



LEADERS 4 FUTURE



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PROJECT NUMBER 101185858





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Breaking Barriers: Unveiling the Entrepreneurial Challenges Faced by Young Women



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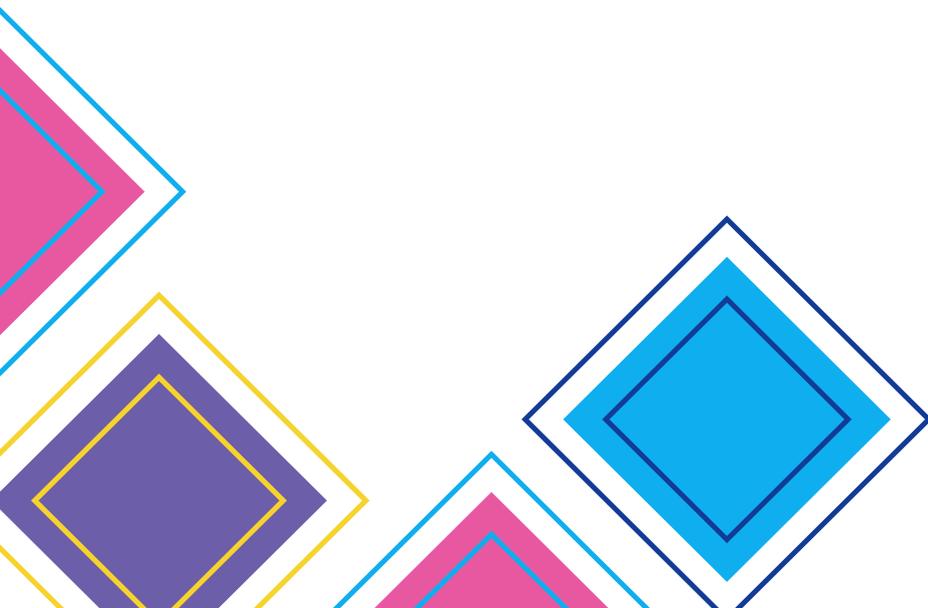


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Content Table

Executive Summary.....	5
Introduction.....	8
The situation of women in partner countries.....	9
Women in Spain.....	12
Women in Norway.....	14
Women in Greece.....	16
Women Kosovo.....	18
Women in Bosnia and Herzegovina.....	19
Women in Montenegro.....	22
Women in Albania.....	24
Common pattern in all the countries.....	26
Methodology.....	31
Analysis of Entrepreneurial Challenges and Barriers.....	35
Overview of National Contexts.....	36
Identified Obstacles for Women Entrepreneurs.....	39
Findings from Assessment Tool Piloting.....	42
Insights from Focus Groups.....	44
Testimonials and direct insights from the focus groups.....	48
Discussion and Implications for the Project.....	49
Synthesis of Findings.....	49
Synthesis of Findings on Entrepreneurial Barriers.....	49
Relevance to Project Objectives.....	52
Guidance for Training Materials.....	55
Refinement of Assessment Tool.....	59
Conclusions and Recommendations.....	63
Key Conclusions.....	63
Recommendations.....	64
Bibliography and References.....	67
List of Acronyms	73

Executive Summary

The "Leaders for Future" project (No: 101185858) addresses **limited access to decent employment and youth underrepresentation in democratic processes**, particularly for young women and disadvantaged communities across Europe and the Western Balkans. This report, "T2.4 Breaking Barriers," specifically aims to **identify and analyze psychological and skills-related barriers** preventing young women from pursuing entrepreneurship, addressing their lower entrepreneurship rates compared to men. Insights gained will **inform tailored training materials and refine the self-assessment tool**.

The **methodology** is comprehensive, drawing on:

- **Previous research and needs analysis** across partner countries (Norway, Greece, Spain, Western Balkans) using a **data-driven approach**, including the **Gender Equality Index (GEI)** and national/international sources.
- Findings from the **piloting of an online self-assessment** tool (T2.2), which evaluates entrepreneurial competencies across technical, interpersonal, and psychological aspects using a mixed-method approach.
- **Qualitative data from focus group discussions** (T2.3) with 10 aspiring young women entrepreneurs per partner country, exploring their experiences, challenges, and needs in depth. This dual focus on **entrepreneurial skills development** and **psychological readiness** ensures a holistic understanding of barriers.

Key Barriers Identified:

- **Psychological Barriers:** Consistent **lack of self-confidence** in decision-making and pitching, **fear of failure**, and **risk aversion**, often exacerbated by **societal and family pressure** to seek stable employment.
- **Critical Skill Gaps:** Significant deficiencies in **financial literacy and management** (budgeting, funding access, forecasting), **business planning**, and **digital marketing** (online presence, e-commerce). Crucial **soft skills** like **leadership, networking, communication, time management, and emotional resilience** are also underdeveloped.
- **Disproportionate Burden of Unpaid Care & Domestic Work:** Universally recognized as the **single most significant barrier**, with women spending far more time on household chores and family care, leading to "time poverty" and limiting professional development. This is worsened by a **lack of affordable care infrastructure**, especially in the Western Balkans and Greece.
- **Limited Access to Capital, Professional Networks, & Inclusive Support Systems:** Young women face profound **difficulties accessing initial capital and funding**, with a disproportionately small percentage of venture capital allocated to female entrepreneurs. There is a widespread **lack of professional networks**, insufficient inclusive support structures (e.g., incubators, mentorship), and a perceived **lack of visible female role models**.
- **Pervasive Socio-Cultural Norms & Implementation Gaps:** Deeply ingrained **patriarchal norms, traditional gender roles, and stereotypes** actively discourage women, often leading them to feel overlooked in male-dominated sectors. Despite robust legal frameworks for gender equality, a **significant "implementation gap"** exists between laws and their practical enforcement.



Key Recommendations:

- **Establish Support Points in Local Communities:** Create **seven permanent support points** in partner countries to offer **long-term advice, entrepreneurship training, workshops, and mentoring**. These hubs will also serve as "Resource Hubs" providing country-specific information on business registration, funding, and legal/financial advisory services.
- **Implement Tailor-Made Training Programs for Youth Workers:** Develop a **dual-track training program** for youth workers, covering **entrepreneurship education, gender sensitivity, mentoring, coaching, and cultural competency**. This will empower them to deliver ready-to-use resources on technical aspects like financial literacy, business planning, and digital marketing, adapted to local contexts using the Entrecomp framework (Entrepreneurship Competence Framework developed by the Joint Research Centre of the European Commission).
- **Create Safe Spaces and Support Networks:** Foster **safe spaces and support networks** through support points, workshops, and **cross-border peer support networks**. Organize **networking events (National Hubs)** to connect young women with entrepreneurs, public bodies, and decision-makers, and integrate **inspirational role models** to boost confidence and combat isolation.
- **Promote Entrepreneurial Mindset and Lifelong Learning:** Launch the **"Create Your Own Business Plan"** competition at national and European levels, offering **financial incentives (€3,000 for two winners)** and visibility. Workshops will provide practical learning, and the **self-assessment tool will be refined** (including a dedicated digital skills section) to help women identify strengths and areas for improvement, emphasizing lifelong learning and innovation.





Introduction

The project "Leaders for Future: Capacity Building for Youth Organisations Promoting Women's Entrepreneurship and Start-up" (101185858) aims to address **limited access to decent employment and youth underrepresentation in democratic processes**, with particular attention to **young women and disadvantaged communities across Europe and the Western Balkans**.

This report serves to **systematically identify and analyse the psychological and skills-related barriers** that prevent young women from pursuing entrepreneurial paths. Its core objective is to address the **observed lower entrepreneurship rates among young women compared to men**, often stemming from a lack of necessary technical and interpersonal skills.

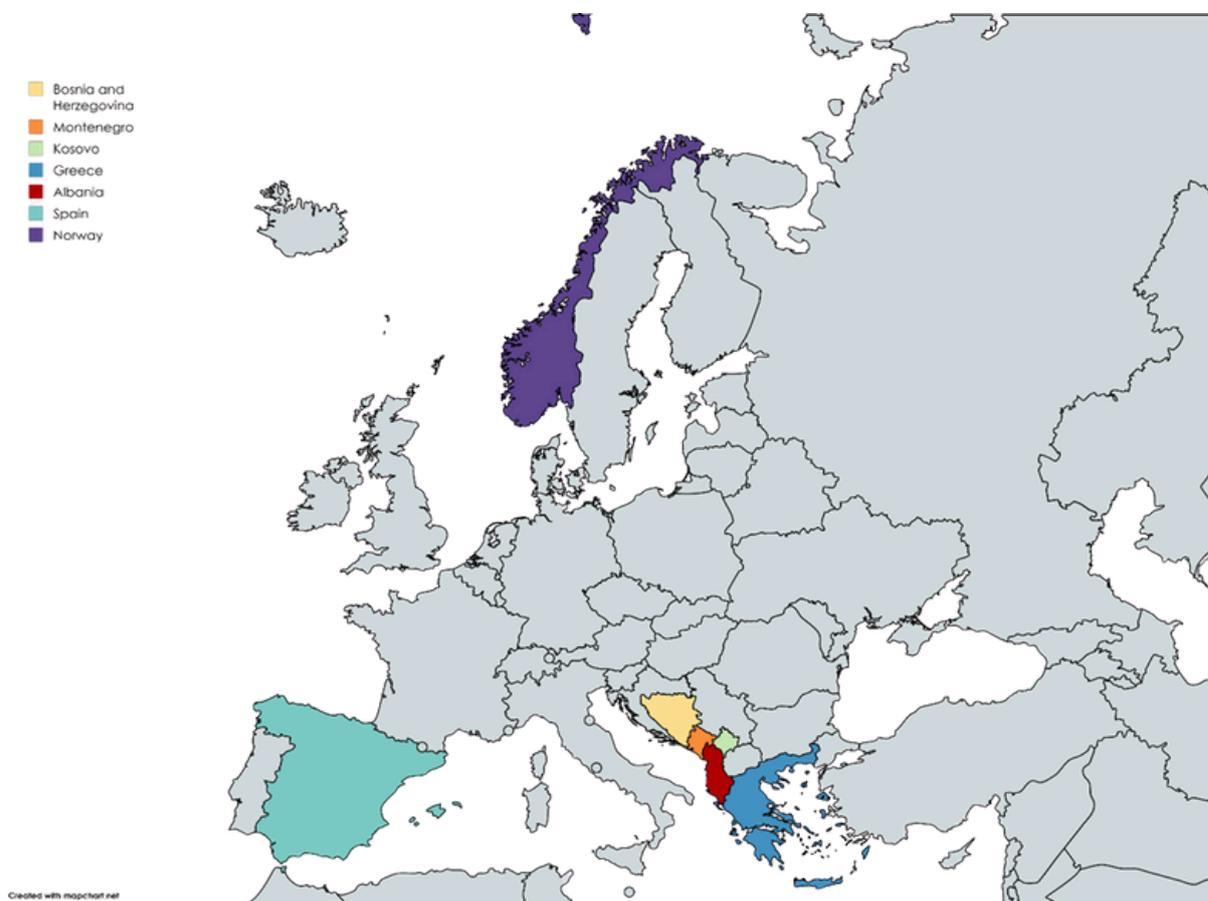
The findings within this report are built upon a comprehensive methodological framework. It draws insights from **previous research and needs analysis** concerning youth employment rates and gender differences in entrepreneurship across partner countries (Norway, Greece, Spain, and the Western Balkans). Additionally, it incorporates crucial information gathered from the **development and piloting of an assessment tool** (T2.2) and rich **qualitative data from focus groups** conducted with 10 young women per partner country (T2.3) who aspire to become entrepreneurs.

These comprehensive findings will have direct **implications for the project's subsequent activities**. They will **guide the development of tailor-made training materials** ensuring modules are specifically designed to address these identified technical and psychological skill gaps, and to build the capacity of youth workers in areas like mentoring and gender sensitivity. Moreover, these insights are crucial for **refining the self-assessment tool**, leading to improvements in its cultural relevance, clarity, scoring, personalisation of feedback, and the inclusion of a dedicated digital skills section, making it a more effective diagnostic instrument for aspiring female entrepreneurs.

The Situation of Women in Partner Countries

The information presented in the national reports has been primarily gathered through a **data-driven methodological framework**. A central tool in this process is the **Gender Equality Index (GEI)**, developed in cooperation with the **European Institute for Gender Equality (EIGE)**. This standardised methodology allows for an objective assessment of progress and meaningful comparisons not only between the analysed countries but also with the EU member states.

