sexist character of this question!

c) Organizations concerned with vocational training

1. Programmes quoted (grouped together):

- the creation and management of new enterprises:
 - initiation to the entrepreneurial approach,
 - training in the concepts of management,
 - a business plan drawn up for each project by its promotor;
- graduation in:
 - marketing,
 - finance,
 - informatics;

- training in the economic and human management of alternative enterprises;
- training of development agents;
- management courses;
- technical training;
- permanent training for entrepreneurs;
- (post-graduate) training of enterprise consultants.

2. Trainee selection criteria

- academic qualifications.
The threshold quoted is the first-level secondary school certificate.
(3 years after basic education).
However this is a minimum threshold for the training organizations and a maximum threshold for associations addressed to target-groups with a low level of education;
- a diploma (no further details);
- identification:
 - of the personal motivation of the future creator, his will to succeed, his qualities, his degree of

independence, his maturity,

- of the apparent viability of the project on the basis of the feasibility study and
- of the creator-project equation.

3. Practical training organization modalities

- schedule, timetable:

Few precise details. The general idea is as follows:

- a very practical approach,
- placements, industrial visits,
- an alternance between theory and practice.

- the premises:

There is often an alternance or a succession of the organization's premises or school and fieldwork (workshop, enterprise, etc.).

4. Specific methods

The methods quoted are as follows:

- systematisation of management tools;
- discussion on the basis of the participants' files;
- placements;

- case-studies;
- active methods focused on the implementation of the project in successive simulated phases, then in the real situation on the basis of real cases (backed up by EDP);
- follow-up of the formulation of the business plan by the assignment and implementation of precise analysis, planning and control tasks.

5. Participant profile

Once again, the information received from the organizations is very imprecise.

We can nevertheless identify the following elements:

- the majority of the trainees are between 25-40 years old,
- followed, in more or less identical proportion, by:
 - the under-25's (on average 10-30 %, apart from 2 organizations where they form the majority (50-100 %));
 - the over-40's (10-20 %, especially the men).

There are few differences between the mixed and the women categories, apart from the over-40's.

The majority of those seeking employment seems to be

greatly over-represented (10 organizations in which this group comprises 5-100 %).

There are few wage-earners, apart from 2 organizations where they are in the majority.

Similarly, few wage-earners threatened in their employment, apart from two organizations where they comprise 20-50 %.

On average, the employee category seems to be in the majority.

There are few executives, especially among the women, apart from one organization which essentially works with "high level" personnel.

Housewives are only mentioned once (5 %) by the French-speaking organizations, but several times by their Flemish counterparts (this reflects the impact of the women's training schemes offered by "Repartir").

Ethnic minorities are virtually unrepresented (less than 5 %), and essentially by men.

They are chiefly quoted by organizations working with marginalised and sub-educated target-groups.

6. Trainer profile

A woman with a management function (in a team of 6) is explicitly quoted by only one organization.

Among the supervisory staff, women are to be found in proportions of

10 % - quoted once.

25 % - quoted twice.

50 % - quoted 5 times

100 % - (in the Repartir training schemes in Flanders).

7. Course certification

The low, if not inexistant level of official recognition for this type of training scheme should be emphasised.

8. Special training schemes for women

Only one Flemish organization - "Omschakeln - East and West Flanders" - has an exclusively female target-group offering all types of information and training in the framework of enterprise creation (marketing - finance - accounts - sales-planning - management - general development (assertiveness - observation course - contacts with women creators, etc.)).

9. Support and guidance agencies

Women are directed towards support and guidance agencies in only 3 cases. However no further details are given.

The answer is negative in 12 cases:

- either the organization offers guidance itself,
- or such guidance does not exist,
- or the question is of no relevance, the groups being mixed,
- or this criterion is considered irrelevant for business creation courses.

BV 1985 follow-up

The answers received are incomplete and offer little scope for comparison.

Left before the end:

The ratios are very variable, ranging from 10 % to 20, 30, 40 and even 75 %.

One organization points out that there are few drop-outs in the small groups.

Started a business:

Again the ratios are extremely variable, ranging from 5 % to 15, 20, 30 and in some cases even up to 60 % - 70 %.

Found employment disconnected with training received:

This group is rarely quoted, the ratios being at a maximum of 15 - 20 % (a little more among women: up to 50 %).

Found employment connected with training received:

This group is above all quoted for men. Ratios vary from 5 - 20 %, even 35 - 50 %.

Others:

This category includes

- continuing the project after training: quoted for the men;
- have postponed the project: quoted for the women.

Our respondents point out the difficulty in evaluating this section, projects still being in progress.

Some thoughts by way of conclusion

- We have been struck by the mushrooming of organizations concerned with the subject of enterprise creation. Between the beginning of this study and the time we began to write up this summary report, we have been informed (by the press, by our contacts) of the creation of new organizations anxious to offer assistance and guidance to new entrepreneurs. Is this a fashion? Partly a question of entering into gaps on the market? To a certain extent, yes, but this phenomenon above all reflects the wish to renew the industrial fabric in an essentially regionally context. And despite this mushrooming of organizations, there is a total absence of organizations specifically directed towards women (with one exception, to our knowledge).

- Extreme difficulties in finding funding and in the real creation of jobs (appropriate status - real funding - sufficient resources). Two of the enterprises created (out of 12 replies) - the oldest ones (1977 & 1982) - show signs of health and viability.

- The need for training exists and is recognised. Requirements are identified and precise. It is striking to note the parallels between the needs expressed by the organizations and those noted by the women.

The women are satisfied with the training received in this framework which matches the requirements encountered in practice. Supplementary needs encountered at a later stage are of little importance.

Again, note the parallels between the replies given to the questions concerning qualifications, skills and the conditions required for success in creating an enterprise.

- We were also struck by the women entrepreneurs' great lucidity, determination and courage. No discouragement was expressed in the light of the considerable difficulties encountered.
- Total rejection of specific formulae in the French language community; we often gave offence to our respondents (both organizations and women). The questionnaire was perceived as sexist. For the majority of our respondents there is no question of making any difference (even positive!) between men and women in the framework of the creation of an enterprise or business creation training courses. All have the same needs, are confronted with the same necessities and must benefit from the same assistance! Our questions were often felt to be discriminatory and sexist. A banker (with an Equality programme) wrote to us, "Sexism is not part of our strategy!" In contrast, reactions in the Flemish community are more balanced - about 50 % (the impact of the organization "Omschakeln" explains the different position).

EN

CEDEFOP

European Centre for the Development of Vocational Training

Equal Opportunities and Vocational Training
Establishment and Management of Businesses by Women

A Synthesis Report of twelve national reports
and four complimentary reports

Annie May

October 1987

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PREFACE

The CEDEFOP (European Centre for the Development of Vocational Training) survey into equal opportunities and vocational training for the establishment and management of businesses for women sought to identify various aspects of vocational training provision and needs of women who wish to set up or have already established their own enterprise, or by studying the question, seek to improve the quality of vocational training on offer. In order to carry out the survey CEDEFOP has covered all twelve Member States of the European Community on two fronts :

- 1) Organisations and institutes which give advice and guidance, financial help and vocational training to women planning to start their own business.
- 2) Women who have set up their own business and/or have received the services of the first category.

Implementation

The questionnaire was distributed amongst all twelve Member States with an accompanying letter. It was intended that a 60/40 ratio of organisations/women entrepreneurs should be contacted. The rest was left to the individual national researchers. As it turned out each researcher carried out their survey in various different ways in order to obtain a picture of their own country (see Methodology). Because of this the survey does not present a strictly schematic approach to the problems but rather an overview, and points the way to further research.

CHAPTER 1

Introduction

The task of comparing and contrasting the different findings of the CEDEFOP survey in all twelve Member States of the European Community on the subject "Equal Opportunities and Vocational Training - Creation and Management of Enterprises" highlighted some of the areas in which more research is necessary (see Putting in Perspective). Not all questions were answered schematically and the possibility of conducting an in depth study into the situation was not the brief.

It can be seen from the table of responses that the women entrepreneurs lagged only a little behind the organisations in their overall response. (Table 1). These figures also reflect the methods employed by each researcher which, depending upon their own national situation, varied considerably. Some elected to cover specific regions as in Greece where Athens and Piraeus were surveyed, or AnCO (Industrial Training Authority) who studied only women who had received vocational training from them. The responses were, on the whole, of a good percentage, with the exception of the United Kingdom.

TABLE 1

	Response from	
	Women Entrepreneurs	Organisations
Belgium	6.5%	23%
Denmark	30%	62%
France	7.9%	27%
Germany	16.4%	39%
Greece*	33 replies	21 replies
Ireland	36%	52%
Italy	30%	27%
Luxembourg	50%	60%
Netherlands	12%	38%
Portugal	20%	32%
Spain	78%	14%
United Kingdom	3%	17%
Total	26.3%	33%

*Excluding Greece whose original number of questionnaires sent out are unknown.

A glance at the Tables constructed in "A Profile of Women Entrepreneurs", throws up a number of interesting points. Women's enterprises, in this context, appear to be relatively young, between two and five years.

A high incidence of service industries is made manifest ranging from 77% in the U.K., although this is allied with craft production and the sample although interesting was extremely small, to a noted 32% in Germany. Service sectors are represented throughout the Communities sample. New technology is markedly absent in most of the samples (except the U.K. 4.5%).

Women's enterprises are small to medium sized in almost every case.

The average age of women entrepreneurs is constant at between 26 and 50, Luxembourg and the Netherlands starting somewhat later at 36 - 45 (Luxembourg 40% in this age group and the Netherlands 58%).

The most frequent reason for starting an enterprise Community wide is to gain autonomy (exceptions Luxembourg, Netherlands, Portugal).

The most pressing problems are with child care during the receipt of vocational training.

24.8% of women who received vocational training received training specifically for women.

Interest in vocational training has a mixed response. In Belgium the question was considered "sexist", in France those over 35 considered it of no practical use, 61% of women in Ireland were against specific training for women and 37% in Italy. Conversely all women entrepreneurs in Germany were for specific training, 47.5% considered it to be either indispensable or good in Spain, Luxembourg wished to know the results of CEDEFOP's

enquiry even though there was no specific training for women and Portugal were 92% in favour.

The opinions of women entrepreneurs as to the qualities, conditions and skills needed to create an enterprise reflect their training needs to a certain extent. The most favoured quality was determination; although ambition and perseverance were cited in a number of cases these could be construed as aspects of the same quality. A sense of humour came last in many cases.

Knowledge of production techniques came high on the list along with marketing and finance. It is interesting to note this trend, because across the board vocational training deals with purely "business know-how" and production training allied with "business know how" seems to be what is needed. Although the response to the need for vocational training was very mixed. Nevertheless, these findings allied with the expectations of those who received specific training for women, notably accounting skills, information on how to approach banks, suppliers etc., forward planning and confidence building, give us a "standard" picture of the training needs of women entrepreneurs, viz :

- Production techniques
- Accounting
- Sources of information
- Forward planning
- Confidence and assertiveness training

The reaction to the question "What would you consider an 'ideal' vocational training course for women?" were, nevertheless, unclear.