Beyond the GEI, data is drawn from a variety of reputable national and international sources. These include national statistical offices like MONSTAT (Montenegro) and KAS (Kosovo), as well as reports and analyses from international bodies such as the World Bank, the United Nations Development Programme (UNDP), the International Labour Organization (ILO), and various academic studies and civil society organizations. This multi-source approach ensures a comprehensive and nuanced understanding of gender equality challenges and successes in each country.



The reports consistently examine several key aspects of gender equality, offering a holistic view of women's lives:

- **Labour Market Participation:** This section delves into women's **employment rates**, their overall **participation in the workforce, unemployment figures**, and the prevalence of **occupational segregation** (where women are concentrated in certain sectors or roles). It often highlights **gender pay gaps** and the challenges women face in career advancement.
- **Educational Attainment:** This part assesses **women's access to education** at all levels, from basic literacy to tertiary degrees. A recurring theme is the "education paradox" or "leaky pipeline," where high educational achievement for women does not always translate into proportional economic rewards or leadership positions due to **educational and occupational segregation** in fields of study.
- **Family Care Responsibilities:** This section focuses on the **disproportionate burden of unpaid domestic and care work** (e.g., childcare, eldercare, housework) that typically falls on women. It examines how this impacts women's time, limits their participation in the formal economy, and is influenced by a **lack of adequate public care infrastructure**.
- **Legal and Institutional Frameworks:** This part reviews the **national laws, policies, and constitutional commitments** related to gender equality, including alignment with international standards (like the EU Acquis, CEDAW, or the Istanbul Convention). It often highlights the **gap between legal provisions and their effective implementation and enforcement**.
- **Socio-Cultural Norms and Barriers:** This aspect explores the pervasive **patriarchal norms, traditional gender roles, gender-based hate speech, and misogyny** that actively discourage women's full participation in economic, social, and political life.

The following **key domains of the Gender Equality Index** are used to categorise and measure progress in specific areas of gender equality:

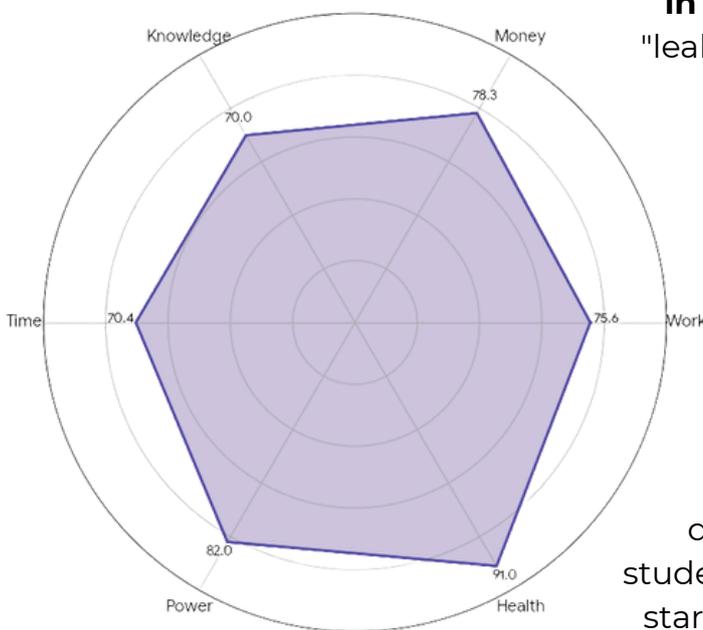
- **Work:** Measures gender equality in **labour market participation** (e.g., employment rates, working patterns) and access to employment and good working conditions.
- **Money:** Reflects women's **economic independence and financial situation**, including the gender pay gap, income distribution, and risk of poverty.
- **Knowledge:** Assesses gender equality in **educational attainment and participation**, covering access to and levels of education, as well as segregation by field of study.
- **Time:** Examines the **distribution of time spent on care activities** (e.g., childcare, eldercare) and domestic work, as well as social activities, between women and men.
- **Power:** Measures women's **representation in political and economic decision-making roles**, including parliaments, governments, and corporate boards.
- **Health:** Reflects gender differences in **health status and access to health services**, often showing the smallest gaps compared to other domains.



Women in Spain

Spain presents a **complex and somewhat paradoxical landscape** regarding gender equality. While the nation holds a top-tier 4th rank on the European Institute for Gender Equality (EIGE) Index in 2024, largely driven by ground-breaking legislative reforms and exceptional performance in political and economic decision-making ("Power" domain, where it ranks 3rd in the EU), **this high-level progress masks persistent, deeply ingrained inequalities at the grassroots level**, particularly within the labour market and the domestic sphere. A fundamental disconnect exists between women's high educational attainment and their professional outcomes.

Spider Chart of Spain's EIGE Index Scores



Despite **women often surpassing men in tertiary graduation rates**, they face a "leaky pipeline" phenomenon where their representation dwindles in senior professional roles. Spain has the **highest over-qualification rate in the EU** at 35% in 2024, with women disproportionately affected, often unable to secure jobs that match their qualifications. This is further compounded by occupational segregation, as women are concentrated in traditionally female-dominated fields (e.g., 70% of Bachelor students in Medicine/Health Sciences) and starkly underrepresented in high-earning

STEM fields (holding only 1 in 4 STEM position, particularly acute in Computer Science and Engineering), a trend that begins with lower self-confidence in mathematics in early education.

The **"Work" domain highlights significant challenges, with Spain ranking 18th in the EU.** The country's overall unemployment rate stood at 11.4% in 2024, the highest in the EU, and a persistent gender employment gap persists. A 25-percentage point gender gap in full-time equivalent employment for parents underscores the **disproportionate burden of family care** responsibilities on women's labour market participation. This imbalance also contributes to a slightly widening gender gap in disposable income.

Historically, women carried the majority of unpaid household and care work. However, recent data indicates a significant narrowing of the housework gap by 22 percentage points since 2016, with Spain's **"Time" domain ranking dramatically improving from 14th to 5th between 2020 and 2023**. This positive shift was likely accelerated by the COVID-19 pandemic and supported by proactive legislative responses such as the "Plan Corresponsables" to promote co-responsibility for care and the implementation of the EU Work-life Balance Directive.

Spain's policy framework has evolved to a proactive, prescriptive model, including the **Third Strategic Plan for Effective Equality** (2022-2025). Key legislative advancements include the new LO/2024 Parity Law, which mandates a minimum of 40% women on the boards of IBEX 35 companies by 2025 and extends parity requirements to the public sector, with sanctions for non-compliance. Furthermore, the implementation of the EU Pay Transparency Directive will strengthen existing wage registry requirements, mandate public salary disclosure, and, crucially, reverse the burden of proof for pay discrimination, placing greater accountability on employers. The ultimate success of Spain's gender equality agenda hinges on the effective implementation and enforcement of these new policies to bridge the gap between legal and de facto equality.



Women in Norway

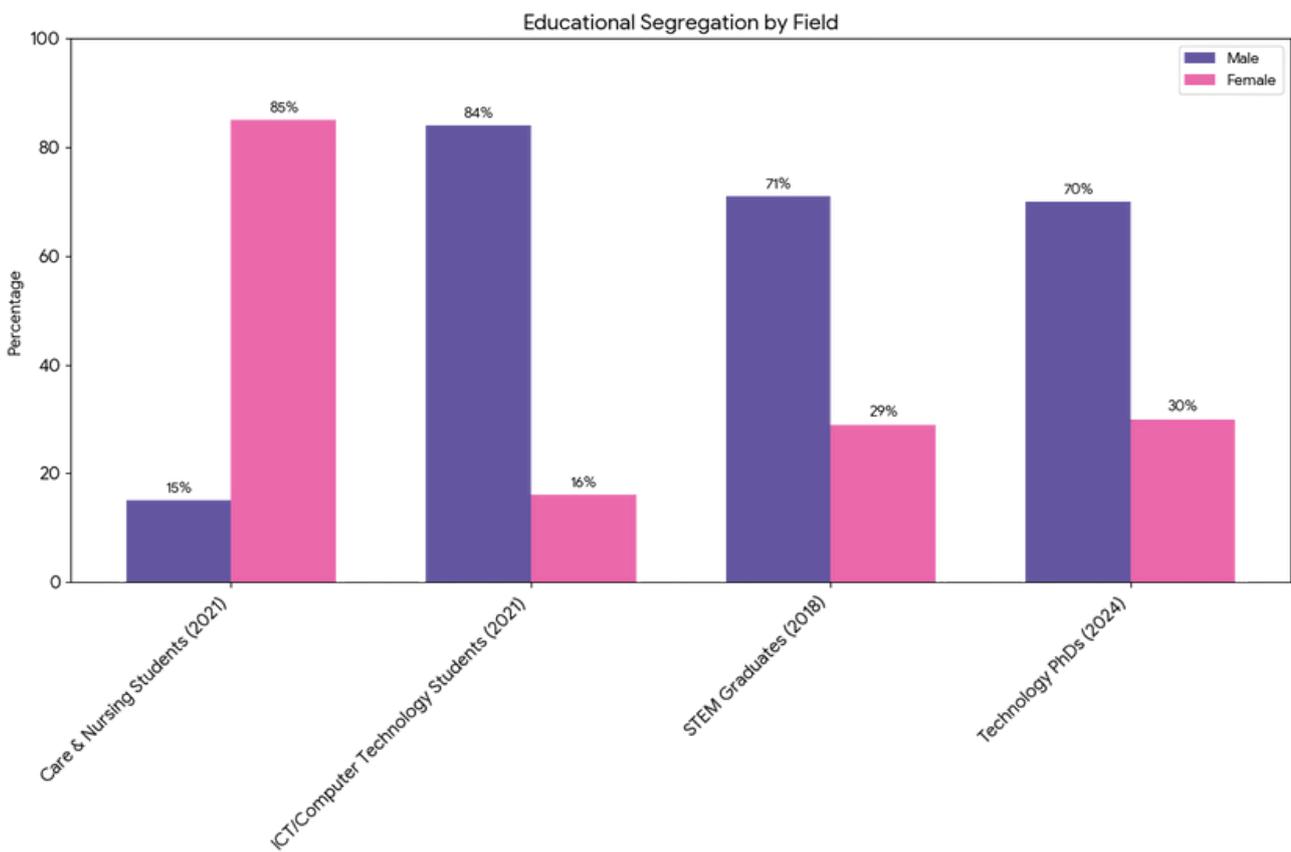
Norway is widely recognized as a **global leader in gender equality**, consistently achieving top rankings on international indices. In 2024, it held a **Global Gender Gap Index (GGGI) score of 0.875**, placing it among the most gender-equal countries globally, second only to Iceland. This is attributed to its **progressive social policies and robust legal frameworks**, with 88.9% of legal frameworks promoting gender equality under Sustainable Development Goals (SDG) indicators. However, despite this exemplary record, official sources acknowledge that "work still needs to be done". A core paradox exists: while formal equality is largely achieved through legislation, deeply ingrained social and cultural norms create persistent, subtle inequalities, particularly in the economic sphere and the division of household labour.

In education, Norway demonstrates a **paradox of high attainment and deep segregation**. Women achieve significantly higher academic success, comprising **60% of all completed degrees in 2023**. Yet, their choices of study are highly gender-segregated. Women are concentrated in care and nursing subjects (85% of students), while men dominate Information and Computer Technology (ICT) (84% of students) and STEM fields (men account for >71% of STEM graduates). This educational division creates a pipeline for **occupational segregation** in the labour market.

Norway boasts a **high female labour force participation rate of 61.7%** for those aged 15+ in 2024. However, a significant gender pay gap persists, standing at 14.3% in 2021, which is higher than the EU average. This disparity is directly linked to the highly gender-segregated labour market, where women are concentrated in lower-paying, female-dominated professions like health and social services. Furthermore, women face **"vertical segregation" or a "glass ceiling"**. While gender quotas have led to 41% female representation on company boards in 2022, considerably higher than the EU average, female CEOs remain a rarity, and women held only 32.5% of senior and middle management positions.

One of Norway's **most remarkable achievements is in the redistribution of unpaid care and domestic work**. The gender gap in time spent on these activities is just 47 minutes per day, the lowest among surveyed countries. This success is primarily due to its pioneering parental leave policy, specifically the "father's quota," which earmarks a portion of leave exclusively for fathers. The utilisation of this quota has steadily increased, with 65.1% of fathers taking the full quota or more in 2023. This policy has fundamentally shifted social norms around caregiving and fostered a more balanced approach to work and family life.

Despite these advancements, challenges remain. The report highlights the persistence of **intimate partner violence**, with 4.4% of women aged 15-49 reporting such experiences in the past 12 months in 2018. There are also **critical data gaps** in monitoring gender-related SDG commitments, particularly concerning the gender pay gap, gender and poverty, sexual harassment, and women's access to assets. These issues underscore that the next frontier for gender equality in Norway involves dismantling the more subtle, systemic inequalities rooted in deeply ingrained social norms that are harder to address through legal frameworks alone.



Women in Greece

Greece presents a **compelling contradiction in gender equality**, ranking 25th out of 27 EU countries on the European Institute for Gender Equality (EIGE) Index in 2024 with a score of 59.3, significantly trailing the EU average. While the Hellenic Republic has a long-standing commitment to gender equality enshrined in its constitution and has shown rapid strides in its EIGE score since 2010, its overall progress has been slow, beginning from a position of deep-rooted inequality.

One of the most significant achievements is the **remarkable progress of women in formal education**. The gender gap in tertiary education has virtually closed, with women among the younger working-age population holding a 7-percentage-point lead over men. Furthermore, women account for **50% of doctoral graduates** and Greece ranks highly in the EU for the proportion of women graduating from **Science, Technology, Engineering, and Mathematics (STEM) fields (40.9%)**, well above the EU average.

However, a **profound disconnect exists between women's academic success and their professional progression**. Despite high educational attainment, women are underrepresented in senior professional roles, constituting only 39% of researchers overall (and just 29% in the business sector) and holding only 24% of Grade A positions and 12% of heads of higher education institutions. This disparity is rooted in **persistent cultural and social norms** that direct women towards "motherly" traits and lower-paying, feminised sectors.

The **gender gap in the Greek labour market is stark and pervasive**. In 2022, the full-time equivalent (FTE) employment rate for women was 36% compared to 56% for men, a 20-percentage-point difference, marking the second-lowest female employment share in the EU. This gap is particularly pronounced for mothers and fathers in couples (33 percentage points). This leads to severe financial consequences, with a staggering 41.4% gender overall earnings gap. Women are also overrepresented in part-time work (60.51% of all part-time workers), largely due to the inability to find full-time employment, leading to economic precarity. The labour market is further marked by **significant occupational segregation**, both horizontally (concentration in specific sectors like education and social services) and vertically (underrepresentation in high-ranking, executive, and managerial jobs).

The **central barrier to gender equality is the deeply unequal distribution of unpaid care and domestic work**. Greek women spend 2 hours and 21 minutes more per day on these activities than men, one of the widest gaps in the EU. Critically, nearly 28% of working-age women cite unpaid care responsibilities as the primary reason for staying out of the labour force, compared to just 1% of men. This perpetuates Greece’s "Mediterranean welfare regime" and "male breadwinner" model, limiting women's labour market activity and leading to a heightened risk of poverty in old age.

While Greece has a **progressive legal framework** on gender equality, including constitutional guarantees and the National Action Plan for Gender Equality (NAPGE), implementation is often partial and incomplete, creating a significant gap between law and lived reality. The NAPGE, for example, has been criticised for lacking clear, measurable objectives, a defined budget, and enforcement mechanisms. This discrepancy is largely due to deeply ingrained cultural attitudes and a lack of political and social will to challenge traditional gender norms.



Women Kosovo

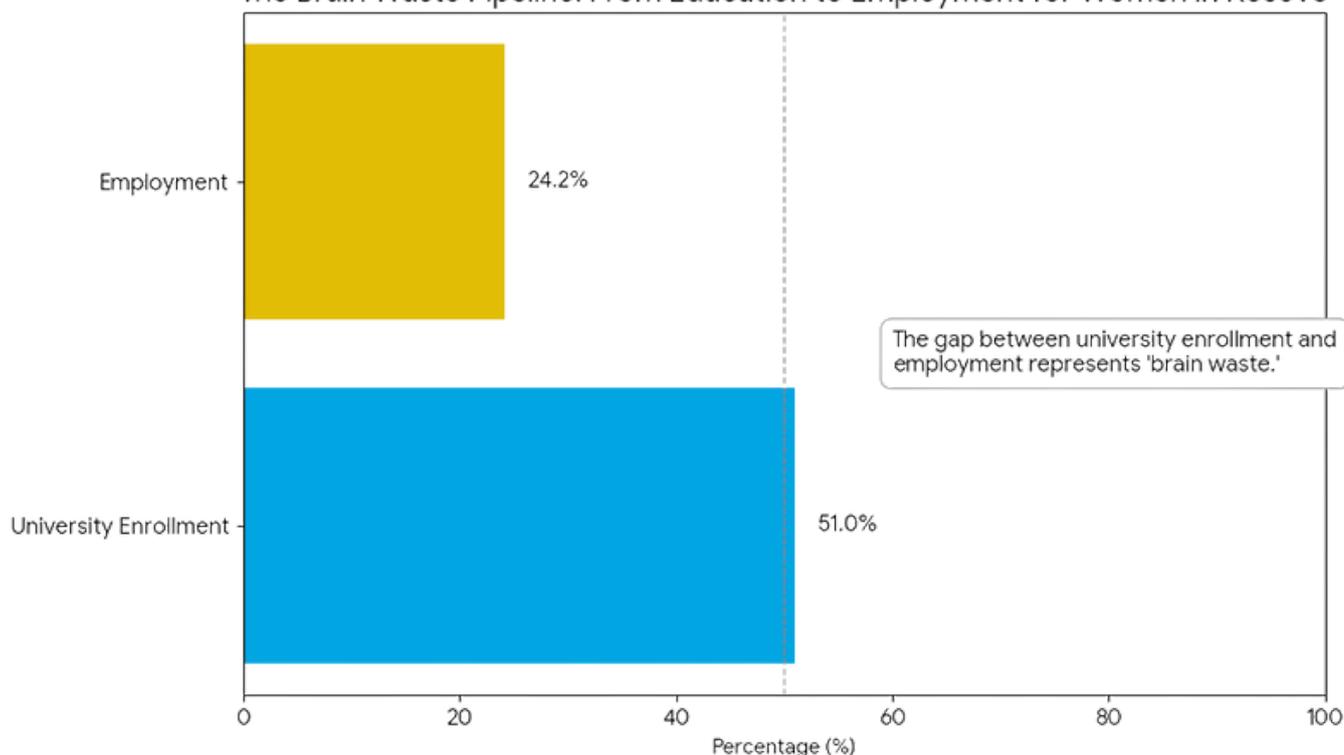
In Kosovo, the situation of women is defined by a **profound and systemic paradox**: despite achieving **significant educational advancements**, their **economic participation is disproportionately low**, ranking among the **lowest in Europe and globally**. This creates an estimated potential growth dividend loss of nearly **23% of the Gross Domestic Product (GDP)**. As a potential EU accession candidate, achieving gender equality is crucial for Kosovo's political and economic integration.

The **female labor force participation rate is below 20%**, a stark contrast to the 45% in the Western Balkans and 55% in the EU-27. In 2020, only 14.1% of women were employed compared to 42.8% of men, with female unemployment at 32.3%. This severe labor market gender gap is exacerbated by a **persistent wage gap**, estimated between 10.7% and 14%, even when controlling for qualifications. Women are concentrated in lower-paying, traditionally female-dominated sectors like education and healthcare, are underrepresented in leadership (28.3% in management), and own minimal land (4.9%) or businesses (13%), hindering entrepreneurship due to lack of assets for credit. A "discouraged worker" phenomenon further drives women from the workforce, perceiving no available jobs. A significant portion of women also work in the informal economy, lacking social protection and pension contributions.

Despite women comprising a majority of university students (51%) and excelling in STEM fields (over 50% in computer science and engineering), this does not translate into careers. A female university graduate is 28 times more likely to be employed than one with basic education, yet systemic barriers prevent full utilisation of this talent.

The **primary and most pervasive barrier to women's economic participation is the burden of unpaid care and domestic work**. Women spend an average of **6.2 hours per day on these responsibilities, nearly double men's 3.5 hours**, representing a massive, hidden economic subsidy estimated at **over €1.8 billion annually**. This imbalance is critically compounded by a **severe lack of affordable and quality care infrastructure**, with Kosovo having the lowest Early Childhood Education and Care (ECEC) enrollment in the Western Balkans (19.5%) and only 62 public kindergartens nationwide. **Deeply entrenched patriarchal norms** reinforce these traditional roles, assigning caregiving exclusively to women and limiting their career choices and economic independence.

The Brain Waste Pipeline: From Education to Employment for Women in Kosovo



Kosovo demonstrates a **robust legal framework** for gender equality, including the Law on Gender Equality and the integration of the Istanbul Convention, reflected in a high score (91.9 out of 100) on the World Bank's *Women, Business, and the Law 2023* index. However, there is a **significant "implementation gap"** between these progressive laws and their practical enforcement. This is attributed to a lack of institutional capacity, insufficient political will, and a prevailing patriarchal mindset. Examples include the failure to implement gender-responsive budgeting, inadequate funding for services, and impunity for gender-based violence. International partners, including the EU, play a vital role in promoting and monitoring these efforts.

Addressing these deeply interconnected challenges requires a multi-pronged approach, including significant investment in care infrastructure, targeted labor market interventions, legal reforms (e.g., parental leave), strengthening law enforcement, and challenging societal norms.

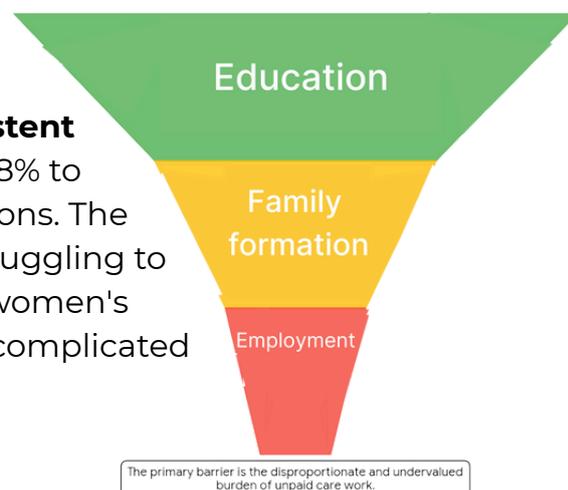
Women in Bosnia and Herzegovina

Bosnia and Herzegovina (BiH) presents a **significant contradiction in gender equality**, marked by stagnation or even regression in key domains and a widening gap with the European Union on the Gender Equality Index. Despite commendable progress in women's educational attainment, this human capital is not effectively translated into economic participation, leading to low female labour force participation and high unemployment.

On the **Gender Equality Index (GEI)**, BiH shows troubling trends. The "Knowledge" domain saw a slight decline from 58.7 in 2022 to 58.2 in 2024, with educational attainment and participation following a similar negative trajectory. The "Power" domain experienced a **significant drop from 51.2 to 46.3** in the same period, primarily due to a sharp decline in "Economic Power" (from 64.1 to 43.8), despite a positive trend in "Political Power". The "Work" participation sub-domain scored 61.4 in 2024, remaining **21.9 points below the EU average**. The absence of complete, gender-disaggregated data even prevents the calculation of a comprehensive overall GEI score or the "Money" domain. This widening gap with the EU serves as a stark warning that current approaches are insufficient.

Women in BiH face **significant structural and societal barriers in the labour market**. In 2024, the female labour force participation rate was **39.4%**, **significantly lower than the male rate of 60.4%**. The country has the **largest unemployment gender gap** among EU enlargement countries at 6.8 percentage points in 2024, and women account for a disproportionate 59.21% of registered job seekers. The labour market is characterised by **horizontal and vertical occupational segregation**, with women concentrated in lower-paying, traditionally female-dominated fields like trade (32.9%) and public administration (29.7%), while being underrepresented in management (27.9%) and almost absent in sectors like construction. This contributes to a **persistent gender pay gap**, with women earning 78% to 85% of men's salaries for the same positions. The labour market is described as "static," struggling to create quality jobs and disincentivising women's entry into the formal workforce, further complicated by common labour rights violations.

The 'Brain Waste' Pipeline: From Education to Employment for Women in BiH



An **"education-employment paradox"** exists, where women are often more educated than men, particularly at the tertiary level (25.5% of employed women held tertiary degrees vs. 14.1% of men in 2020), yet this does not translate into labour force participation. This disconnect often occurs at the point of family formation, with young women moving from education directly into economic inactivity due to family care responsibilities.