Consciousness of vocational training effectiveness is relatively low. In spite of the fact that a large number of women entrepreneurs admitted that they had benefited from training courses and that they came at a good time, the needs and provision of vocational training have not been fully developed and understood. Knowledge of production techniques and the lack of businesses concerned with New Technology pin points a gap in training

provision Community wide. A "standard" course of vocational training to serve as a basis for vocational training, whether it be specifically for women or not, is indicated here and the choice as to whether to receive women only training or not be incorporated into training programmes, together with provision of specific subjects in line with the needs of the women entrepreneurs in each Member State could be built on to the "standard" course in order to maintain flexibility of approach.

Although the response both from the women entrepreneurs and the organisations that served them is lower than 50% and the sample somewhat random, it has produced a much more "organic" picture and because of this, a useful one from which to go forward in order to conduct a more exhaustive study into the subject.

CHAPTER 2

Putting in Perspective

A number of valuable insights into vocational training for the creation of an enterprise by women have been highlighted by the CEDEFOP survey.

The gathering together of the information through questionnaire by all twelve countries was not without its attendant problems and difficulties. Nevertheless, taking into consideration the varied and different national characteristics and conditions an interesting picture had emerged. This can be viewed from the dual perspective of our survey, that is to say on the one hand from the point of view of the women creators of enterprises (established or potential) and on the other from the organisations concerned with the creation of an enterprise amongst other things. These include training bodies, information advice and counselling agencies, funding bodies and those concerned specifically with women entrepreneurs both in the private and public sectors. The survey makes no claims at revealing detailed insights into the study it made mainly because it was not the brief of the researchers to go beyond what was indicated by the questionnaires sent out.

In view of this it is necessary to gather together the principal points that have influenced the entrepreneurial progress of women in all twelve Member States. A closer look points to two main areas of influence. Namely :

- The socio-economic background as regards the creation of enterprise.

- The place of women in society

1. To deal with the first area :

The socio economic background as regards the creation of enterprise

It is necessary to look at the importance any country gives to the development of new enterprises. This seems to depend to a marked degree on the social and economic state of the particular country. In general the restrictions placed upon entrepreneurship by a particular country depend upon the level of unemployment in that country. For example, Luxembourg with 2% unemployment compared with its neighbours France, Belgium and the Netherlands with 10%. Legal restrictions in Luxembourg are considerably more stringent as regards the setting up of an enterprise.

In the majority of cases the involvement in the development of entrepreneurial activity manifests itself in the setting up of vocational training and support measures in the shape of grants, tax relief, wage subsidies etc. These provisions compliment (or occasionally contradict) various other legal or administrative measures in the realm of entrepreneurial development. In effect the interest in the development of enterprise creation is often accompanied by the gathering together of information and data upon the subject. It is true to say, however, that when these statistics do appear they rarely differentiate between the sexes.

It is therefore necessary, in the majority of cases, to apply these partial and incomplete figures in building a picture of entrepreneurial activity. That is to say that the study of specific measures results in a statistical survey to do with those measures alone. For example, La Loi chômeurs/créateurs d'entreprise in France or the Enterprise Allowance in the U.K. where the provision of aid for would-be entrepreneurs yields statistics on the localities it serves.

On a social level, the interest shown in entrepreneurial matters is even more difficult to gauge. However, because it is precisely upon the social scene that the principal incentive and support exists it is important to look at any information that comes to light. For example, reports such as

"The Creation of an Enterprise : a Networking Matter" was the title of a French report on the evaluation of entrepreneurship in 1982.

2. In the second instance :

The place of women in society

It is necessary to call to witness the question of the employment of women and the place it occupies in the legal, statistical and national consciousness of a country, women's place whether quantitative or qualitative in the employment system, information on the history and evolution of women's employment over the past 20 years and the influence of diverse factors, one of the most pressing being child care provision.

A country like the Netherlands is a good example where the sum of female involvement in the workforce has been discernably lower than its neighbours. The low level of female employment has resulted in the question of child care provision, up to now, being of less importance.

Having said this and bearing in mind that the motivation to create an enterprise, namely that of creating a business and to be in control of one's own life, the Netherlands sample is striking in their response to specific programmes specifically for women. The opinion often dwells upon the provision of child care. This constitutes in one way a "specific" manner of solving a social problem, there being a very low incidence of child care in the Netherlands.

Nevertheless to place CEDEFOP's series of surveys in all 12 Member States in its context a complete view would involve in depth investigation into the following areas in each country :

- a) Unemployment figures
- b) The importance of the black economy
- c) The sum of female employment, its size, history and information on trade sectors predominantly occupied by women.
- d) The existence of methods of child care.
- e) Access to the development and creation of an enterprise.

- f) Access by women to trades and occupations across the board (by right and in reality) and the measures put into practice such as counselling, establishment of vocational training, grants to businesses etc. that favour women entrepreneurs.
- g) The numbers of new enterprises created in the years 1980, 1984, 1985.
- h) Available information upon the percentage of women amongst these new enterprise creators.
- i) An inventory of the measures set up to promote the creation of enterprise.
- j) Financial incentives such as grants, loans, subsidies, wage subsidies, guarantee schemes, tax rebates, special insurance etc.
- k) The access to vocational training in the creation and management of an enterprise with particular reference to the methods employed.
- l) Particular support for co-operatives.
- m) The measures provided by local authorities such as managed workshops, child care, enterprise zones, provision of industrial sites, partnership deals etc.
- n) The involvement of the private sector in the encouragement and support of enterprise.
- o) The involvement of other such socio-economic elements such as credit unions etc.
- p) The employment by the State of experts in the field to help new enterprises in problem areas such as the development of new products, commerce etc. as well as the provision of such services as costing, forward planning, accounting, management advice or the concrete provision of office equipment, telephone and office space etc.
- q) The placement of agencies concerned with counselling, information, advice and development that are particularly adapted to small initiatives (e.g. the Boutiques de Gestion in France and Enterprise Agencies in the U.K.

A survey by Graham Todd entitled Job Creation in the U.K. (Economist Publications, December 1986) presents the measures that have contributed

to the development of local economic initiatives and distinguishes between the involvement of the State at national level and the measures set up at local level. At a glance one can measure the size of the task at Community level. It is true to say that the U.K. is probably one of the countries most active in this field and applied itself soonest to the problem. Nevertheless in France ANCE set in motion 140 measures that apply to the development of entrepreneurship.

In completing the whole picture it is necessary to look into the strategies that are directly aimed at the creation of women's enterprises. For example, the provision in the Netherlands of Vrouwenwerk as well as special funding provision for women entrepreneurs, as well as those which deal indirectly but exert a sizeable influence upon would-be women entrepreneurs such as the percentage of female employment/unemployment, child care provision etc.

It is not the brief of this survey, however, to cover such a comprehensive inventory. However, it does not come amiss to point out the vast amount and complexity of factors that go to make an in depth study. Our aim, rather, is to bring together a number of comparisons between the results of our survey and certain factors that exist in the creation of an enterprise by women at a socio-economic level. This relating of points limited as they are nevertheless constitutes an important and timely insight into the question of the creation and management of enterprises by women and the vocational training provision that exists and places both in context.

The influence of unemployment

It has been said before that the influence of unemployment is evident in the attitude of Member States to female entrepreneurship. The response of the women entrepreneurs to the CEDEFOP questionnaire bears this out and a number of national examples can be cited.

The incentive today in Portugal, for example, is clearly unemployment and the absence of waged alternatives. With the help of new government

measures and community incentives the number of women creators of enterprise is rising significantly. This bears out the hypothesis of unemployment encouraging the development of enterprise and the comparison between Portugal and Luxembourg.

The influence of female employment

The importance of the percentage of working women, the history of female employment and the degree of integration of working women into a country's economy greatly influences women's entrepreneurial activity.

We can see that in the case of Luxembourg where the small percentage of female employment can explain the small representation of women in the creation of an enterprise. A tradition of wage earning women can play an encouraging role. In France, for example, where the salaries of women represent 40% of the revenue of a household, where working women are largely accepted and integrated into the social fabric. 1975 was the International Year of Women. This was succeeded by the setting up of the Délégation à la Condition Féminine, the Secrétariat d'Etat du Travail des Femmes, le Comité Supérieur de l'Egalité Professionnelle etc. as well as certain Women's Commissions, a great deal of legislative activity has been carried out to do with information on and integration of professional women.

It would be interesting to discover in this case if the increased attention given to the paid work of women and priorities such as equal pay, vocational training, access to all types of employment, the improvement of women's working life, the harmonisation of professional and domestic lives etc. has not resulted in a certain indifference at public level to the practice of another right, namely that of entrepreneurship.

It would be interesting, therefore, to observe more closely the measures and attitudes of each Member State in view of this. Perhaps the conference organised jointly by the Délégation à la Condition Féminine and the European Common Market in Nice in October 1987 "Women and the Creation of Enterprise" will throw up some valuable data.

Incidence of special measures to encourage the creation of women's enterprise

There are one or two rare incidents of such measures available from the CEDEFOP survey.

The Netherlands :

A guarantee fund has been set up to help "certain" categories of women entrepreneurs when applying for a bank loan.

Specific information, management counselling and practical advice agencies have been set up with the aid of the public sector for the support of women wishing to create an enterprise - Vrouwenwerk.

Looking at the Dutch example is it possible to discern an explanation of the interest manifest in specific measures for women entrepreneurs?

Childcare Provision

Taking the Netherlands again as an example, it may be that the absence or low incidence of such provision could be another explanation of the interest in women only vocational training courses. When one looks, for instance, at France where child care is wide spread and the striking contrast in their reaction to the provision of specific training, both they and the Belgians refused to consider it on the whole.

Finally it is interesting to note that certain organisations to do with funding for women's enterprises are not represented for one or other reason. For example Netzwerk, Goldrausch in Germany, Tontines in France and the Danish Credit Union. Could it be, as in the case of France, that these were approached but did not wish for one reason or another to collaborate due to the expenditure of time and energy on their part in replying to a somewhat lengthy questionnaire?

This brings us back to the observation that a survey of this sort presents

all kinds of difficulties in the study of provision for women entrepreneurs, vocational training, funding, advice, counselling, public and social awareness of the phenomenon and the place of women entrepreneurs in the socio-economic fabric of a country.

CHAPTER 3

Profile of the Researchers

The researchers who have participated in the CEDEFOP survey came from private as well as public organisations and a few who are independent experts in the field of vocational training. There follows a brief resumé of the organisations concerned.

1. Public Organisations

Belgium

The National Employment Board (ONEM). Researcher - Maryse Menu Hanot

This organisation operates on a national level and concerns itself with the vocational training policies as determined by the Department of Employment. It has 1200 full time teachers in secondary and tertiary education.

Denmark

The Business Start-up Centre (Ivaesksaettercentret) in Jutland's Institute of Technology (Ysk Teknologisk). Researcher - John L. Christiansen

Italy

Istituto per lo Sviluppo della Formazione Professionale dei Lavoratori (ISFOL). Researchers - Lea Battistoni, Claude Cattani

ISFOL is the "technical" agency of the Department of Employment for all the residual skills dealing with vocational training.

Ireland

The Industrial Training Authority (AnCO). Researcher - Maureen Field.

AnCO promotes and organises training in every section of industry. The major part of adult training is "on the job". The organisation also offers technical assistance and advice through the offices of training projects.

Luxembourg

Chambers of Commerce. Researcher - Paul Enschede

These comprise chambers of industrialists and merchants. They provide information, advice and counselling for people wishing to create an enterprise in the commercial sector. In 1985 approximately 400 creators of enterprises (30% women) have used their services.

2. Private Organisations

France

The Institute for International and Social Co-operation (ICOSI) in collaboration with the delegation for vocational training. Researcher - Monique Halpern.