The **most critical barrier to women's economic empowerment is the disproportionate burden of unpaid care and domestic work.** Women in BiH spend **over six hours a day on unpaid care work**, double the time men spend. This imbalance is even more pronounced for domestic work, where women spend 7 hours per day, twice the EU average. A high percentage of economically inactive women explicitly cite household responsibilities and childcare as the primary reasons for not seeking paid employment. This "motherhood penalty" is compounded by a **lack of robust, affordable, and accessible care infrastructure**, with only 31.4% of respondents using childcare services. This unequal division is deeply rooted in **pervasive patriarchal norms and stereotypes** that assign care work to women, creating a "systematic time-tax" that limits their economic power and reinforces their marginalisation.

While BiH possesses a **robust legal framework for gender equality** on paper, including the Law on Gender Equality (2003) and a Gender Action Plan (2023-2027), its **implementation and enforcement remain weak and insufficient.** Anti-discrimination legislation is "inadequately enforced," and BiH lags behind other EU candidate countries. For example, despite a 40% gender quota for election candidates, women's representation in local councils was only 26.6% in 2024, and 23.8% in the national parliament. The fragmented state structure further complicates consistent application of laws. This profound gap between law and reality points to a **lack of political will, institutional capacity, and systemic accountability.**

Addressing these challenges requires a multi-faceted approach, including legal reforms, significant public investment in a robust care economy, strengthening institutional capacity and accountability, and targeted public awareness campaigns to challenge deep-seated socio-cultural norms.

Women in Montenegro

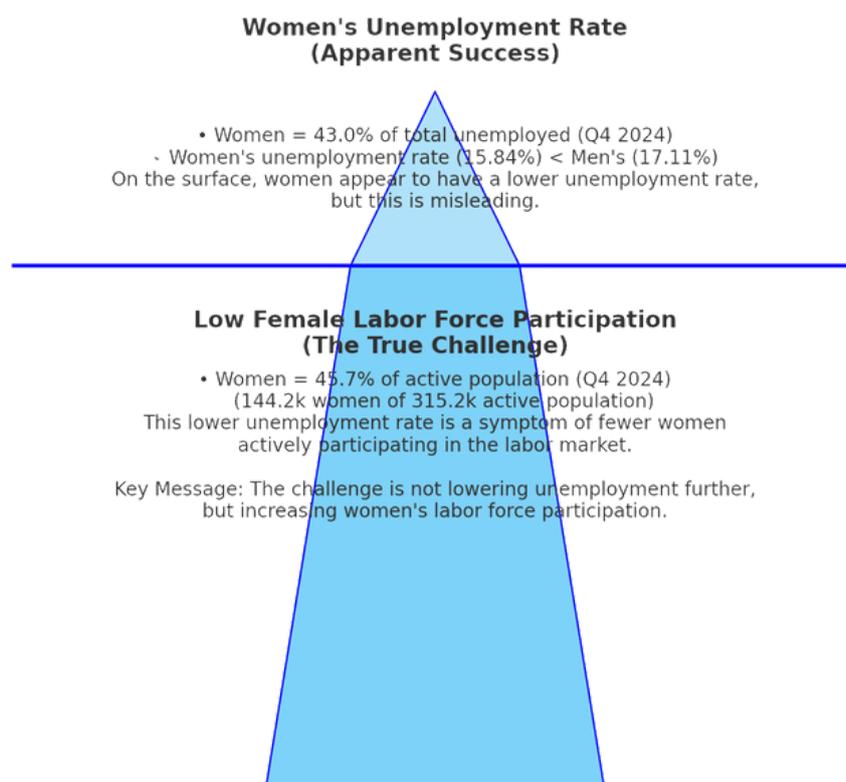
Montenegro demonstrates a **complex and ambivalent landscape in gender equality**, marked by tangible progress but also significant persistent gaps compared to the EU-27 average. The 2023 Gender Equality Index (GEI) score for Montenegro is 59.3, representing a 4.3-point increase since 2019, yet it remains 9.3 points lower than the EU-27 average of 68.6. Progress is uneven, with **near parity in the "Health" domain, but largest disparities in "Money" and "Power"**. This indicates that formal institutional systems like health achieve higher parity, while deeply ingrained societal norms significantly influence economic and political life.

A key paradox is women's **superior educational attainment**. Women constitute a majority of graduates at all tertiary levels, including 57.4% of bachelor's and 61.6% of master's degree recipients. However, this **does not translate into proportional economic rewards or leadership positions**. The **gender pay gap is between 14% and 16%**, attributed to structural discrimination, occupational segregation into lower-paid feminised sectors (like education, health, social work), and a motherhood pay gap. While women show a statistically lower unemployment rate, this is misleading; it masks **low female labour force participation (45.7% of the active population in Q4 2024)**, suggesting many women are not actively seeking employment due to various factors, including family responsibilities.

The **disproportionate burden of unpaid domestic and care work** is a significant barrier to women's economic and public participation. International reports consistently highlight women as the "primary family caretakers" and "significantly more burdened by housework". A critical issue is the **absence of comprehensive, official data on this unpaid work**, which hinders effective policy formulation and perpetuates its invisibility and economic undervaluation.

Montenegro possesses a **robust legal framework for gender equality**, including the 2007 Law on Gender Equality, aligned with EU standards. However, a **significant gap exists between legislation and effective implementation**. Institutional capacity and enforcement are weak, impacting women's access to justice and undermining legislative intent. Furthermore, the political landscape is hostile, with **pervasive gender-based hate speech, sexism, and misogyny** actively discouraging women from leadership roles. A study found that 90% of female Montenegrin politicians experienced gender-based discrimination, and 70% experienced violence in their careers, often online. This hostile environment undermines formal measures like gender quotas.

Montenegro's Unemployment: The Hidden Reality of Female Labor Force Participation



Achieving full gender equality requires more than legal reform; it demands a **fundamental shift in cultural norms**, significant investment in data collection (especially time-use surveys), and robust institutional enforcement against discrimination and gender-based violence.

Women in Albania

Albania presents a striking **contradiction of progress and persistent structural inequality in gender equality**, driven by its EU accession ambition. In 2017, its Gender Equality Index (GEI) score was 60.4, seven points below the EU-28 average, indicating a need for intensified effort. The country's highest achievement is in the "Power" domain (GEI 60.9), surpassing the EU-28 average of 51.9, reflecting successful top-down policies such as gender quotas. This has resulted in 29.3% female parliament members and a notable 57% female government ministers.

Despite this political success, **genuine equality in daily life remains elusive**. Significant disparities persist in the domains of **"Knowledge," "Money," and "Time,"** where Albania lags considerably behind EU standards.

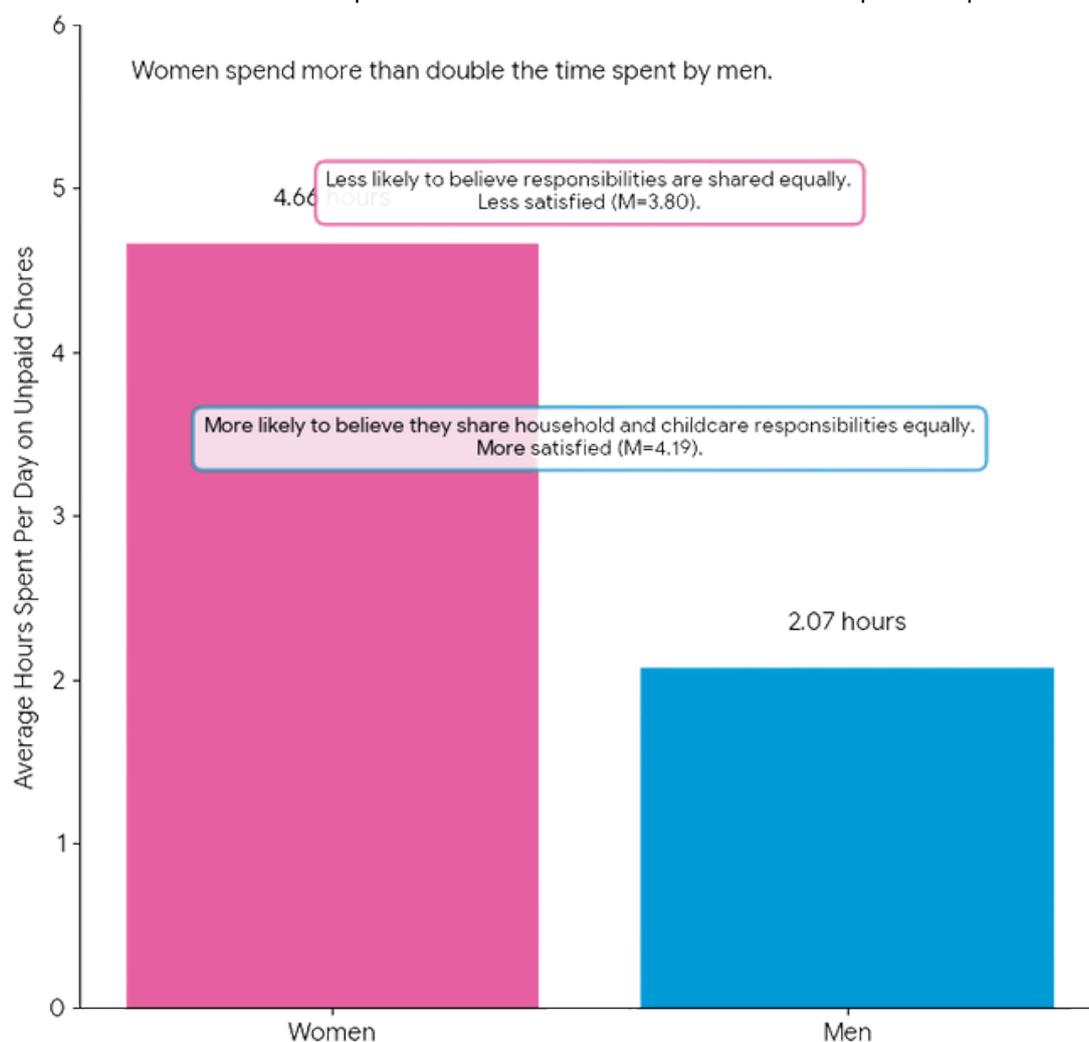
In the labour market, **the female labour force participation rate was 53.5% in 2024**, creating a 14.7% gap with men. A substantial portion of women are in "unpaid family labour" (87% in agriculture) and face vulnerable employment (49.5% for women in 2023), lacking social protections. The gender pay gap of 10.7% in 2018 is misleading; lower than the EU average, it conceals women's concentration in lower-paying, informal, and female-dominated sectors, particularly in rural areas. This directly contributes to occupational segregation, despite **high female educational attainment**. An "education paradox" exists, as women are steered into fields like education, health, and humanities that often yield lower economic returns.

The **most significant barrier is the disproportionate burden of unpaid care and domestic work**, reflected in the lowest GEI "Time" score of 48.1. Women spend 4.66 hours daily on chores, more than double men's 2.07 hours, maintaining highly traditional divisions. Men are more likely to perceive an equal sharing of responsibilities, highlighting deeply ingrained societal expectations. The COVID-19 pandemic exacerbated this imbalance, with 76% of women spending more time on domestic work, impacting their psychological health.

Albania possesses a **robust legal framework** for gender equality, including the Law on Gender Equality (2008) and the National Strategy for Gender Equality 2021-2030. However, a **significant gap exists between policy and practical implementation**. The European External Action Service (EEAS) notes that implementation efforts "need to be intensified," pointing to judicial inefficiencies and politicisation of independent institutions as impediments to women's access to justice and effective law enforcement.

In essence, while Albania has excelled in formal political representation, the core challenge is **translating this top-down legislative success into effective, on-the-ground change** that addresses systemic inequalities in economic participation and the deeply entrenched traditional gender roles, moving beyond symbolic representation.

The Invisible Labor: Unpaid Care Burden and the Gender Perception Gap in Albania



Common Pattern in all the Countries

Research reveals that, **despite each nation's specific social, cultural, and economic context, several common patterns in the situation of women emerge.** While progress toward gender equality varies and national circumstances differ, European Union (EU) sources and statistics highlight shared challenges, such as underrepresentation in decision-making, gender gaps in employment, and persistent social norms. These findings indicate that, beyond individual differences, the partner countries share common experiences and aspirations regarding women's rights and equality.