ICOSI's purpose is to introduce a new and international system of economy, in other words to establish an improved distribution of world wealth and responsibility.

The Institution has the following purposes :

- to develop social co-operation in the area of international interaction.
- to encourage French initiatives in this field.

Spain

Confederacion Espagnola de Organizaciones Empresanales (CEDE). Researcher
- J. Rivera Algado.

This concludes the description of the seven organisations involved in the CEDEFOP survey, five individual experts also worked on the survey as follows :

Individual Researchers

The survey was conducted in the following countries by individual experts:

Germany	S. Hubner & C. Gather - special interest vocational training
Greece	S. Spiliotopoulou Chronopoulou - special interest vocational training
United Kingdom	A. C. May - special interest vocational training and women's enterprises
Netherlands	L. Van der Meer - special interest equal opportunities
Portugal	M. do Carmo Nunez - special interest vocational training and women's enterprises

Methodology

Implementation of survey

The survey implemented two semi-structural questionnaires, one intended for women entrepreneurs (A) and the other for training institutions, funding bodies and advice and counselling agencies (B).

(A) covered the following points :

- 1) Information on the enterprise
 - trade sector
 - date of creation
 - legal status
 - funding
 - number of employees
 - turnover

- 2) Personal Information
 - age
 - education
 - training
 - professional activity
 - dependants

- 3) Motivation in the creation of an enterprise
 - motivation
 - what lead up to the new status
 - type of management

- 4) Training
 - type of training course
 - duration of training
 - usefulness
 - expectation
 - further training needs

- problems encountered during training
- results achieved
- attitudes to specific training for women.

5) Qualities, skills and conditions necessary to create an enterprise.

The survey was based on the assumption that the vocational training process was central in the progress of the entrepreneur and slanted towards the investigation of specific training for women entrepreneurs. This did not preclude women entrepreneurs who had not received training, however, as their attitude to provision was as crucial as the rest. The way the questionnaire was structured was intended to provide a loosely constructed grid of reference as to the characteristics of new and established women entrepreneurs.

(B) covered the following points :

- 1) General information on the organisation
- 2) Type of involvement
- 3) Information on the activities carried out
- 4) Sector of operation
- 5) Necessary qualities, skills and conditions to be an entrepreneur (in the opinion of the organisation).
- 6) Specific training for women.

The survey had the double objective :

- 1) To attempt an over-all picture of the support women entrepreneurs receive in the area of vocational training in Europe.
- 2) To shed light on some of the stumbling blocks that are encountered along the way to the creation and management of an enterprise and to pinpoint if possible new areas of research to identify them more fully and reach firmer conclusions.

Comparison of Methodology

Because no hard and fast procedure was advocated at the outset, each country's researcher chose her/his own way of carrying out the survey. There were :

1. Certain common characteristics of methodology....

On the whole institutions of vocational training, advice and counselling were identified as a means of gathering information. These varied in certain ways namely that some countries (Ireland, Denmark, Luxembourg) concentrated on one or few institutions for information and for the dissemination of the questionnaire to women entrepreneurs, whereas other countries relied on information from a diversity of institutions (The Netherlands, France, United Kingdom, Germany, Belgium and Spain).

2. With certain differences.....

These differences were apparent when it came to Italy whose research covered a number of aspects of women entrepreneurs (see Vocational Training) rather than leave the choice to the institutions alone. Greece pinpointed two regions, one on the mainland (Piraeus) and one island (Crete) as being indicative of an urban industrial sample and a rural/craft economy (progressing fast) respectively. The Netherlands chose to survey traditional and alternative forms of vocational training in order to obtain a closer look at specific training for women.

Dissemination was in all cases by post with occasional recourse to direct contact (Greece, Italy and Portugal).

This survey cannot be called definitive in any way but can be said to have presented a list of suppositions as to the condition of women entrepreneurs in terms of their training needs in the management of an enterprise. Nevertheless a more representative picture emerged of what obtains in the realms of training, funding and counselling of entrepreneurs Community wide.

Difficulties in the carrying out of the research

It is certain the the complexity of the survey, the choice of sending questionnaires by post and the timing of the survey, have all contributed to the number and type of response.

Out of a total of 1,686 questionnaires sent to women entrepreneurs only 382 were considered, finally, valid; and out of 1,555 questionnaires sent to organisations, only one fifth could be used. (See tables below)

Samples used : **Women Entrepreneurs**

<u>Country</u>	<u>Number sent</u>	<u>Number received</u>
Belgium	259	17
Denmark	150	50
France	20 x 555	44
Germany	154	27
Greece	unknown*	33
Ireland	50	18
Italy	150	50
Luxembourg	32	15
Netherlands	100	12
Portugal	170	35
Spain	100	78
United Kingdom	100	3
	<hr/>	<hr/>
Total	1,686	382

* The figures for Greece are not available.

Samples used : Organisations

<u>County</u>	<u>Number sent</u>	<u>Number received</u>
Belgium	113	27
Denmark	50	31
France	5 x 111	30
Germany	122	48
Greece		21
Ireland	40	21
Italy	70	19
Luxembourg	15	9
Netherlands	100	38
Portugal	70	23
Spain	320	45
United Kingdom	100	17
	<hr/>	<hr/>
Total	1,555	308

Highlights

It is repetitive to go into specific methods used by each and every researcher but it is interesting to note a number of highlights in the over-all methodology and compare them.

1. Greece : There was obviously a need to contact the women entrepreneurs more closely than simply by postal questionnaire. The method employed was through written correspondence and then personal interview.

2. United Kingdom : In spite of quite substantial coverage the response from women entrepreneurs was very low (3). Nevertheless the information gathered covered a number of types and sectors of operation.

3. France : A vast and comprehensive coverage yielded and was employed in order to diversify as much as possible the sample of women entrepreneurs.

4. Ireland The survey was carried out exclusively by post and as such obtained remarkably good results in comparison with, say, the United Kingdom.
5. Italy : They divided their sample into five parts (see Vocational Training) and as such obtained yet another picture of women entrepreneurs, namely those who had and those who had not received vocational training and those who worked in a family business and those who did not.
6. Netherlands : The results are interesting from the Netherlands in that the two types of organisation were identified, i.e. traditional and alternative giving a wider picture of specific training for women and also yielding the conclusion that the alternative bodies, because of the timing of the questionnaire (holidays) were more prone to be undermanned at this time and with less organisational power to devote time to answering the questionnaire.
7. Portugal : The researcher was forced, by the low response level by both women entrepreneurs and organisations, to follow up with telephone interviews.
8. Spain : The Spanish sample was somewhat different in that the questionnaire to women entrepreneurs were sent to more established women entrepreneurs through the Spanish Confederation of Women Entrepreneurs. This resulted in yet another view of women entrepreneurs as the sample is representative of only those women who subscribe to the organisation that implemented this research.

To sum up in brief :

The samples, although diverse in many areas of women entrepreneurs, have highlighted a number of different types of business women.

- 1) The new entrepreneur with no experience who has benefited from training. (Netherlands, Germany, Greece)
- 2) The new entrepreneur with no experience who has benefited from training and a high level of education. (France, Belgium, Italy)
- 3) The established entrepreneurs with a business of between 2 to 5 years who has benefited from training. (U.K., Luxembourg, Portugal)
- 4) The old established entrepreneur who has not benefited from vocational training. (Spain, Luxembourg)
- 5) The woman entrepreneur, new or established, (2 to 5 years) who has not received vocational training.

This report will show their attitudes, needs and opinions. It does not present a complete picture but points to the various categories of women entrepreneurs that could benefit from further research.

CHAPTER 4

Trade Sectors

It is interesting to see that although since the 1970's the percentage of women in the work force has remained fairly static, the percentage of women entrepreneurs has gone up appreciably. It is hard to say why this is, except for the one very obvious reason which is the employment situation. It has been said before in this report but bears pointing out again in this context that unemployment pays a large part in the measures any country employs to encourage independent entrepreneurship. These measures, along with improved equal rights legislation and the overall cultural awareness of women's position in the economy and work force of a country has resulted in increased female entrepreneurial activity.

Nevertheless, the Trade Sectors where there is the greatest concentration of female entrepreneurship remain narrow to say the least (see Table). Catering and Services predominate. In Belgium the two constitute 82.5% of the women's businesses, in Denmark 74.7%, in Spain 58.4% but there is a high agricultural culture in Spain 32.1%, Germany 67.8%, Greece in the same way as Spain 36.3% in agriculture but even so 40.2%, Ireland equally has a high percentage in agriculture but 56.7% in catering and services. Italy although semi traditionally agricultural, e.g. in the south whereas the North is industrial 58.3% represents the service and catering trade sectors. The Netherlands 76% and Portugal where the highest proportion goes to agriculture even so shows the second highest in catering 25.6%.

So it appears that there is a divide between the agricultural based economies and the manufacturing based economies so that you have on the one hand a high incidence of female agricultural workers in the countries whose economy is biased towards agriculture (Spain 32.1%, Greece 36.3%, Ireland 37.1%, Portugal 59.9%) but not a great incidence of women entrepreneurs in industrial manufacturing in the manufacturing based economies (Belgium 1%, Denmark 10.9%, Germany 10.2%, Italy 12.0% and the Netherlands 4.0%) in fact the ratio of women entrepreneurs in agriculturally based economies and manufacturing based economies actually

working in industry favours the agricultural based economies (Spain 8.1%, Greece 13.7%, Portugal 9.7% and Italy 12.0%). Italy can be cited as an interesting example with its relative North/South divide (north manufacturing, south agricultural). In the Table we can see that the distribution of female occupation is slightly different and this reflects the economic structure of the country. Nevertheless, without exception the Trade Sectors dominated by women are constant across the board.

The CEDEFOP sample reflects the economic structure of the country to a considerable degree considering it is so small, although agriculture is perhaps not adequately represented (15.6%) the Community average, as seen from Table, is 25.14%. Commerce represented 31.2% of the CEDEFOP sample, higher than services which represented 26.6%, the food production trade sectors, hotels, restaurants, and agri-food production represented 10.4% of the sample. It is remarkable that considering the many difficulties the researchers encountered in terms of obtaining valid and useful responses to the questionnaire that such an excellent cross section has been represented. In mitigation, also, of women entrepreneurs working in the food production trade sector, it is obviously not at all easy to fill in questionnaires when one is working under the sort of pressure that they do and in the type of job where recourse to a pen is not easy let alone a desk to rest the correspondence on during working hours and when office work is being done accounts etc. take up all the available time.

So the picture of women's enterprises in the Community, as presented by the CEDEFOP survey is, yet again;

A mixed one :

On the one hand there is the predominance of the service sector and this can include hotel, catering and food production. Traditional female trade sectors where "housewifely" skills are augmented along with vocational training to produce a successful enterprise.

On the other hand one has the use of new technology (U.K. sample) an unusual trade sector for women and one that is slow to develop, and

industry where 6.4% of our sample came from.

In between these two extremes there are what can be termed the a-sexual trade sectors such as information, data, vocational training, marketing and advice services, data agencies. These enterprises are often very successfully run by women using new technology in the course of their working lives (see Profile of Women Entrepreneurs - Vocational Training Nuova Occupazione/Servizi Informatica). An interesting phenomenon arises from this. That is that there is a definite resistance to new technology enterprises as such and yet the employment of new technology on a purely practical day to day level is accepted without question.