Here are the main common patterns:

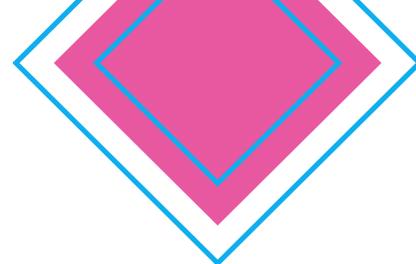
- **The "Education-Employment Paradox": High Attainment, Limited Economic Rewards**
 - **Universal High Educational Achievement by Women:** In nearly all these countries, women demonstrate **high or even superior educational attainment** compared to men. For instance, in Montenegro, women exhibit superior educational attainment. In Albania, there are more highly-educated women than men. In Bosnia and Herzegovina, women, on average, are more educated than their male counterparts. Greece has seen the gender gap in tertiary education effectively close, with women leading in completion among younger populations. In Spain, women make up more than half of all Bachelor, Master, and PhD students. Norway reports 60% of all completed degrees belonging to women. This trend is consistent across the Nordic region and the EU, where the proportion of women aged 30-34 with tertiary education surpassed that of men by 10.8 percentage points in 2024.
 - **Failure to Translate Education into Economic Power:** Despite this academic success, it **frequently does not translate into proportional economic rewards, leadership positions, or full utilisation of skills** in the labour market. This leads to phenomena like "brain waste" in Kosovo or a "leaky pipeline" in Greece and Spain, where women's representation dwindles at higher professional levels.

- **Educational and Occupational Segregation:** Women are often channeled into feminised and typically lower-paying fields such as education, health, and social services. Conversely, men often dominate higher-paying sectors like STEM, engineering, and technology. In Norway, 85% of care and nursing students are women, while 84% of ICT students are men. Greece, despite having a high proportion of women graduating in STEM (40.9%), still sees them underrepresented in the business research sector. Spain has the EU's highest over-qualification rate at 35% in 2024, disproportionately affecting women.
- **Disproportionate Burden of Unpaid Care and Domestic Work**
 - **Universal and Primary Barrier:** This is consistently identified as the **single most significant and pervasive barrier** to women's full economic participation across all examined regions.
 - **Significant Time Disparity:** Women universally spend significantly more time on household chores and family care responsibilities than men, resulting in severe constraints on their time. For example, in Albania, women spend 4.66 hours per day on chores, more than double men's 2.07 hours. In Bosnia and Herzegovina, women spend over six hours a day on unpaid care work, double the time men spend. Greek women spend 2 hours and 21 minutes more per day on these activities than men, one of the widest gaps in the EU. Even in Norway, despite having the lowest time-use gap (47 minutes per day), women still bear a disproportionate share and unpaid organisational and care responsibilities.
 - **Impact on Labour Market Participation:** This imbalance directly limits women's time for professional development, career advancement, and participation in the formal labor market. It is cited as the number one reason for women to stay out of the labor force in Greece (28% of women).
 - **Lack of Care Infrastructure:** A severe lack of affordable and quality care infrastructure, particularly evident in the Balkan countries, exacerbates this burden. Kosovo has the lowest Early Childhood Education and Care (ECEC) enrollment in the Western Balkans (19.5%) and only 62 public kindergartens nationwide.

- **Gap Between Progressive Legal Frameworks and Effective Implementation**

- **Robust Legal Foundations:** All countries possess **robust legal frameworks for gender equality**, often aligned with EU standards and international conventions. Kosovo, for example, scores highly (91.9 out of 100) on the World Bank's Women, Business, and the Law 2023 index. Spain is recognized as a "pioneer" in gender equality policies with comprehensive legislation.
- **Persistent Gap Between Policy and Practice:** A significant challenge in all regions is the **disconnect between these progressive laws and their practical enforcement and impact** on daily life. This gap is frequently attributed to weak institutional capacity, judicial inefficiencies, lack of political will, and bureaucratic hurdles. In Bosnia and Herzegovina, anti-discrimination legislation is "inadequately enforced" due to weak institutional capacity and fragmented state structures. Albania faces similar issues with judicial inefficiencies and politicisation hindering enforcement. Greece's National Action Plan for Gender Equality (NAPGE) has been criticised for lacking clear, measurable objectives, dedicated budgets, and enforcement mechanisms.



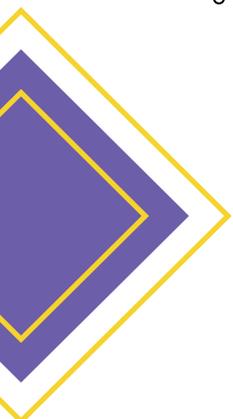


- **Deeply Ingrained Socio-Cultural Norms and Patriarchal Attitudes**

- **Reinforcement of Traditional Roles:** Despite varying levels of social development, **traditional gender roles and stereotypes continue to shape women's opportunities and choices** across all regions. These norms influence educational and vocational choices, assign caregiving primarily to women, and can create hostile environments, such as gender-based hate speech in politics in Montenegro.
- **Resistance to Change:** Cultural inertia often proves more resistant to change than formal legal frameworks. In Spain, despite legislative progress, entrenched gender norms and cultural attitudes continue to persist. In Greece, traditional beliefs about gender roles remain prominent and influence professional choices.

- **Labor Market Disparities**

- **Gender Pay Gap:** A **persistent gender pay gap** exists everywhere, often driven by occupational segregation, women's concentration in lower-paying or part-time roles, and the "motherhood penalty". The unadjusted gender pay gap in the EU average was 12.7% in 2021. Norway's gap was 14.3% in 2021, Greece's was 15% (unadjusted), and Montenegro's was 14-16%. Spain's hourly wage gap narrowed to 9% by 2022, but an "unexplained" portion of 12-13% persists.
- **Occupational and Vertical Segregation:** Women are consistently **concentrated in lower-paying, feminised sectors** like education, health, and social work and are **underrepresented in leadership and senior management positions** ("glass ceiling"). For instance, in Norway, women make up 41% of company boards (above the EU average of 32%), but female CEOs are still a rarity.
- **Lower Labour Force Participation and Higher Unemployment (especially in Balkans/Greece):** The Balkan countries and Greece exhibit **significantly lower female labour force participation rates** compared to Norway and the EU average. Kosovo's female labour force participation rate is below 20%, ranking among the lowest globally and in Europe. These regions also tend to have **higher female unemployment rates** and vulnerable employment. The EU average female employment rate was 70.8% in 2024, compared to Greece's 36% in 2022 (second lowest in EU).



- Influence of EU Integration and Benchmarking

- **Catalyst for Reform:** For Balkan countries (Montenegro, Albania, Bosnia and Herzegovina, Kosovo), the **aspiration to join the European Union serves as a significant driver** for gender equality reforms and alignment with EU standards and values.
- **Key Performance Metric:** For all countries, EU-developed tools like the **Gender Equality Index (GEI) from the European Institute for Gender Equality (EIGE) are critical benchmarks** for evaluating progress and identifying areas for targeted policy intervention. This allows for direct and meaningful comparison with EU countries.



Methodology

The **Methodology for the assessment tool and the focus groups** provides a **structured framework and clear guidelines** for understanding and supporting young women who aspire to become entrepreneurs. Developed as part of the "Leaders for Future" project, its primary goal is to **identify and address the specific challenges that prevent young women from pursuing entrepreneurial paths.**

The methodology emphasizes a **dual focus** to ensure a comprehensive understanding of these challenges:

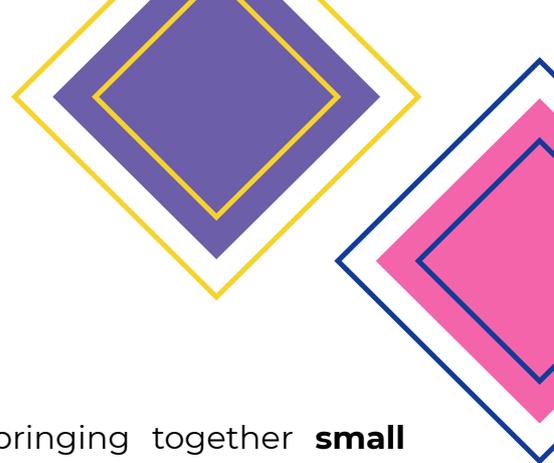
- **Entrepreneurial Skills Development:** This aspect addresses the **practical, technical competencies** essential for starting and running a business. It includes areas like financial literacy, creating a business plan, and effective digital marketing strategies.
- **Psychological Readiness:** This focuses on the **internal barriers and personal attributes** that can either enable or hinder entrepreneurial success. It seeks to identify issues such as self-confidence, the fear of failure, and risk aversion.



The structured approach for gathering this crucial information involves two main components:

1. Self-Assessment Tool:

- This tool is designed as a **user-friendly and accessible online questionnaire** that helps young women evaluate their own entrepreneurial competencies.
- It covers both **technical skills** (like financial management and business planning) and **interpersonal skills** (such as leadership, communication, and networking).
- Crucially, it also delves into **psychological aspects** like motivation, resilience, and confidence in overcoming challenges.
- The tool employs a **mixed-method approach**, combining structured questions (e.g., Likert scales for quantifiable data) with open-ended reflection questions to gather deeper, qualitative insights into their motivations and perceptions.
- It is designed to be **culturally adaptable**, using plain language and considering socio-cultural factors like work-life balance that specifically affect women in different regions. The tool also includes features to ensure it is adaptable for women from diverse backgrounds, including disadvantaged groups.



2. Focus Group Discussions:

- These are structured, facilitated discussions bringing together **small groups of young women** (typically 10 participants per country) who are interested in entrepreneurship.
- The purpose is to **explore their experiences, challenges, and needs in depth**, providing rich qualitative data that complements the self-assessment tool's findings.
- Key discussion themes include identifying barriers to entrepreneurship (including gender-specific ones), exploring skill gaps and training needs, and understanding what kind of support systems and mentorship opportunities would be most beneficial.
- Data collection methods in these groups often involve **participatory approaches like storytelling** and roundtable discussions, encouraging participants to share personal narratives and engage in interactive dialogue.
- The collected data is then analysed using **thematic coding** to categorise responses into recurring themes, covering both technical skill gaps and psychological barriers.

This integrated methodology ensures that the "Leaders for Future" project collects meaningful and comprehensive data, serving as a **foundational step for developing tailored training programs and refining support mechanisms** that genuinely empower aspiring young women entrepreneurs.

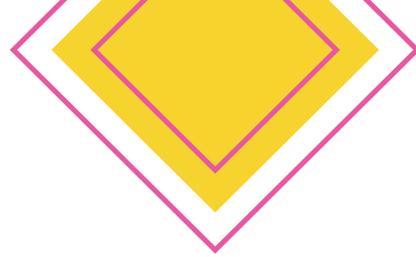
Analysis of Entrepreneurial Challenges and Barriers

Overview of National Contexts

The "**Breaking Barriers: Unveiling the Entrepreneurial Challenges Faced by Young Women**" (D2.4) report, developed under Work Package 2 of the "Leaders for Future" project, provides a comprehensive analysis of the obstacles young women encounter in pursuing entrepreneurship. A key part of this analysis involves understanding the national contexts, particularly concerning youth unemployment and gender disparities in employment and entrepreneurship across partner countries: Norway, Greece, Spain, and the Western Balkans.

Across all partner countries, **youth unemployment is identified as a structural problem that disproportionately affects young women.** This broad issue sets the stage for the specific challenges faced by aspiring female entrepreneurs.





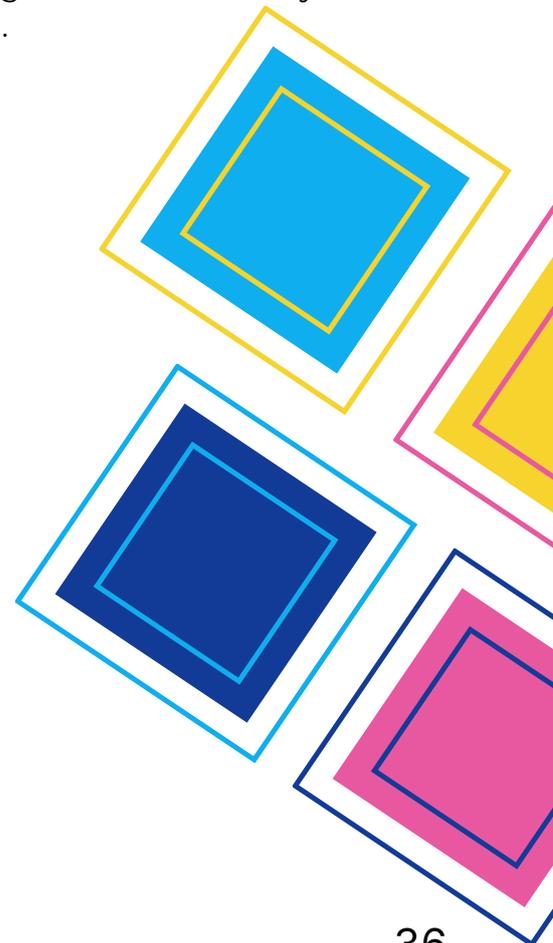
- Spain

- **High Unemployment with Gender Disparities:** Spain faces a persistently high overall unemployment rate compared to the EU average, and within this, **women's youth unemployment is notably higher than men's**. In 2021, youth unemployment for women aged 15-24 was 40%, increasing to 36.5% for those aged 25-29, compared to 38% and 19.7% for men in the same age groups, respectively. Female youth unemployment in the 25-29 age group is 86% higher than male youth unemployment.
- **Labor Force Participation:** Spain's female labor force participation rate is close to the EU average, with a female LFPR of 52.6% in 2024 compared to 62.4% for men, resulting in a 9.8% gender employment gap.
- **Entrepreneurship Challenges:** While progress has been made, women entrepreneurs still face challenges in securing adequate financing and building strong professional networks, despite growing optimism for digital entrepreneurship. In 2024, women founders accounted for 20% of startups, a figure that has been stagnant for a decade.



- Greece

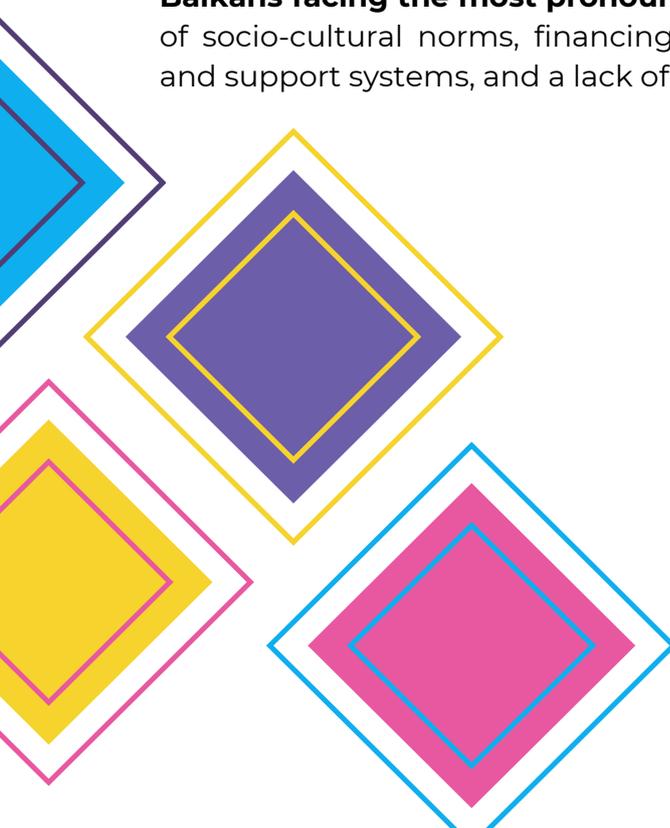
- **Significant Structural Challenges:** Greece consistently lags behind its EU counterparts, exhibiting **low female labor force participation, high vulnerable employment**, and one of the largest gender employment gaps in the EU, at 18.8% in 2024. The female labor force participation rate was 44.5% in 2024, compared to 59.4% for men.
- **High Youth Unemployment for Women:** Youth unemployment in Greece is also high, affecting 39.4% of women aged 15-24 and 32.4% for those aged 25-29, compared to 35.8% and 20.6% for men, respectively. Female youth unemployment in the 25-29 age group is 57% higher than male youth unemployment.
- **Heavy Burden of Unpaid Care:** Greek women bear one of the most severe burdens of **unpaid domestic and care work**, spending 2.6 times as much time on these responsibilities than men, which is cited as the primary barrier to their labour force participation.
- **Entrepreneurship Hurdles:** While historically showing some relative strength in female entrepreneurship, Greece now faces significant hurdles in access to finance, networking, and mentorship, especially in high-tech sectors. Only 16% of Greek startups have a woman in their founding team.



- **Norway**

- **Leader in Female Labour Market Integration, but a "Paradox":** Norway stands out as a leader in female labour market integration, with high labor force participation rates (61.7% for women in 2024) and low vulnerable employment, supported by a robust welfare state and family-friendly policies.
- **Persistent Gender Differences:** Despite this, gender differences are still evident. In 2021, unemployment among young women aged 20-24 was 8.7%, compared to 5.6% for men.
- **Low Female Entrepreneurship ("Nordic Paradox"):** Even in this highly egalitarian context, Norway exhibits a surprisingly low rate of female entrepreneurship compared to other OECD countries (Organisation for Economic Co-operation and Development). Women make up only about 25% of entrepreneurs, and less than 4% of new businesses were started by women in 2021. This "Nordic paradox" suggests that strong social safety nets may reduce necessity-driven entrepreneurial activity, and occupational segregation persists, with women dominating public and care sectors while men are in higher-paying private sectors.

Overall, these national contexts reveal that **women's labour force participation and entrepreneurship rates are notably lower across all these regions, with the Western Balkans facing the most pronounced disparities.** This is driven by a complex interplay of socio-cultural norms, financing problems, limited access to professional networks and support systems, and a lack of specific entrepreneurial skills.



Identified Obstacles for Women Entrepreneurs

Women aspiring to become entrepreneurs, particularly young women, encounter a range of significant obstacles that are often more pronounced than those faced by their male counterparts. These barriers are multifaceted, encompassing financial, social, and skill-related dimensions, and have been thoroughly identified through research and focus group discussions across the partner countries: Norway, Greece, Spain, and the Western Balkans.

Here are the common obstacles, elaborated with insights from the sources:

- **Financing problems:** This is a **universal and significant obstacle** for young women entrepreneurs.
 - **Limited Access to Capital:** Women face a severe lack of initial capital and profound difficulties in accessing funding. Traditional loans are often inaccessible due to high guarantees and complex procedures. In Montenegro, for example, a lack of asset ownership among women restricts their ability to secure collateral for financial support, impeding business initiation and growth. Similarly, in Kosovo, patriarchal norms often lead women to renounce inheritance rights, resulting in limited land and property ownership, which in turn acts as a major barrier to accessing credit and financing for entrepreneurial ventures.
 - **Disproportionate Venture Capital Allocation:** Only a **small percentage (2.3%) of venture capital is allocated to women entrepreneurs**, as highlighted by reports from the European Investment Bank. This persistent funding gap is corroborated by the Eurochambres Women Network Survey 2023, which identifies access to finance as a critical barrier for female entrepreneurs, hindering their growth and sustainability.
 - **Systemic Bias:** Even in advanced economies like Norway, nearly **40% of women aspiring to be entrepreneurs identify financing as their biggest challenge**. In Spain, younger female entrepreneurs (under 40) struggle to secure adequate financing, and a systemic bias in funding ecosystems is observed, with women neither requesting nor receiving the same amount of funding as men. Greece also faces significant hurdles in accessing finance, particularly for high-tech female entrepreneurs who encounter closed funding ecosystems and systemic biases against women entrepreneurs.

- **Lack of Professional Networks:** This is consistently identified as a key transnational barrier.
 - **Limited Networking Opportunities:** Women often have limited access to professional networks, which can isolate them and restrict their growth potential. These networks are crucial for business development, mentorship, and support.
 - **Gender-Segregated Environments:** Even in countries with high gender equality, like Norway, occupational segregation persists, with women dominating public and care sectors while men are concentrated in higher-paying private sectors. This can lead to a "Nordic paradox" where informal, male-dominated networks may exclude women from top leadership and entrepreneurial opportunities. The highly masculine corporate cultures in sectors like energy can make it harder for women to reach the top and may expose them to harassment.
- **Limited access to support systems:** This includes incubators or mentoring programs.
 - **Inclusivity Gaps in Existing Programs:** Entrepreneurship programs and public institutions are often perceived as not inclusive enough, offering limited guidance and support, especially for underrepresented groups. Many aspiring entrepreneurs, particularly women, are unaware of local support structures such as incubators or municipal programs.
 - **Need for Tailored Mentorship:** A strong and consistent need for mentorship opportunities, especially from experienced women entrepreneurs, was expressed across all countries. Peer support and community building are highly valued for emotional support, sharing experiences, and combating isolation. The project aims to address this by establishing "support points" to offer long-term mentorship and guidance.
 - **Country-Specific Challenges:** In Bosnia and Herzegovina, the lack of a comprehensive support system and ecosystem specifically dedicated to women's entrepreneurship was identified as the most prominent gap. In Norway, participants expressed a need for free, public physical spaces for women entrepreneurs to connect, beyond time-limited incubator programs. Greece struggles with a lack of systematised information on bureaucratic requirements for entrepreneurs.

- **Lack of Role Models:** This is a recurring issue that impacts women's motivation and confidence.
 - **Limited Visibility:** There is a perceived lack of visible female role models or mentorship opportunities in the business ecosystem. This absence can impact women's confidence and willingness to take risks.
 - **Cultural Reinforcement:** In societies with strong traditional gender roles, the limited visibility of women in entrepreneurial leadership positions reinforces the idea that entrepreneurship is a "masculine task". This makes it harder for young women to envision themselves in such roles and gain inspiration.
- **Lack of Specific Entrepreneurial Skills:** This encompasses both technical and psychological skills, such as leadership, confidence in decision-making, networking, and team management.
 - **Technical Skill Gaps:** Young women entrepreneurs often lack key technical skills, including financial management, marketing, and business planning. Many also struggle with digital literacy, online marketing, and building an effective online presence, which are crucial for converting visibility into sales.
 - **Interpersonal/Psychological Gaps:** Beyond technical skills, psychological factors significantly influence entrepreneurial pursuits. Identified gaps include a lack of confidence, resilience, communication, creativity, adaptability, leadership, and time management. Women often exhibit higher levels of risk aversion, influenced by societal expectations and a lack of financial literacy training. The focus groups also highlighted a clear demand for emotional resilience and confidence-building.
 - **Educational and Occupational Segregation:** Despite high educational attainment, women are frequently steered away from high-growth, high-earning STEM fields and into traditionally female sectors such as education, health, and social work. This limits their acquisition of specialised skills in dynamic, innovative economic sectors. Globally, women are twice less likely than men to know a computer programming language. This segregation in fields of study, which often begins early in education, directly contributes to skill gaps in sectors highly relevant for entrepreneurship and economic advancement.

Findings from Assessment Tool Piloting

The self-assessment tool, developed and piloted within the "Leaders for Future" project, serves as a crucial diagnostic instrument to identify specific skill gaps among young women aspiring to become entrepreneurs. Its design focuses on both technical and psychological aspects, helping to uncover the barriers that hinder young women, especially those with fewer opportunities, from engaging in entrepreneurship. The insights gained from piloting the tool and conducting focus groups with young women across partner countries have highlighted key areas for development.

The specific skill gaps identified through the assessment tool and corroborated by focus group insights include:

- **Technical Skill Gaps:** These pertain to the practical, foundational knowledge required to establish and operate a business.
 - **Financial Literacy and Management:** A consistent and significant obstacle is the lack of understanding in areas such as budgeting, profit/loss comprehension, financial forecasting, and effectively communicating with investors or funding bodies. The tool explicitly assesses knowledge of creating a basic business budget and identifying funding options.
 - **Marketing and Branding:** Gaps are observed in digital literacy, online marketing strategies, building an effective online presence, and content creation, which are crucial for converting visibility into sales. The tool includes questions on defining target audiences and marketing products/services.
 - **Business Planning and Legal/Administrative Guidance:** Many aspiring entrepreneurs lack the skills to build a basic business plan using tools like the Business Model Canvas. There's also a clear need for guidance on legal requirements, business registration, understanding taxes, permits, and contracts.

- **Interpersonal/Psychological Gaps:** These encompass soft skills and mindset aspects that are critical for entrepreneurial success but are often underdeveloped.
 - **Confidence and Self-Belief:** Young women frequently express a **lack of confidence** in their entrepreneurial potential, particularly in decision-making, presenting ideas to investors, and taking on leadership roles. The tool specifically includes questions about self-confidence and assertive behavior.
 - **Resilience and Adaptability:** There is a demand for training in **stress management, risk management, and overcoming fear of failure**. The assessment tool explores how individuals react to setbacks and their persistence in pursuing long-term goals.
 - **Communication and Networking:** Deficiencies are noted in effective communication, negotiation skills, and establishing professional networks. The tool addresses comfort with networking and presenting ideas.
 - **Leadership and Team Management:** Gaps include delegation, collaboration, and taking responsibility for decision-making within business settings.
 - **Time Management:** This is also consistently identified as a needed skill for entrepreneurial success.