There are also enterprises run by women who have either inherited them or worked in co-operation with their husbands. These enterprises present yet another facet of women's businesses and in fact can hardly be called "women's businesses" in the traditional sense of the word, i.e. businesses chosen by women, but businesses that just happen to have a woman at the head. The view of female entrepreneurship and the necessity for vocational training from their point of view differs again.

It can be estimated that the five years 1980-1985 were favourable years for the development of women's enterprises. The samples of the history of the development of the creation of women's enterprises bears this out. (See Profile of Women Entrepreneurs - CEDEFOP, Netherlands, Portugal, France). Nevertheless it is also obvious that the enterprises are of limited size and this can be seen as something that they all have in common.

The size of the enterprises in our survey also regulates the legal form that they take (sole trader, limited liability, co-operative). In any case, as born out in the French report, it does not matter what the legal form is that the women give themselves, there is scope for real development of their enterprises under its protection.

Start up capital is limited in a great many cases due to the fact that access to funding is often difficult. This is for various different

reasons and can only be surmised from the results of the survey. Namely :

- thinking "small"
- fear of debt
- insufficient confidence or knowledge of dealing with funding sources.

Start up money seems to come either from family sources or by small collective financing. Funding from other sources are available in France and the Netherlands, for which the women interviewed had applied. Where specific financing policies exist in a country with regard to small and medium sized enterprises and vocational training promotes awareness of these sources of finance despite more "personal" problems, i.e. possible lack of self confidence, the women appear to be able to exploit the funding possibilities offered. This is manifest in the French report for example, that the offer of specific knowledge with regard to funding as well as concentrating on the financial aspect of trainees projects, results in greater acceptance by the funding organisations. In view of these observations, the financial turnover of the sample enterprises is, nevertheless, rather low. There are obvious sectorial differences and the number of employees also has something to do with it, but on the whole it remains low. It may be pointed out here, however, that a great many of the enterprises were reluctant to respond to this question so we could have obtained a rather inaccurate picture.

Percentage of Independent Female Occupation by Trade Sector - 1984

	Belgium	Denmark	Spain	Germany	Greece	Ireland	Italy	N.L.	Portugal
Agriculture	7.8	6.2	32.1	12.3	36.3	37.1	25.6	9.0	59.9
Mines	2.7	-	-	-	-	-	-	-	-
Industry	0.1	10.5	8.1	10.2	13.7	2.9	12.0	4.0	9.7
Gas/Electric	0.6	0.8	0.2	-	0.1	-	0.1	-	0.1
Building	-	-	-	0.1	2.4	0.2	0.5	-	0.2
Restaurant	63.0	35.7	46.9	46.3	24.2	43.9	47.8	42.5	25.6
Transport	0.5	0.7	0.1	1.8	0.6	0.8	0.4	0.7	0.1
Communications	-	-	-	-	-	-	-	-	-
Finance	5.9	7.1	1.1	6.8	5.6	2.5	3.1	8.6	0.4
Services	19.5	39.0	11.5	21.5	16.0	12.8	10.5	33.6	3.9
Other	-	-	-	-	0.1	0.1	-	1.5	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source : Eurostat

CHAPTER 5

Profile of Women Entrepreneurs

In response to the CEDEFOP questionnaire sent out by researchers in all twelve Member States of the European Community a total of 575 women entrepreneurs responded.

The Tables that follow constitute a synthesis of the results of the CEDEFOP enquiry. The following aspects were covered in the questionnaire to women entrepreneurs :

1. **The Women Entrepreneurs** - age, status, number of children, initial training, professional training, professional experience, motivation in creating an enterprise, entrepreneurial progress. Difficulties encountered during vocational training and other relevant comments upon the situation of women entrepreneurs. (Table A)
2. **Enterprises Created** - age, trade sector, legal form, funding, turnover, number of employees. (Table B)
3. **Vocational Training** - The entrepreneurs' experiences and opinions on vocational training, their needs, aspirations, opinions on the qualities, skills and conditions required to establish an enterprise and opinions on specific training. (Tables C & D).

A number of observations come to the fore when studying these tables :

1. Women entrepreneurs are an extremely mixed group....
2. With certain common characteristics...
3. Who are presented in our survey as having divided opinions on specific training for women.

The diversity of type and progress of women entrepreneurs in our survey is due to the way each Member State's culture, history and tradition as well as its legal measures affect them. It is, however, also due to the

differing methods of distributing the questionnaires by the researchers. Therefore the wide representative range varying from country to country cannot be said to be either representative of each country, or Community wide. (See Introduction).

To give a few more examples other than those cited as illustration in the Introduction :

In the case of Spain the reserchers concentrated on established women heads of enterprises of a relatively advanced age and connected with a more or less classic type of enterprise.

In Luxembourg the semi-public organisation which conducted the survey looked towards the classical and established definition of women's enterprise, i.e. in the craft and commercial sector.

Other researchers attempted to cover divers groups capable of representing a variety of types. However, the fact of dispensing the questionnaire through vocational training bodies resulted in an over-representation of women who had followed a vocational training programme. Italy is an example of this where the researchers presented five categories in an effort to cover as many types of female entrepreneurs as possible. These were :

- i) Women who had not benefited from vocational training and who worked in a family business.
- ii) Women who had benefited from vocational training and who worked in a family business.
- iii) Women who had benefited from vocational training.
- iv) Women who had not benefited from vocational training.
- v) Women who had benefited from vocational training with a view to establishing a business.

The Dutch researcher approached the problem of diversity from a different angle entirely. Here two specific types of vocational training body, traditional and alternative, were used and the questionnaire to women entrepreneurs was distributed through these bodies, so the point that vocational training had been followed still applies, but the different approaches to training yielded different types of women entrepreneurs.

In all cases there is ample scope for further in depth investigation.

It is interesting to note that having established the diverse nature of the CEDEFOP sample of women entrepreneurs there remains, nevertheless, some important similarities. The same response was elicited from the over-all sample whether the women were trained or not, business women or potential business women and of different nationalities.

For example, when invited to choose the qualities needed to establish an enterprise, the majority chose determination as the principal quality and humour as the least important. Equally, concerning the skills needed to run an enterprise, technical know-how came first with training in new technology last. As to conditions required to enable them to successfully establish an enterprise three were favoured above all, namely an innovative idea, entrepreneurial fibre and the benefit of vocational training whilst "having money" was rarely considered important at all.

This illustrates one or two interesting points, the first being how women entrepreneurs see themselves and the second to do with the distribution of the questionnaire.

As far as how women entrepreneurs see themselves, the picture we can draw is of a determined, well informed woman who has made a success or is pledged to make a success of her business without recourse to inheritances or "hand outs" but who still sees herself as "traditional" in that she does not see the use of learning new technology in any of its forms. It would need much more research into this last point to discover why. The conditions women consider favourable to establishing an enterprise are connected to intangibles on the one hand in that they consider

"entrepreneurial fibre" and an innovative idea to be important. Two talents relying in some way on flair rather than learned skills. But taken with the last condition to have benefited from vocational training these two talents become part of a learning process. In mitigation one can also say that it was because the majority of the CEDEFOP sample had followed vocational training that they thought it a pre-requisite to entrepreneurship.

In spite of these common aspects, it has already been noted that opinion was, nevertheless, divided.

For example we already have the picture of a woman entrepreneur who is conscientious and determined and whose creation of an enterprise and its subsequent progress is dictated by economic and social circumstances such as loss of income, unemployment, redundancy or the need to be their own boss. But what is their opinion of vocational training, in particular for women.

It is largely a question of opinion rather than experience in the case of our survey. It was found out of this diverse group 149 out of the total recommended specific training for women, 326 were neither for nor against and 100 were emphatically against. Approximately a quarter of the whole actually received specific training. The majority were indifferent to the need for specific training and the smallest percentage were against. It is therefore obvious that there is a need for certain types of women entrepreneurs to be provided with specific vocational training.

TABLE A

ENTREPRENEURS

	Age	Dependent Children	Difficulties encountered during training	Initial Training
Germany	26-35 44% 36-45 40%	1 child per entrepreneur	Child care	Low level University 14.8%
Belgium	18-55 26-35 50%	16 children to 8 women 4 without children	Child care	High level University 33% Higher education 50%
Denmark	26-45	1 child	None discernible	High level
Spain	26-55 59%	85% had children	Child care and domestic responsibilities	
France	26-45 70%	63.6% had at least one child	Child care but only from 6 women	High level
U.K.	26-45	1-2 children but 6 single women	Child care 12% Domestic responsibilities 54.5%	Medium level up to 16 years 50% University 22%
Greece	-	-	-	Pireaus - good level Crete - compulsory schooling only
Ireland	25-45	50% had 2 or more	Child care 16%	50% compulsory education 45% University
Italy	25-30 80%	Apparently none	Domestic responsibilities	Medium level
Luxemburg	18-55 36-45 40%	60% married with approx 1 child	None recorded	High level
Netherlands	36-45 58%	50% with children	No help from spouse	High level 50%
Portugal	36-45	25 out of 35 with children	Domestic responsibilities	Medium - 25% University

Notes to Table A

- Germany:** Previous vocational training related to the present enterprise (62%), creation of their enterprise grew out of a rupture in either family life (22%) or professional life (22%) with the motivation of creating their own freedom and autonomy.
- Belgium:** Vocational training was considered important and enterprises were frequently created unrelated to previous professional experience and grew either out of a breakup of the professional situation (50%) or access to vocational training (41%) with the motivation of creating their own freedom and autonomy and to free their career of restraints.
- Denmark:** 33% received vocational training during their professional lives.
- Spain:** 27% received vocational training during their professional lives and were led to establish their own enterprise either by the break up of the family situation (41%) or access to vocational training (29%) with the motivation being that of creating their own freedom and autonomy.
- France:** 60% received vocational training during their professional lives, the establishment of their enterprise followed a mixture of the break up of their family situation (63%) to have an income (50%) and after vocational training (36%) 70% were motivated by the need to create their own freedom and autonomy.
- U.K:** All the women in the very small sample had received vocational training and the establishment of their enterprise followed either the break up of the family or professional situation.

- Greece:** 21% received vocational training and considered professional experience as an important aspect of vocational training. They considered that they would be better off running their own enterprise (one in three) or they began to establish their enterprise after a breakdown in their professional life (one in four). Motivation was money (50%) and the creation of their own professional freedom.
- Ireland:** 50% received vocational training during the course of their professional life. All except 2 had had professional experience. The establishment of their enterprise followed either the breakdown of professional (38.8%) or family (22.2%) life and motivation was a mixture of the need for an income (75%), money (50%) and the creation of their own professional freedom (50%).
- Italy:** The breakdown of the family situation was the least cited reason for the establishment of an enterprise and the women were motivated by the need to express themselves.
- Luxemburg:** 93% received vocational training which is obligatory in Luxemburg for the creation of a craft enterprise following the breakdown of the family situation (53%), they were motivated by the need for an income or to free their professional progress and considered that entrepreneurial flair constituted a sort of motivation in this instance.
- Netherlands:** Five which received pilot vocational training although a large number had no professional experience. The creation of their enterprise followed the breakdown of their professional life in some cases and the motivation seemed to be family tradition of one sort or another.
- Portugal:** 30% received pilot vocational training frequently without relation to their present situation and the establishment of their enterprise followed a mixture of the breakdown of the family and new financial possibilities. They were motivated by the possibility of earning an income or more of an income or realising a concept.

TABLE B

THE ENTERPRISES

	Established	Projected	Age	Trade Sector	Legal Status	No Employees
Germany	27		+/- 2 years	Service 37% Commercial 59%	Sole Traders	Self Employed (2)
Belgium	8	4	7 yrs 33% 1 yr 33% Project 33%	Service 41.5% Commercial 16.6% Craft/ Manufacturing	Sole Traders 33.3% Co-op 25% Assoc: 16.5%	Min 2 Max 10
Denmark	21			Manufacturing		Small
Spain	78		30 yrs 45% 20 yrs 29%	Service 32% Commercial 27%	Lt Co 45% Sole Trader 42% Co-op 3%	
France	21	21	5 yrs 11% 2 yrs 36.4% Project 26.4%	Craft Production Services Manufacturing	Lt Co 50% Sole Trader 27%	72 for 42 businesses
U.K.	22		+/- 5 years	Commerce 9% Tourism 9% New Tech 4-5% Craft and Service 77%	Co-op Sole Trader Partnership	Less than 7
Greece	33	3	Since 1980 48%	Commerce Craft Manufacturing	Co-op	2-3
Ireland	15	3	2 years 66.5%	Service 50% Craft Manufacturing	Sole Trader 89%	
Italy	25	25	Commerce (Strong Representation)			Small
Netherlands	12		About 5 years	Services Manufacturing Craft/Commercial	58.3 Sole Traders	Small
Portugal	35		Before 1974 25% 6 yrs 65%	Commercial/Craft Manufacturing	Sole Trader 50% Partnership 31% Co-op 14%	At Least 5 by 1988

Notes to Table B
Questionnaire Dispersal

	Sent Out	Returned	Turnover
Germany	164	27	N.R.* 40% (50,000 - 3.3M DM)
Belgium	17 women	12 used	300,000 - 2M Bf N.R.
Denmark	159	49 21 used	Small
Spain	100	78	N.R. 65% 5000.000 - 25M Pesetas
France		44	
U.K.	227	22	Small
Greece		33	N.R.
Ireland		50	Small
Luxemburg		15	Expanding Enterprises
Netherlands		12	From 175.000 Guilders (New Enterprises) to 4M Guilders (those over 8 yrs)
Portugal	170	35	N.R. - mistrust

* No Response

TABLE C

Opinion on:-

	<u>SPECIFIC VOCATIONAL TRAINING</u>	<u>FOLLOWED SPECIFIC TRAINING</u>
Germany	For	22%
Belgium	50/50 - 3 shocked by the question	One out of seven
Denmark	Good	
Spain	Useless 22.5% Indispensible 25% Good 22% Bad 27.6%	8%
France	Over 35 against Under 35 some for	6 out of 36
U.K.	Strongly for	36%
Greece	30% for 9% against	None
Ireland	38.9% for 61% against	2 out of 18
Italy	37% against 13% indispensable	
Luxemburg	N.R. although would like to know results of survey	Does not exist
Netherlands	50% for 25% against	2 out of 5 trained
Portugal	23 out of 25 indispensable	3 out of 5 trained

QUALITIES NEEDED

Determination - all countries except Spain and Greece (here it was last in the list) otherwise sense of humour came last in most cases except Greece where it came first!

SKILLS NEEDED

Technical know how - in 9 out of 12 countries in the top three skills and top of all in 8 countries, marketing, forward planning and financial control came next.

TABLE C (contd)

Opinion on:- (contd)

CONDITIONS NEEDED

Professional experience and vocational training were the two most popular conditions considered as a pre requisite for creating a business followed by an innovative idea. Interesting to note that the possession of money was only considered important in Luxemburg.

WHAT ADVICE WOULD YOU GIVE A FRIEND

The consensus of opinion here was on hard work, forward planning and the necessity to be as well informed as possible in Spain, Ireland, Luxemburg and Portugal. A minority advised not to do it, but for what reason is unsure.

FINANCING

Self Financing	Bank Loans	Public Money and Help
Germany - 37%	18.5%	18.5%
Belgium - the majority		
Spain - 81%	14%	12%
U.K. - 36%	50%	22.7%
Ireland - 66.5%	5.5%	
Portugal - 80%	34.2%	
France	55%	

TABLE D

VOCATIONAL TRAINING PROVISION AND NEEDS

Provision

Germany	21 women counselled
Belgium	58.3% - Remunerated Training
Denmark	30% - Technical Information Centres
Spain	25%
France	81% - Remunerated Training
U.K.	100% - Remunerated Training
Greece	9% - Remunerated Training
Ireland	1% - By ANCO and Remuneration
Italy	33.3%
Luxemburg	50%
Netherlands	5
Portugal	Co-operative Training

Needs

Germany	More self confidence and accounting skills
Belgium	Accounting skills 41%, to be better informed 33%, financial, organisation and negotiation skills 25%
Spain	Forward planning 23%, the ability to direct 11% and contract with other entrepreneurs
Greece	To be better informed, confidence building, how to sell a product
Ireland	Marketing, business management and financial knowledge, 27% more self confidence
Italy	More self confidence for the established entrepreneurs and more technical know how for the trainees
Luxemburg	How to direct their colleagues 23% and accounting skills 30%
Netherlands	Banking and how to deal with bankers and more self confidence
Portugal	Organisation of work time

CHAPTER 6

Vocational Training

The response from the various training bodies who responded to the CEDEFOP questionnaire reflected broadly the different national responses to the question of the development of enterprise in general, to the provision of vocational training and to the provision of vocational training for women in particular.

In much the same way as the responses from the women entrepreneurs the organisations concerned with vocational training can be said to conform to three aspects, namely :

- 1) To differ considerably in their approach to vocational training in terms of length, type of provision and attitude to specific vocational training for women and co-education....
- 2) With a number of common denominators.
- 3) Whose opinion of women entrepreneurs is sharply divided.

The approach to co-education can be taken in an historic context to see where each country has got to in its attitude to vocational training. That is to say, whether each particular country in its efforts to integrate girls and boys at primary and secondary level of education is reflected in their attitude to co-education vocational training. It must be stressed here, as in the chapter about women entrepreneurs, that a number of important factors in a nation's attitude need to be studied in depth before we can present a more detailed picture and draw firmer conclusions. However, the CEDEFOP survey has served to highlight these areas and does not pretend to offer an exhaustive study into the social and economic situation of each country.

In order to obtain a more comprehensive knowledge of the reasons why certain types and methods of vocational training exist in each country it

will be necessary to investigate much the same areas as those needed to research the place of women entrepreneurs in the social fabric of each nation. Namely :

- 1) The unemployment figures.
- 2) The importance of the black economy
- 3) The percentage of female employment in terms of size, history and trade sectors.
- 4) Access to vocational training.
- 5) Criteria for obtaining vocational training.
- 6) Public awareness of the need (or not) for vocational training.
- 7) Regions where vocational training is strong as opposed to those which are weak and the reasons for this.
- 8) Government support and policies on vocational training.
- 9) Specific types of vocational training that are particularly suited to women's enterprises (possibly co-operative, almost certainly small businesses and possibly rural or home based in some cases).
- 10) The type of support, if any, of large enterprises in the form of management advice etc.
- 11) Legal restrictions and conditions that affect women entrepreneurs.

We have gathered information on a number of these points in our survey but these often serve not only to inform but also to raise more questions. This in addition to the way in which each researcher approached the survey has served yet again to present a picture that if not in depth is representative of each country.

Table 2

Country	number of responding training organisations	among them : number of organisations providing special training for women
Belgium	20	1
(French language area)	13	0
(Flemish " ")	7	1
Denmark	3	2
Fed. Republic of Germany	25	4
France	27	5
Greece	7	2
Ireland	3	1
Italy	19	4
Luxembourg	2	0
Netherlands	9	4
Portugal	14	3
Spain	14	6
United Kingdom	11	8
European Community	154	40

A glance at Table 2 will show for instance the incidence of specific training provision for women and the types of funding (whether public, private or own funds) for these measures. And so, to compare Belgium and Luxembourg where vocational training specifically for women is sparse with Germany, the Netherlands and the U.K. where it is high, and the funding of training which in Belgium has public support, equally Luxembourg across the board, the United Kingdom, Germany and the Netherlands also enjoy a large percentage of public support. However, in Spain, Italy and Denmark there is a greater incidence of private or self funding for vocational training. It may well be that the methods of each researcher have concentrated on these types of training bodies, conversely it may be that looking at the

attitude of women entrepreneurs in Belgium and Luxembourg to vocational training specifically for women and the provision of such training the attitudes match up. Equally the opinion of the German, Dutch and U.K. (although this last is very small) advocates training provision specifically for women and gets it.

The CEDEFOP Questionnaire B was aimed at a number of bodies to do with vocational training, advice and counselling in the management of an enterprise. This section will deal with the three aspects of vocational training that we investigated, that is to say :

- Provision
- Attitudes
- Needs

Provision :

The CEDEFOP survey collected information from a total of 154 training bodies in each of the twelve Member States. This information was concerned with the training measures employed in the setting up of an enterprise. (See Table A)

Advice : Most of the institutions surveyed offer a combination of training provision along with advice and guidance except for Portugal where the survey did not uncover any or very little over-all advice for business creators.

Length : Training measures include short informatory sessions as well as comprehensive vocational training lasting a year or more. Denmark, Portugal and Spain offered courses of 140 hours or less and in comparison France offered a number of long courses.

Approach : Courses were provided by institutions both with a traditional and non traditional approach and structure, these last being co-operatives, self managed companies and women's enterprises. Notable exceptions being Denmark, Luxembourg and Spain.

Premises : Many of the institutions operate from their own premises although a number used various locations to carry out their programmes. For example :

- The United Kingdom (Open Tech) offers a flexible further training system providing training wherever it is needed.

- Denmark, Greece, Luxembourg, Netherlands and Portugal offer few "centralised" organisational structures which provide training for a whole region or country.

- Netherlands (Alida de Jong School) provides long training schemes which include visits to advisory boards, established enterprises or even work experience sessions.

Materials : On the whole participants are supplied with a variety of learning materials which include information sheets, working sheets, bibliographies etc. as well as audio visual aids. Computers and specially developed computer programmes were rare, one example being INEX (Institut zur Förderung von Existenzgründungen an der Fachhochschule des Saarlands) Germany. Innovative and unorthodox materials were also rarely used although an example in the vocational training specifically for women provided by the Collective Women's Training Society (CWTS), United Kingdom, works with paint and modelling materials in a number of its training sessions.

Percentage of Theory to Practice : Most courses alternate theory and practice, lectures and workshops with the following partial exceptions :

- Spain who reported that instruction was mostly theoretical.

- Germany, Greece and Portugal where most of the time is devoted to practical work.

Production techniques/Business Skills : Some projects provided along with business skills a special provision for production techniques. For example :

- Ireland, the Industrial Training Authority, offered a course on hand weaving.

- Greece, training women in co-operatives in the skills of cutting, sewing, embroidery and weaving.

Diplomas, certificates, testimonials : The acquisition of diplomas, certificates or testimonials seems for some reason to be unimportant in most countries, although there are two circumstances where such testimonials could be useful :

- in countries where access to self employment is legally restricted and must have an approved qualification (i.e. Luxembourg).
- if trainees decide not to start a business but rather to seek employment. This applies especially to some business creation courses for women (i.e. Germany).