The focus groups provided qualitative insights, elaborating on the real-world experiences and perceptions of young women regarding these challenges, enriching the data collected through the assessment tool. These findings collectively form the basis for developing tailored training materials and support mechanisms within the project.

Insights from Focus Groups

The focus group sessions, a fundamental component of the "Leaders for Future" project, offered rich qualitative insights into the real-world experiences, perceptions, challenges, fears, and needs of young women aspiring to be entrepreneurs across Norway, Albania, Greece, Spain, Bosnia and Herzegovina, Montenegro, and Kosovo. These discussions provided personal narratives that deeply enriched the quantitative data gathered through the assessment tool.

Here are the key insights gleaned from these focus groups:

- **Personal Motivation and Mindset:**
 - **Desire for Independence and Purpose:** A primary driver for young women pursuing entrepreneurship is a strong desire for **independence, creativity, and purpose**. Many expressed dissatisfaction with conventional salaried employment or difficulty finding jobs matching their skills and education, leading them to seek to "build something of their own rather than working for others' dreams".
 - **Journey of Self-Improvement:** Entrepreneurship is viewed as a profound journey of self-improvement and personal growth, involving pushing beyond comfort zones, developing resilience, managing uncertainty, and learning not to give up, often characterised by an uncertain venture. They generally exhibit high confidence in generating business ideas and believe they can succeed with effort and support.

- **Access to Information and Support Systems:**
 - **Lack of Accessible, Centralised Information:** There is a clear and widespread absence of **centralised, easily accessible, and clear information** regarding the steps required to start and maintain a business. This includes crucial details on funding opportunities, legal requirements, and support initiatives. Spain, for example, highlighted a strong demand for a centralized "support points" for clear, confidential advice on legal, permit, and fiscal matters.
 - **Limited Inclusivity of Ecosystem and Institutions:** Existing entrepreneurship programs and public institutions are often perceived as **not inclusive enough**, offering limited guidance and support, especially for underrepresented groups. Support is frequently targeted towards tech-based businesses, making those in non-tech sectors (e.g., catering, crafts, services) feel overlooked. Many participants were **unaware of local support structures** like incubators or municipal programs. In Bosnia and Herzegovina, the **lack of a comprehensive support system** specifically dedicated to women's entrepreneurship was identified as the most prominent gap.
 - **Need for Physical and Digital Spaces:** In Norway, participants specifically highlighted a need for **free, public physical spaces** for women entrepreneurs to connect, beyond time-limited incubator programs. In Albania and Kosovo, there was a strong preference for **digital, interactive platforms** (apps/websites) for tools and training materials.

- **Gender-Specific and Cultural Challenges:**

- **Gender Bias and Stereotypes:** Being women, particularly immigrant women in Norway, adds extra barriers, including **not being taken seriously in male-dominated sectors** like tech, facing stereotypes, and dealing with biases related to names, accents, or appearance. There is a recurring theme of **discouragement from family or community expectations**, which often prioritise job security or stable employment over entrepreneurship. Many reported being advised to "get a stable job" or facing skepticism. In the Western Balkans, entrepreneurship is often stereotyped as a "masculine task".
- **Work-Life Balance and Caregiving:** The complexity of managing business responsibilities alongside family and personal life is a significant consideration, **especially for mothers or caregivers**. This disproportionate burden of unpaid care work is a universal and fundamental impediment to women's full economic engagement across all regions.

- **Lack of Female Role Models and Mentorship:**

- There is a **perceived lack of visible female role models or mentorship opportunities** in the business ecosystem across all countries. This absence can impact women's confidence and willingness to take risks. A strong, consistent need for mentorship opportunities, especially from experienced women entrepreneurs, was expressed.



- **Practical and Emotional Skill Needs:**

- **Practical Business Skills:** There is a clear demand for **practical, action-oriented training modules** in core business areas. This includes:
 - **Financial Literacy:** Budgeting, profit/loss understanding, financial forecasting, and communicating with investors/funding bodies.
 - **Legal and Administrative Guidance:** Clear steps for business registration, understanding taxes, permits, and contracts.
 - **Digital Marketing and Branding:** Strategies for social media, online presence, branding, and content creation, given struggles with digital literacy and converting visibility into sales.
 - **Business Planning:** How to build a basic business plan using tools like the Business Model Canvas.
- **Emotional Resilience and Soft Skills:** Training in areas such as stress management, time management, negotiation, leadership, and confidence-building is highly desired. This also includes problem-solving, risk management, self-belief, motivation, and maintaining a healthy work-life balance. Participants in Albania and Kosovo found the "Soft Skills" section of the assessment tool too general or abstract, indicating a need for more tailored approaches.

These qualitative insights underscore that while young women possess the drive and ideas, they require comprehensive and tailored support systems that address both practical business knowledge and crucial soft skills, alongside institutional and cultural barriers, to truly unlock their entrepreneurial potential.

Testimonials and Direct Insights from the Focus Groups

- "For me, entrepreneurship is a journey of **overcoming myself**, constantly pushing beyond my comfort zone and learning never to give up" – **Spain**
- "It's about taking a **leap into the void** and truly believing in myself, even when the path ahead is completely unknown" – **Spain**
- "My biggest motivation is the desire **to work for my own dreams, not for the dreams of others**" – **Spain**
- "Even when I felt in-between cultures, not fully Norwegian or fully connected to my home country, entrepreneurship became my way to **solve a problem, help my community, and take control of my work life**" – **Norway**
- "It's so inspiring to meet other women who are actively running businesses; it gives me so much **energy and motivation** to see them succeed, even with their challenges" – **Norway**
- "The self-assessment tool made me think deeply; it was **very thought-provoking** and showed me aspects of entrepreneurship I hadn't considered before" – **Greece**
- "My motivation is incredibly high, but I know my **strategic planning and confidence need strengthening**" – **Kosovo**
- "Despite being told to 'get a stable job' and facing skepticism, I know I have the **confidence and genuine enjoyment in generating new business ideas**, and I feel capable of becoming a successful entrepreneur" – **Bosnia & Herzegovina**
- "Seeing other female entrepreneurs as role models reminds me that **with enough effort and the right support, I can follow in their footsteps and build my own success story**" – **Bosnia & Herzegovina**
- "I need clear guidance to ensure I **navigate all the requirements for my business to be legal**" – **Montenegro**
- "Even with cultural pressures to take a 'stable job,' my journey is deeply tied to **self-growth, pushing beyond fear, navigating uncertainty, and building confidence in my own abilities**" – **Albania**
- "My core motivation is simply the desire **to build something of my own, rather than working under someone else's dream or control**" – **Albania**

Discussion and Implications for the Project

Synthesis of Findings

The "Leaders for Future" project, through a combination of comprehensive research, the piloting of a self-assessment tool, and in-depth focus group discussions, has unveiled a multifaceted understanding of the barriers that hinder young women from engaging in entrepreneurship. These findings integrate to provide a holistic view of challenges spanning financial, technical, psychological, socio-cultural, and systemic dimensions.

Synthesis of Findings on Entrepreneurial Barriers:

1. Financial Barriers and Access to Capital:

- **Research highlights** a significant disparity in funding, noting that only 2.3% of venture capital is allocated to women entrepreneurs. This funding gap is compounded by broader financial constraints.
- The **assessment tool** identifies **financial literacy and management** as a key technical skill gap, asking questions about knowledge of creating a basic business budget and identifying funding options.
- **Focus groups** confirm this as a **universal and significant obstacle**, detailing a lack of initial capital and difficulties in accessing traditional loans due to high guarantees and complex procedures. Information on grants and loan programs is often unclear or not well-publicised. Younger female entrepreneurs in Spain, for example, particularly struggle to secure adequate financing and networking, and in Norway, nearly 40% of aspiring female entrepreneurs consider financing their biggest challenge.

2. Technical Skill Gaps:

- **Project objectives** explicitly address the lower entrepreneurship rates among young women due to a lack of necessary **technical skills**.
- The **assessment tool** was developed to specifically identify gaps in **technical aspects** such as creating a business plan, marketing, and financial literacy. It includes questions on registering a business, understanding legal requirements, navigating bureaucracy (taxes, permits), and awareness of national entrepreneurship programs.
- **Focus groups** underscore the demand for practical, action-oriented training in these areas. This includes **financial literacy** (budgeting, profit/loss, financial forecasting, investor communication), **legal and administrative guidance** (business registration, taxes, permits, contracts), digital marketing and branding (social media strategies, online presence, content creation, and converting visibility into sales), and **business planning** (e.g., using the Business Model Canvas). Participants in Albania cited fragmented information and bureaucratic language as barriers, while digital exclusion in e-commerce and online marketing was a concern. Spain highlighted its complex and demanding regulatory environment.

3. Interpersonal and Psychological Gaps:

- **Project objectives** aim to identify and analyse these **psychological barriers**.
- The **assessment tool** covers **psychological aspects** like motivation, challenges, assertiveness, leadership, networking, and time management. It assesses self-confidence in decision-making, presenting ideas, reactions to setbacks (resilience), and comfort with networking.
- **Focus groups** reveal a pervasive **lack of confidence** in entrepreneurial potential, particularly in decision-making and presenting to investors. There is a strong desire for training in **stress management, risk management, and overcoming fear of failure** (resilience). Deficiencies were also noted in **communication, negotiation, leadership, and team management skills**, including delegation and collaboration. **Time management** was consistently identified as a crucial skill for entrepreneurial success. Feedback on the self-assessment tool indicated that the "Soft Skills" section sometimes felt too general or abstract.

4. Socio-Cultural and Systemic Barriers:

- **Research** indicates that **gender discrimination is still prevalent** in the EU, particularly in Southern Europe and the Western Balkans. This includes lower female labor force participation, higher unemployment rates for women, and entrepreneurship being hindered by **pervasive gender stereotypes**. The **disproportionate burden of unpaid care work** is a universal and fundamental impediment to women's full economic engagement. The "paradox of attainment"—where high educational achievements do not translate into economic participation—is evident in Montenegro, Bosnia and Herzegovina, and Spain.
- **Focus groups** provide personal narratives on **gender bias, stereotypes, and societal pressure**. Women, especially immigrant women in Norway, often face not being taken seriously in male-dominated sectors, encountering stereotypes, and dealing with biases related to their identity. There's a strong theme of **discouragement from family or community expectations** to pursue "stable" jobs over entrepreneurial ventures, with entrepreneurship often stereotyped as a "masculine task" in the Western Balkans. The challenges of **work-life balance and caregiving responsibilities** are significant, especially for mothers or caregivers, acting as a universal impediment. The feeling of being "in-between cultures" for immigrant women in Norway also affects their confidence and sense of belonging in the entrepreneurial ecosystem.

5. Lack of Support Systems and Role Models:

- **Research** identifies **limited access to support systems** (like incubators or mentoring programs) and a **lack of role models** as common obstacles for women entrepreneurs.
- **Focus groups** consistently highlight a **lack of accessible, centralized, and clear information** regarding business initiation, funding, legal requirements, and support initiatives. Existing entrepreneurship programs and public institutions are often perceived as **not inclusive enough**, frequently targeting tech-based businesses and overlooking other sectors. Many participants were **unaware of local support structures**. A **strong and consistent need for mentorship opportunities**, particularly from experienced women entrepreneurs, was expressed across all countries. The **perceived absence of visible female role models** was noted as impacting women's confidence and willingness to take entrepreneurial risks.

In conclusion, while young women possess significant motivation and creative ideas, the integrated findings reveal that their entrepreneurial journey is impeded by a complex web of financial limitations, specific technical and interpersonal skill deficits, deeply ingrained socio-cultural biases, and inadequate support ecosystems. Addressing these interconnected "barriers" requires comprehensive, tailored interventions that go beyond individual skill-building to tackle systemic and cultural challenges.

Relevance to Project Objectives

The barriers identified through the "Leaders for Future" project's research, self-assessment tool, and focus group findings directly inform and align with the project's core objectives, particularly in its aim to build the capacity of youth organisations and workers to support young women in entrepreneurship.