Composition of teaching staff : The CEDEFOP survey was unable to unearth much information about the composition of teaching staff although there seems to be little doubt that the majority of teaching staff, including those which are targetted at women, are men. Notable exceptions being :

- Alida de Jong School, Netherlands
- Collective Women's Training Society, United Kingdom

Criteria : It is noted that every institution has its own "natural" clientele in terms of social status and background which is not determined by fixed criteria but through its policies and functions. For example, craftsmen and women as trainees to the Chambers of Craft, members of co-operatives as trainees of co-operative associations, staff managers of big companies as trainees of well reputed consultants. As well as these "hidden" criteria many of the training schemes apply open selection criteria. For example :

- Most European countries direct courses towards the unemployed to encourage them to develop self employment.
- Individuals with a low level of education (Alida de Jong School,

the Netherlands and institutions in Belgium).

- Persons over 25 (Ireland, Alida de Jong, Netherlands, Franfurter "Frauenbetriebe" Germany).
- Persons under 25 (Belgium, Ireland, Netherlands, United Kingdom).

In other cases the existence of a feasible business plan and the motivation of an applicant are employed as criteria.

It is interesting to note that the impression given from the responses by training bodies to the survey is of each training provision creating its own demand, indications of long waiting lists a few, although enquiries and interest in vocations training courses are frequent.

Types of Trainees : Most of the trainees in our sample came from the 25-40 year age group. In Greece 20% of the course participants, on average, are women and these constitute almost a third of the trainees up to 25 years old. Similarly Portugal.

Ethnic minorities were little in evidence in our sample, exceptions being Belgium and the United Kingdom (37% Afro Caribbean).

The category "housewives", when asked from which social status women were drawn, was left blank in most cases (exception United Kingdom). It could be that the term is considered perjorative in the sense that women entrepreneurs or would be entrepreneurs do not see themselves as housewives and that the term itself has the "wrong" connotations.

The subsequent activities of women who had received training were incompletely presented in our samples and many institutions had no figures of those who had not followed either further training or other employment, follow up services showed only that the percentage of women who actually started a business varied greatly. Although most institutions offering courses for women provided follow up contact with the exception of Spain.

Courses specifically for women : The earliest incidence of courses specifically for women in our samples came from Germany and the Netherlands (1984), in Luxembourg courses for spouses who worked in family businesses were introduced. The existence of specific courses for women were reported from all countries surveyed except for Luxembourg and the French language area of Belgium.

The indications are, from the CEDEFOP survey, that institutions who provide mixed training do not take into consideration and see no difference between the situation of women entrepreneurs as a group. However, those who did make specific provision pointed out a number of aspects of female entrepreneurship and women's training needs. These can be summed up in the Dutch report :

"The socialisation process undergone by women manifests itself at three levels; at the individual level in a lack of self confidence; on a group level in the shortage of role models and opportunities for identification; and at the level of society in the doubts and suspicions that are entertained as to the abilities of women entrepreneurs." (Page 33)

It was also found that a characteristic of the training schemes that were directed at under privileged women was that they deliberately made use of existing skills that the trainees had developed during their lives, e.g. as housewives. The highest priority, however, in the specific courses for women as in the mixed courses, was given to management know how.

Attitudes and Needs

Many of the women in the CEDEFOP sample wished to keep their training up to date, some wished for up dating in certain subjects (Spain was an exception to this). The attitude to training provision, whether specifically for women or not, was very positive with the following further training needs expressed :

- Technical and production knowledge
- In France the implementation of training in new technology was cited as an area where further training was needed. It is interesting to note that few of the women entrepreneurs saw the learning of subjects allied to new technology as being important. (See Profile of Women Entrepreneurs).

Countries where the majority of women entrepreneurs are -

Opposed to	divided about	in favour of
Belgium (French language area)	Ireland Spain	Belgium (Flemish area) Denmark Fed. Rep. of Germany Greece Netherlands Portugal United Kingdom

This is seen as a rough synopsis and does not take into account the varying percentage of women who did not answer the question, e.g. Spain.

Nevertheless it is interesting to compare the figures by country with the figures of individual women entrepreneurs, as follows :

Opposed to	divided about	in favour of
100	326	149

It is also interesting to note that several comments in our sample show that in many cases women who are resolutely opposed to specific training are of the opinion that competent women do not need to be positively discriminated.

The divergent attitudes to specific training can be ascribed more to the special traits of the national samples and history of female employment rather than to the sum of women who benefited from vocational training in our survey.

Brief Summary for the 12 Countries

Belgium

The two regions (French-speaking and Dutch-speaking) were covered in this survey and have been evaluated separately.

Training institutions : 20 filled in the questionnaire (13 from French-speaking and 7 from Dutch-speaking).

Target groups : The alternative sector of business creators wishing to combine business with humane aims and working conditions :

Under 25

Women only

Established entrepreneurs and post graduate training for enterprise consultants

Ethnic minorities (mainly men) in small measure

Duration and volume of courses : French courses ranged from 250 to 1,900 hours. Flemish courses ranged from 1 month to 24 months (4 hours a week)

Remuneration : French - 5 out of 7 received remuneration
Flemish - 2 out of 14 received remuneration

Provision : French - 60% followed enterprise creation courses.

The courses provided a good level of vocational training and the fact that many of the women entrepreneurs started businesses in fields for which they had not been trained initially might explain the interest in long training courses.

Opinion : 8 out of 21 felt that vocational training was an important factor in the creation of their enterprise. Although the majority did not express an opinion on specific courses for women, seven from the French region were resolutely against whereas a corresponding number from the Flemish region were in favour.

Denmark

Training institutions : Out of the 31 which replied to the questionnaire only three offered vocational training.

Target groups : There are a great number of applicants for courses and they are selected according to the assessment of the feasibility of their projects.

Duration and volume of courses : Business starter courses of short duration (4 to 5 hours, mainly evenings) and longer courses of about ten weeks daytime instruction.

Remuneration : The trainees do not receive remuneration but the courses are free and financed primarily by funds from the Ministry for Home Affairs and the Ministry of Education along with local authority funding.

Provision : Finance, sales and marketing, law and advisory service on aid facilities as well as (in the longer courses) four weeks devoted to individual assessment of the trainees' business concepts. Two out of the three offer specific courses for women and these also provide identification of skills and needs and confidence building sessions.

Opinion : The former trainees said that they were motivated by the courses and welcomed the opportunity to discuss their business plans with others. The majority were in favour of specific training for women and ranked it indispensable.

Germany

Training institutions : 25 institutions responded out of which four provided specific courses for women.

Target groups : In a few cases courses were targetted at individuals not fitting perfectly in the usual image of a creator of an enterprise, for example

- unemployed
- unemployed women who wish to return to work
- women with a low level of professional qualifications and little work experience

Duration and volume of courses : Short courses of 25 hours, evenings or weekend courses, long courses of one and a half years, two and a half days a week.

Provision : Approach varied from "learning by doing" offered by the Centre for Women's Co-operatives, devoted to specific product skills relating to such areas as party catering, fast food, tailoring. In this case self employment is not presented as the only means of earning a secure living but offered as one perspective in a framework of vocational guidance, to more traditional types of courses embodying the concepts of management and production.

Opinion : Special training provision for women seems to be ignored by the traditional support bodies, whereas a great majority of the women entrepreneurs were in favour of special training for women. (19 out of 27 indicated that it was indispensable and a good way of reinforcing skills before dealing with a more hostile environment.) None of the responding

women were opposed to specific training.

France

Training institutions : Out of the 30 who responded to the questionnaire 27 were concerned with vocational training. Amongst them institutions which were set up as concerted action by the state, employers associations and unions, classical training bodies and organisations which were engaged in work for specific target groups.

Duration and volume of courses : In 30 out of 36 cases training was between 250 and 760 hours long and compact (over 2.5 months to 6 months).

Remuneration : The majority of courses were remunerated.

Provision : Comprehensive training schemes (16)
Specific training for women (4)
Flanking training measures (11 - 5 of which are
women's

projects)

Opinion : The majority, especially the older women, were opposed to special training for women, a quarter felt it was a good way to prepare for a mixed environment and only two regarded it as indispensable.

Greece

Training institutions : Seven institutions provided information about their training programmes, six of which belong to the public sector and one is run privately.

Target groups : Aspiring members of co-operatives.

Duration and volume of courses : 20 to 1800 hours

Remuneration : Further training was in all cases remunerated. (33 women

took further training).

Provision : Special training for women (2 organisations) giving special emphasis to business management, personnel management, sales, marketing and finance with secondary emphasis on interpersonal relationships and planning and management of small to medium sized businesses.

Co-operative training in production skills (sewing, cutting, embroidery and weaving). Major significance is also given to interpersonal skills and secondary significance to management skills, sales, marketing, finance, economics and planning.

Opinion : The Greek women entrepreneurs present themselves as "self made" women, who think that the best condition to successfully create an enterprise to have entrepreneurial flair and funds at one's disposal. Only a moderate interest was expressed in business training and several of the women felt that training could be replaced by experience. They expected to be provided with information especially in the area of finance and also wanted to improve their self confidence and to harmonise more effectively their working and private life. 19 were in favour of specific training for women and only 3 opposed.

The author of the Greek report concludes that support packages providing different kinds of assistance to business starters would be the best way to get women into business. She also recommends that women set up co-operatives in order to compliment each other's weak and strong points.

Ireland

Training institutions : Three vocational training institutions were represented in the Irish survey all of which are financed by the public sector, namely Udaras na Gaeltachta (a regional development agency, AnCO the national training agency and APSO, the Agency for Personal Services Overseas.

Target groups :

- Individuals with feasible business plans, motivation
- The unemployed
- Third World development projects (African countries (APSO)
- Women entrepreneurs (AnCO)
- 16-25 year olds (AnCO under the Youth Self-Employment programme - YSEP), about a quarter of this lasts' uptake were women.

Duration and volume of courses :

- Full time courses four to six months for 35 hours per week
- 3 months
- 14 months

Provision : 25% of AnCO's courses are specifically for women, the pilot project "Women into Enterprise" was started in 1985. Courses are divided 50/50 between theory and practice, with ongoing advice provided on an individual basis.

Opinion : Further training needs were identified by the women entrepreneurs as being more specialist knowledge in their field of activity. As to specific courses for women opinions differ, half felt that courses specifically aimed at women were beneficial and half felt that mixed courses were better. Four of the women who had received AnCO's "Start your own Business" programme believed that "a course with a focus on positive discrimination, run by women who had already started their own enterprise, would be most beneficial".

Italy

Training institutions : The Italian sample of 19 institutions consisted mainly of private bodies offering training to both men and women.

Target groups :

- Training centred on individual needs
- Feasible business concepts and personal qualification
- Experienced entrepreneurs
- Women (4 organisations)
- Mixed training courses have 22% women

Provision : A range of model training projects were illustrated in the Italian sample introduced in 1986.

- "Nuova occupazione" (New occupation) initiated by Lega della Co-operative which aims at setting up a co-operative aimed at promoting business creation and assisting enterprises in the Emilia-Romagna region. Unemployed women are trained in business management and new technology skills to a high degree.

- "Servizi informatica" (Information service) sponsored by Lega della Co-operative Siciliana which features a group of women with special qualifications working as a co-operative and assisting other enterprises in the implementation of new technologies as well as supporting and offering exchange of information.

- Standardised business courses with limited business subjects.

Opinion : Established women entrepreneurs (trained and untrained) are interested in training that gives them more self confidence. However, 37% are opposed to specific training whilst 13% regard it as indispensable. Heiresses of family businesses considered vocational training as very important for their work, equally business women who had received training and those in the process of receiving training.

Luxembourg

Training Institutions : The Chamber of Trade and the Chamber of Commerce.

Target Groups : Crafts people with a master craftsman diploma

Duration of Courses :

- long 260 hours spread over 3 years
- short on specific subject i.e. taxation

Provision : Preparatory courses spread over 3 years but adapted to the needs of working persons contain elements such as general theory (law, accounting, calculation, administration and pedigrees for the purpose of training new employees) as well as technical and product theory.

Further training in the management and creation of a craft enterprise (Chamber of Trade). The proportion of women on these courses amounts to 15%.

Opinion : No specific training for women is offered although since 1985 information seminars have been provided for mainly wives who work in family enterprises in order to improve their status. The Luxembourg sample, equally, did not see specific training for women as necessary.

The Netherlands

Training Institutions : 9 institutions completed the questionnaire about vocational training in the creation and management of an enterprise. The mix was well represented between the private and public sector and traditional and "alternative" institutions, five of which offered special courses for women, which were instituted in 1984.

Target groups :

- Would be women entrepreneurs
- Unemployed
- Jobs threatened
- 25-40 year age bracket

Duration of courses : Varying in length from one evening to more than a year.

Provision : General courses in business management lasting more than a year (daytime as well as evening). Specialist courses, e.g. restaurant management (Alida de Jong). Most of the courses provided technical product knowledge along with management skills. There are specific measures for women entrepreneurs such as interpersonal relationships and confidence building. A crèche is provided. (Alida de Jong)

Opinion : Attitudes to specific training for women are very positive.

Portugal

Training institutions : 14 institutions responded to the CEDEFOP questionnaire concerned with vocational training in enterprise creation and management. They were mostly in the private sector with some financial support from the public sector or the European Community.

Target groups :

- Employed specialists or staff personnel
- Underprivileged women wishing to start a co-operative or in a co-operative.

Remuneration : Management training for women in co-ops.

Provision : In 1985 the first training course on enterprise creation was offered. Ten trainees all of them men aged between 30 and 40 took the course, paying 10% of the costs of training and accommodation the other 90% being supplied by the state and the European Social Fund. 50% started an enterprise. Three bodies provide specific courses for women with financial aid from the European Commission, 25% of the time is devoted to theory and course content includes planning, finance, marketing and sales, personal development and co-operative self management as well as visits to established enterprises run by women. In one case a crèche is provided.

Opinion : The picture in Portugal is a very difficult one to unravel. On the one hand many women think that women entrepreneurs can do without training considering that determination, the spirit of enterprise, experience and good organisation are more important. On the other hand there is the impression that specific training for women is an important factor in the creation of an enterprise. For example 5 out of 35 women received training in business management, 3 of which took courses in co-operative management and their opinion of the courses, which were free of charge, remunerated and lasted 9 weeks, was that they should have taken place earlier.

Spain

Training institutions : 14 institutions responded to the questionnaire. Several did not give either name or address but many were training departments of employers' associations. All were funded privately with the addition, in some cases, of public money.

Target groups :

- Established entrepreneurs
- Middle management background
- 25-40 years old

Duration of courses :

- intensive day courses
- one week to four months

Provision : Special courses for women amongst them the "Association de Mujeres Empresarias" (ASEME) in the management of small and medium sized enterprises for six organisations.

Opinion : 78 women responded to the questionnaire mostly from well established businesses that had been in existence for many years. 25 out of the sample had received vocational training in the creation and

management of an enterprise and were satisfied with the training provision. 35 had no opinion about special training for women and of those who did about half were in favour and half were opposed and even rejected it as being harmful.

United Kingdom

Training institutions : 11 organisations responded to the CEDEFOP questionnaire 8 of which had special training for women.

Target groups :

- unemployed
- women
- under 25's
- housewives
- Afro Caribbean

Remuneration : 6 organisations provide remuneration.

Provision : Open learning, that is to say one day sessions in any location, at home, in the factory, in the field. A high incidence of practical work incorporating "learner centred action learning", "self directed learning", "self governing by learning information relating to the local economy, an approach relevant to real life and flexibility". The majority of courses show a flexible approach to instruction and obstacles to groups participating in courses are widely removed. Special provision for the disabled is provided (ICOM Women's Link-up), access for wheelchairs, provisions for the blind.

Opinion : All the women were in favour of specific training provision and interested in advanced courses.

CHAPTER 7

Future Trends

The results of the CEDEFOP survey can be said to indicate a number of future trends. If one studies briefly the historical context of female entrepreneurship in the Community and the progress of women's enterprises, the trade sectors in which they fall, the types of training favoured by women and the types of training women receive, it is possible to discern the beginnings of a pattern.

Historical Context

To study the historical background, on a broad basis, of female entrepreneurship Community wide, it is necessary to take into consideration various factors. The most important of these being the cultural and the socio-economic character of each country. Simplistically it can be said that countries fall on either side of these two criteria. For example the cultural tradition that restricts women entrepreneurs and that which has progressed to greater awareness of women's place in the work force; and the rate of unemployment which seems to lead to the promotion of special measures to encourage independent enterprise as a whole and of course women as an adjunct to that.

It may be a good idea here to ask the question - Are women entrepreneurs as a specific group always seen as an adjunct to the main aim of encouraging entrepreneurship? The answer is more complicated. To give some examples :

The Netherlands :

Up to quite recently the sum of female entrepreneurship was comparatively low, but with the instigation of a number of quite innovative measures to encourage entrepreneurship the picture is changing rapidly. The Vouenwerk network and the Alida de Jong school, together with the new loan guarantee scheme set up by the

government, have served to increase the numbers of female entrepreneurs considerably.

"The rise in the number of women on the labour market is likely to continue, and the Central Planning Bureau projections indicate that over the coming decades the proportion of women working outside the home will increase to 64%. This trend will affect the number of women entrepreneurs."

(L. Van der Meer)

"The percentage of women running new enterprises has risen from 10% in 1979 to 16.6% in 1984."

(L. Van der Meer)

United Kingdom

Until quite recently vocational training for women entrepreneurs specifically did not exist. Now, however, the number of training bodies that have sprung up that deal specifically with women entrepreneurs has increased dramatically. Apart from the courses that have been provided by traditional bodies such as Manpower Services, an alternative group of bodies, many of them springing from the disbandment of ICOM Women's Link-up in 1986, have been formed. These bodies concentrate on the "co-operative" aspect of female entrepreneurship, they consider this to be one of the most popular forms of enterprise that women consider.

Italy

The emphasis on new technology is relatively advanced in Italy. The example of "Nuova occupazione" in the Emilia Romagna region is a case in point, where the emphasis is on a high degree of proficiency in new technology skills along with business management skills. Equally "Servizi informatica" provides information and advice on the implementation of new technology skills. Both these bodies are co-operatives and reinforce the observation that the co-operative

structure of shared responsibility, as well as the relatively low key nature of the image of co-operatives, serves very well to encourage women entrepreneurs to approach the learning of new technology.

Women entrepreneurs follow (still) a very traditionally female trade sector (see Trade Sectors). However, with the example of Italy and an increased awareness of women's place in the economy of a country, this is slowly changing.

CHAPTER 8

OVERVIEW

It may seem, from the previous pages, that the CEDEFOP survey has raised more questions than it has answered. This is extremely useful, however, for obvious reasons. Namely : The survey pointed the way to more in depth research, identified the areas where possible examples of innovative methods of vocational training are carried out (e.g. Nuova Occupazione, Servizi Informatica, Italy; innovative use of materials, U.K.) and the possible implementation of these practices, identified a number of types of women entrepreneurs, their characteristics, needs and expectations and served to highlight not only new areas of research but also different methods of research that would elicit more detailed information in a number of areas.

This chapter will attempt to bring together the insights obtained from the survey and to link the findings. The following chapter (Conclusions and Recommendations) will serve to point the way to future work.

It is not the purpose of this chapter to repeat in detail the findings of the CEDEFOP survey, however a "thumbnail" sketch of the situation as seen from the perspective of the survey would be useful.

The picture, Community wide, is of a rising tide of female entrepreneurship. Taken in context, entrepreneurship is a very current issue in any case, but the awareness of women's place in the job market is, slowly, being heightened; due in part to surveys of this nature and the implementation of Equal Rights Legislation Community wide. It is important to point out at this juncture that the effects of Equal Rights Legislation differ from country to country, possibly because of the cultural, historical and traditional conditioning moves that obtain. Nevertheless, ignoring if possible for the moment these particular aspects, there is a distinct improvement in the lot and opportunities of female entrepreneurs (Netherlands, Portugal, France) that in spite or sometimes because of the cultural attitudes has resulted in enterprises run by women where they were not expected ten years ago.

Of course the sectors that women's enterprises fall into (as far as the information received from the survey is concerned) very strict categories which are traditional in nature, e.g. services, catering (see Trade Sectors) and this is also born out by the Eurostat figures for 1984 (see Trade Sectors). Women it seems are still establishing enterprises that incorporate the "housewifely" skills. Having said this a new type of enterprise is in the ascendant that is predominantly a-sexual (see Trade Sectors) that of information, advice and data, an interesting development that has yet to be satisfactorily explained in terms of our own research.

The paucity of enterprises in male dominated trade sectors such as building, engineering etc. and also the resistance to New Technology offers further scope for investigation. The fact the women do not, as a rule, entertain the idea of establishing an enterprise in these sectors is self explanatory on the one hand; namely that their attitude reflects their cultural and educational background, women and girls are still seen as the traditional homemakers and even when other skills are offered in their early education it is still understood that they must also concentrate on domestic skills, conversely for boys more emphasis is put on learning manual/engineering/new technology skills and boys are still seen as the principal bread winner. This results in less emphasis on domestic skills even where the ideology of shared professional and domestic skills is present (which is not often). It is therefore indicated that an investigation into the blocks that exist to establishing enterprises of a less traditional nature, the percentage of women who, if given the right encouragement and training, would establish just such an enterprise. It follows then that not only specific vocational training for women but even more specific training practices for women wishing to set up a non-traditional enterprise should be investigated, together with successful examples, if they exist. We have the example of Nuova Occupazione and Servizio Informatica in Italy of concentration on new technology but no examples of any other sort of specifically non traditional training to draw from.

So, if we bring together the Trade Sectors in which women's enterprises predominantly fall and the type of training that is offered we appear to

have a fairly good match. Nevertheless the opinion of women entrepreneurs as to other types of training, not necessarily specifically for women but slanted towards encouraging women to enter more non-traditional trade sectors, would be valuable.

Training provision (from our survey) seems to concentrate more or less on a 50/50 mix of theory and practice. The question arises here whether this is the ideal module? It may well be since this is what is offered. However, training provision is governed by the opinion, predominantly, of the trainers who it appears (although this is not certain as our survey did not cover this point specifically) are trainers by virtue of their pedagogic skills rather than their practical skills. It is also a valid point that until experience of a new type of training is obtained no real opinion as to what kind of mix (theory and practice) is best. The encouragement to run pilot training projects in each Member State incorporating innovative ways of implementing training procedure and theory/practice ratios would be valuable in terms of identifying a successful set of modules on which to base the "ideal training module". (See Conclusions).

There is little doubt that women entrepreneurs see vocational training as necessary but the question of how they would best benefit from what type of training is only partially answered. Although there are a number of women in our survey who did not receive vocational training and saw no need for it the majority were in favour and a reasonable proportion were in favour of specific training for women. We should point out, however, that this may be because of the method employed by a number of the researchers of disseminating the questionnaire, i.e. through training bodies. A procedure by which further information can be gathered from women entrepreneurs themselves, whether or not in receipt of vocational training, from as many trade sectors and regions (isolated or not) as possible is indicated. This could be complicated and difficult to carry out but if we are to discover precise needs it is necessary.

As to vocational training practices, new types of practices may well be springing up all the time, it is hard to tell from our survey where these may be although an indication of alternative training bodies exists in the

Netherlands and U.K. samples. The question arises as to whether this type of provision exists in any of the other Member States. We have discovered a number of different "ideals" behind some of the training practices, co-operative (Italy, Portugal, Greece, U.K.) help for underprivileged women (Netherlands, Germany) concentration on highly qualified women entrepreneurs (Luxembourg) to name a few. Are all these ways of approaching vocational training necessary across the board in all Member States. This is to say, should provision cover all ideals, aspects, methods and types of training? And if so in what proportions? What seems to be indicated in our survey is a flexible approach to vocational training so that needs may be met when and where they are identified. This brings us back to the possible usefulness of pilot projects to standardise in as flexible way as possible training provision throughout the Community.

The last question that comes to mind after studying the survey and these pages is that of simplification. Is the provision of a complicated training programme that incorporates flexibility but is standard throughout the Community necessary? Or would it be better to provide a large number of different modules, each one designed to fulfil a particular need but which can be chosen one by one by women entrepreneurs, in order to fulfil their needs. In other words, the provision of a menu of training modules on offer in order that women entrepreneurs can select their own training path, but with the opportunity of taking further training when a new need is identified.

The whole question of training provision and needs is an extremely complicated one and the possibility of drawing even a few hard and fast rules from one survey is remote. Nevertheless, armed with the information that we have gathered hitherto we are presented with a picture, albeit incomplete, of what obtains. It only remains for the details to be filled in and this will take some very careful thought as to how to proceed. This report points the direction to take in order to elaborate on the different aspects of provision and need.

CHAPTER 9

CONCLUSIONS

A summing up of the conclusions reached from the results in this survey is necessary to tie any loose ends together.

The women entrepreneurs in the CEDEFOP sample present themselves as determined well informed women pledged to make a success of their businesses without recourse to inheritances or "hand outs". They, nevertheless, operate in a highly traditional set of trade sectors and although they may consider that entrepreneurial flair is one of the most important assets in the setting up and running of a business, they also express the need for further training in such subjects as financial control, management of personnel and the ability to expand their businesses.

Because so many women's enterprises are so small the last need, that of expansion, is a very crucial one. Many women entrepreneurs, it has been observed, think "small" for a number of reasons that can be explained by the need to harmonise and manage both their working and domestic life. But this is surely not the only reason and it is unclear what the others can be.

Vocational training specifically for women is popular on the whole with notable exceptions (Luxembourg, Belgium, France and Spain). It has been said before that the provision of such training is essential to fulfil an obvious need, but that much deeper research into the type of such provision and the need for innovation is called for. Ways of learning about entrepreneurship are quite rigid it appears in that the provision of vocational training concentrates on a 50/50 mix of theory and practice, although the trainers themselves are not practicing entrepreneurs. An enquiry into the value of more practical teaching methods with trainers whose entrepreneurial experience is current is indicated.

A forum for the discussion and examination of various aspects of female

entrepreneurship in terms of their immediate training needs, further training needs as opposed to what exists regionally, as well as nationally, and in an historic context would be good here.

CEDEFOP should expand the scope of this survey to the next stage and look towards a number of questions hitherto only incompletely answered.

- What type of trainers are necessary to implement the kind of training that is needed?
- What innovative training methods exist that have not been covered hitherto?
- What purpose do they serve? Do they for example serve to bring home more efficiently the practices and skills needed for entrepreneurship? Are their applications especially suited to women entrepreneurs?
- What special needs do women entrepreneurs have? (Apart from more self confidence) and how can these be met?
- What kind of follow up courses are called for?
- What duration?
- What form should they take? For example "on the job" training, day release, short courses (weekends).
- What kind of follow up support is necessary in terms of advice and guidance?
- How much data is available on the progress and spread of female entrepreneurship?
- How can this data be gathered into a report to further the aims of the CEDEFOP survey?

- Are isolated pockets of would be women entrepreneurs being reached?
- If so what kind of provision is being made for them and is it effective?
- If not, why not?

It will be possible to use the CEDEFOP report to carry out a much more exhaustive study into the needs of women entrepreneurs in detail and the training provision in all its complexity and at regional level, in order to formulate an ideal training module. Flexibility has been mentioned before in this report and from this stance a module to suite all types and conditions of women entrepreneur and in the light of our findings.

CHAPTER 10

RECOMMENDATIONS

Training Provision

Women Entrepreneurs

The 'ideal' training module

The CEDEFOP survey does not pretend to constitute an 'in depth' study of the vocational training provision that exists in each Member State. Nevertheless our samples have thrown up some interesting questions :

- 1) What kind of training provision is available?
- 2) What are the types of women entrepreneurs who need training?
- 3) What are their needs?
- 4) What is the ideal training module? If indeed there is one.

Training Provision

The view of the majority of trainees to the training provision they received is satisfactory, although this raises the point that if the question of an 'ideal' module were envisaged would there be some changes made? One can only conclude in the affirmative. For instance the matter of the qualification of trainers. Several women asked for female trainers who had already established their own enterprise. This is an important factor when part of the business "know how" is already supplied by 'outside' experts who play only a marginal role in the courses. The trainers themselves do not need to be experts in every field, their task is to assist trainees in acquiring and implementing their knowledge and information passed on to them and to encourage them to develop their business plans. It follows from this that the dual qualification of business experience together with teaching skills is indicated.

Interest on both sides, the women entrepreneurs and the training institutions, is low as regards training in new technology for women.

There is a phenomenon here that is common to all 12 countries in that women appear to see themselves still in a traditional trade sector role. This does not include all male dominated trade sectors, but does include the one of new technology. It is therefore important that consciousness should be raised in this area. There are indications of a change in attitude, e.g. in Italy young women are beginning to be more aware of the possibilities.

In the opinion of the supporting institutions women entrepreneurs tend to "think small". Although this per se is not a bad thing the reluctance to expand can be viewed as a psychological characteristic of women entrepreneurs. The CEDEFOP survey produced some evidence for this in that on average the women entrepreneurs had very few employees and the smallest enterprise showed the least tendency to grow. This can also be explained by the trade sectors many women entrepreneurs choose and also by the financial scope of women's enterprises, it is also possible that women choose a small enterprise because it is more readily manageable and in step with their distribution of time between work and the home.

Opinion on special training for women proved to be quite controversial in some cases but on the whole the indications are positive. (100 out of our sample, over one fifth.) The women did not regard the provision as being discriminatory but rather as catering to special needs such as confidence building, identification of skills and interpersonal skills. They do not see themselves as necessarily a separate group and are shown to be motivated rather than discouraged by exposure to a group that does not fit clearly into the classical definition of a business creator.

The outcome of the courses provided in our sample are not discernible so it is impossible to form a conclusion as to whether a higher percentage of female trainees actually started a business after mixed or women only courses. Only one institution provided information of this kind. The Irish Industrial Training Society (ANCO) observed that a higher percentage of women (75%) in mixed than in women only courses actually started a business, but did not explain the phenomenon.

Women Entrepreneurs

From the CEDEFOP sample the women entrepreneurs can be said to have one thing in common and that is that they run small to medium sized enterprises. Nevertheless each country has carried out the survey in a different way and because of this the picture we are left with is a very mixed one. On the one hand we have the established women entrepreneurs of Spain who are predominantly from middle management, of a more advanced age in many cases than the others and who regard specific training for women as harmful in some cases. Then in between there are the craftswomen of Luxembourg where legislation is such that the establishment of a craft enterprise is hampered (which reflects the unemployment or in this case employment figures of that country - see "Putting in Perspective"). The determined business women of France and French Belgium who all three consider specific vocational training to be largely unnecessary. On the other end of the scale there are the unemployed under privileged women of Germany and the Netherlands who see vocational training as being entirely necessary together with the women who run small enterprises in Denmark and the United Kingdom who are in complete agreement.

It is fair to point out here that the German, Netherlands and U.K. samples favour this opinion because of the proportion of bodies providing special measures for women who responded to the questionnaire.

The Ideal Training Module

The CEDEFOP survey can be said to present some idea of the "Ideal" training module, an idea which is by no means complete but serves to highlight some useful points. Specific training should be available to women in every case (with the possible exception of Luxembourg). The opportunity to identify training needs is absent if those needs are not being met anywhere along the line. Greater emphasis on new technology and the raising of awareness of its value is of prime importance. Trainers qualified not only in training but also in the management of an enterprise, that is to say existing entrepreneurs, are also needed. The possibility of receiving further training in specific skills such as

personnel management, accounting and finance, marketing, forward planning and production techniques should be in built elements of all vocational training courses. After all, who is to say that trainees encounter the same problems across the board in the creation and management of their enterprise. For example an enterprise that is designed originally to remain small may well find itself expanding and the skills learnt to manage the small enterprise are not always sufficient when it comes to a larger one. In this case greater awareness of the possibility of expansion should be an integral part of training courses.

A flexible approach to training is also important.

Recommendations

In order to look into the whole question of vocational training in the management of an enterprise institutions should be provided with suggestions for the improvement of their training courses in order to start a debate on the matter. They should be encouraged to put more emphasis upon the subject of new technology and the development of appropriate training modules in this area. The experiences of training carried out by "Nuova occupazione" and "Servizi d'informatica" in Italy could be useful here.

Organisations should be asked and encouraged to offer modules concerning the conditions of the growth of enterprises for their trainees and for the purposes of research.

We also advise CEDEFOP to focus research on the special training schemes for under privileged women which have already been mentioned in some of the national reports (Portugal, Germany and the Netherlands). Problem areas are usefully highlighted and, with further research, could throw up some helpful points.

Questions which immediately arise from the survey are these :

- 1) The trainers on the courses for underprivileged women need to have not only teaching skills but also entrepreneurial experience. Is this a possible way of improving all types of vocational training?

- 2) Following on from this, the courses concentrate on the domestic skills the women have acquired in their work as housewives and use them in training and as a prerequisite for this kind of training. Does it follow then that a more individualised, flexible and practical approach to training in terms of not only management know-how but production techniques is needed?

- 3) New technology is an area that is frequently avoided by women entrepreneurs in a large number of cases. What, therefore, would be the best method of approaching the "demystification" of this subject in order to promote new technology enterprises?

- 4) The women on the courses for underprivileged women (Portugal, Germany and the Netherlands) have an unorthodox approach to entrepreneurship by virtue of the fact that they have been isolated from entrepreneurial activity until they received training. They therefore have had the chance to develop innovative ways of managing an enterprise including co-operation and self management. How might these new models be used in training to widen the scope of vocational training in the presentation of the role models for the creation and management of an enterprise?

There can be no doubt that further debate and research is necessary to obtain an in depth view of vocational training provision and the needs of women entrepreneurs in order to begin to construct modules that are more efficient and apply to all levels and types of entrepreneurs.

October 1987

Annie May

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Création et gestion d'entreprises par des femmes

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