Here's how these identified barriers are relevant to the project's objectives:

- **Specific Objective 1:** To improve the competences of youth workers to design, plan and implement non-formal learning activities that enhance the employability and entrepreneurial skills of young women.
 - **Relevance of Barriers:** The project's preliminary research and a survey of 50 social workers highlighted a **lack of specific entrepreneurship knowledge among youth workers**, including in areas like business development, financial literacy, and strategic networking. The comprehensive findings further detail the technical skill gaps among young women in areas such as financial management, marketing, and business planning, as well as **interpersonal and psychological gaps** like assertiveness, leadership, and networking.
 - **Project's Response:** These identified deficiencies directly necessitate the project's tailor-made training program for youth workers. This program will cover **entrepreneurship education, gender sensitivity, mentoring and coaching techniques, effective communication, emotional intelligence, and understanding gender dynamics**, along with practical aspects like financial literacy, accessing resources, legal structures, and sales and marketing strategies. By building these competencies in youth workers, the project equips them to effectively address the barriers faced by young women.



- **Specific Objective 2:** To provide youth workers, educators, mentors and trainers with tools and methodology to set up support points in their local communities to offer long-term support to young women that want to become entrepreneurs.
 - **Relevance of Barriers:** A significant barrier identified is the **lack of comprehensive support structures, professional networks, and mentorship opportunities** tailored specifically to female entrepreneurs. Focus groups consistently revealed a need for accessible, centralised, and clear information on business initiation, funding, and legal requirements, with existing entrepreneurship programmes often perceived as not inclusive enough or focused on specific sectors like tech.
 - **Project's Response:** This objective directly addresses these gaps by encouraging the creation of **seven permanent support points** in partner organisations. These points will provide long-term assistance, guidance, and mentorship to young women, making resources and information more accessible at the local level. Youth workers, equipped with new tools and methodologies, are central to operating these support points and delivering the necessary support.
- **Specific Objective 3:** To identify and analyse the psychological and skills barriers that prevent young women, particularly those with few opportunities, from engaging in entrepreneurship.
 - **Relevance of Barriers:** This objective is precisely what the "Synthesis of Findings" section has detailed. The project's methodology, involving research, the self-assessment tool, and focus groups, was designed to systematically **identify and document these technical, interpersonal, and psychological barriers**. These include perceived deficits in financial management, marketing, business planning, leadership, communication, networking, self-confidence, resilience, motivation, and time management, as well as the fear of failure.
 - **Project's Response:** The "Breaking Barriers" report, based on these findings, serves as a foundational resource. The insights gained from identifying these barriers are crucial for **refining the assessment tool and informing the development of tailored training materials** for youth workers (WP3), ensuring that subsequent interventions directly target the identified needs.

- **Specific Objective 4:** To raise awareness among the different actors in the partner communities of the potential of gender equality to improve the social and labour inclusion of citizens and, in general, gender mainstreaming in society.
 - **Relevance of Barriers:** Research and focus groups consistently highlight **pervasive gender discrimination, stereotypes, and societal pressure** that discourage young women from entrepreneurship, especially in Southern Europe and the Western Balkans. There's also a **lack of stakeholder awareness** regarding the importance of supporting women in entrepreneurship and gender equality initiatives. Cultural norms often prioritize stable jobs over entrepreneurial ventures, and entrepreneurship is sometimes seen as a masculine task.
 - **Project's Response:** The project plans to establish **National Hubs**, which are networking events bringing together youth workers, young women, local entrepreneurs, public bodies, and decision-makers. These events aim to **raise awareness** of the project and its results, promote gender mainstreaming, showcase best practices, and gather feedback, directly challenging socio-cultural norms and informing policymakers.

- **Specific Objective 5:** Motivating women to be launch their own start-up by supporting their entrepreneurial ideas at local and EU level.
 - **Relevance of Barriers:** A key challenge for young women entrepreneurs is a **lack of motivation, visible female role models, and supportive networks**, often coupled with a **lack of confidence** in their entrepreneurial potential and a **fear of failure**. The absence of inspirational figures can deter women from taking entrepreneurial risks.
 - **Project's Response:** To counteract this, the project will foster **networking events** and a **collaborative digital platform** where young women can share ideas and connect. Crucially, the "Create your own business plan" competition, launched at national and European levels, will offer financial incentives (€3,000 for two winners) and public visibility for entrepreneurial ideas, thereby motivating and empowering young women to take the leap into entrepreneurship.

In essence, the identified barriers form the very foundation of the "Leaders for Future" project, guiding its design, activities, and desired outcomes to create a more inclusive and supportive entrepreneurial ecosystem for young women.

Guidance for Training Materials

The findings gathered through the "Leaders for Future" project's preliminary research, the self-assessment tool, and comprehensive focus group discussions are fundamental for shaping the training materials developed under **Work Package 3**. These insights directly address identified **skill gaps and psychological barriers** faced by young women and the **competency needs of youth workers**.

Here's how these findings will guide the development of the project's training materials:

1. Addressing Identified Skill Gaps in Young Women:

- **Technical Skill Gaps:** The self-assessment tool and focus groups consistently identified deficiencies in areas such as **financial management, marketing, and business planning**. Training materials will therefore prioritise modules covering:
 - **Financial Literacy and Funding Acquisition:** Including budgeting, profit/loss understanding, financial forecasting, communication with investors, and alternative funding options like grants and crowdfunding.
 - **Legal and Administrative Guidance:** Providing clear, simplified steps for business registration, understanding taxes, permits, and contracts, adapted to country-specific regulations.
 - **Digital Marketing and Branding:** Strategies for social media, online presence, branding, content creation, e-commerce basics, and converting visibility into sales.
 - **Business Planning:** How to build a basic business plan using tools like the Business Model Canvas.

- **Interpersonal and Psychological Barriers:** The research highlighted challenges such as a lack of **confidence, resilience, leadership, negotiation, and time management**, as well as **fear of failure** and difficulties in **networking**. Training will include modules on:
 - **Emotional Resilience and Soft Skills Development:** Stress management, time management, negotiation, leadership, confidence-building, problem-solving, risk management, self-belief, motivation, and maintaining a healthy work-life balance.
 - **Networking and Communication:** Connecting with mentors, role models, and other entrepreneurs, and developing effective communication skills.



2. Building Capacity for Youth Workers (WP3 focus):

- **Addressing Youth Workers' Knowledge Gaps:** A survey of 50 social workers revealed a **lack of specific entrepreneurship knowledge among youth workers** to effectively advise young people in this area.
- **Tailored Training Program:** The project will develop a **tailor-made training program** for youth workers to address these identified gaps. This program will be divided into two parts:
 - **Mentoring and Coaching Techniques:** Equipping youth workers with tools in mentoring and coaching, **effective communication, emotional intelligence, and understanding gender dynamics.**
 - **Ready-to-use Resources:** Providing youth workers with practical materials on the **technical aspects of entrepreneurship** (e.g., goal setting, action planning, financial literacy, accessing resources, legal structures, sales, and marketing strategies) that they can use directly with young women.
- **Gender Sensitivity and Cultural Competency:** Training will cover gender sensitivity and cultural competency, allowing youth workers to offer more **comprehensive and tailored support** that addresses gender-specific challenges like caregiving expectations, family pressure, and navigating male-dominated sectors.

3. Enhancing Support Structures and Accessibility:

- **Resource Hub Framework:** To counteract the widespread **lack of accessible, centralised information** regarding business initiation, funding, and legal requirements, a "Resource Hub" module will be integrated into the training materials. This module will provide a template for each partner to populate with **country-specific information**, such as links to official government portals, public funding bodies, and legal/financial advisory services. This directly supports Specific Objective 2 to establish support points.
- **Localisation of Support:** Training materials will be adapted to **country-specific socioeconomic and cultural contexts**, incorporating local case studies, regulatory information, and specific support networks. Materials will also be available in plain English or native languages.
- **Accessible Formats:** There is a strong preference for a **digital, interactive platform** (e.g., an app or mobile-friendly website) for training materials and tools, designed for remote access to include rural and isolated entrepreneurs.

4. Methodological Approach for Training Development (PDCA Cycle):

- The project will utilise the **PDCA (Plan, Do, Check, Act) methodology** for developing all content-related deliverables, including the training materials. This cyclical system ensures continuous improvement, allowing for testing solutions on a small scale and avoiding repeat mistakes.
- The process involves outlining objectives and sub-themes, drafting materials, internal peer evaluation, fine-tuning, and piloting the materials.
- Training will be practical and action-oriented, integrating storytelling, inspirational role models, and opportunities for community building, mentoring, and coaching.

By systematically integrating these findings, the "Leaders for Future" project ensures that its training materials for youth workers are highly relevant, comprehensive, and effective in building the capacity needed to empower young women in entrepreneurship across diverse European contexts.

Refinement of Assessment Tool

The **Self-Assessment Tool** is a core component of the "Leaders for Future" project, designed to empower young women by helping them evaluate their entrepreneurial knowledge, attitudes, and skills across key dimensions such as Business Environment, Entrepreneurial Culture, Ecosystem Actors, and Soft Skills. The tool also identifies internal barriers like self-confidence, fear of failure, and risk aversion. Its refinement is crucial to ensure its continued **relevance and effectiveness**.

The feedback and insights from the **focus groups and piloting (Work Package 2)** are directly used to finetune the assessment tool. Here's how this process unfolds:

1. Feedback Collection through Piloting and Focus Groups:

- The project conducted **focus groups with 70 young women (10 per partner country)** who aspire to be entrepreneurs, specifically prioritising those with fewer opportunities.
- During these sessions, participants **individually completed the self-assessment tool** and then provided direct feedback on its clarity, usability, and relevance through dedicated questionnaires. These discussions also delved deeper into their real-world experiences, challenges, fears, and needs.
- The aggregation of this feedback, documented in the "Breaking Barriers" Report (D2.4), directly informs the refinement process.

2. Identified Criticisms and Areas for Improvement:

- **Cultural and National Relevance:** A significant concern, particularly in Greece and Kosovo, was that the tool did not sufficiently reflect country-specific or cultural challenges unique to women entrepreneurs, such as caregiving expectations, family pressure, or navigating male-dominated sectors. Some topics, like "Soft Skills," were perceived as too general or abstract.
- **Clarity and Interpretation of Terms:** Participants in Kosovo felt unsure about interpreting terms like 'ecosystem actors' or 'advocacy,' suggesting a need for simplification or examples.
- **Scoring System Issues:** Bosnia and Herzegovina noted a discrepancy in the scoring scale (e.g., maximum 50 points vs. 0-100 scale), causing confusion. It was also suggested to have only one evaluation table at the end to prevent psychological bias in self-marking.
- **Feedback Personalization:** The feedback provided after scoring was often perceived as too generic and not directly applicable to individual circumstances, with requests for more tailored guidance and direct links to resources.
- **Redundancy and Length:** Some participants found certain questions to be repetitive (Spain), and opinions were divided on the tool's overall length (Greece).
- **Difficulty in Objective Self-Assessment:** Spanish participants noted the challenge of objectively self-assessing different proficiency levels.
- **Missing Content:** A recurring suggestion was to add a dedicated section focusing on **digital skills**, online marketing, and digital presence.

3. Refinement Actions Based on Feedback:

- **Question Consolidation and Clarity:** The consortium will **review and merge or eliminate repetitive questions** to improve conciseness and user experience. Ambiguous terms like 'ecosystem actors' or 'advocacy' will be **simplified or explained with local examples** relevant to each country, and practical examples will be added to questions dealing with abstract concepts.
- **Scoring System Adjustment:** The scoring system will be adjusted to ensure alignment between total possible points and the provided scale, and the suggestion to have **only one comprehensive evaluation table** at the end will be considered.
- **Enhanced Feedback Mechanisms:** The tool will provide **more personalised and actionable feedback** tailored to individual circumstances and scores. This includes implementing a feature for a simple graphical summary of results and, crucially, offering **direct links or resources to country-specific institutions, funding bodies, and mentorship programs.**
- **Inclusion of Digital Skills:** A **dedicated section focusing on digital tools, online marketing, and digital presence** will be added to enhance the tool's relevance in the modern entrepreneurial landscape.
- **Cultural and National Contextualisation:** Sections will be adapted or included to explicitly address the **unique socioeconomic and cultural contexts** of each country or region, incorporating local case studies and regulatory information.
- **Format and Design Improvements:** There is a strong preference for a **digital, interactive platform** (e.g., an app or mobile-friendly website) with more visual elements (icons, figures, progress bars) and content available in native languages to enhance usability and engagement.
- **Modular/Adaptive Design:** Considering a more concise or modular version, possibly with "basic" or "advanced" tracks, could cater to entrepreneurs at different experience levels.

4. Roles and Quality Assurance:

- **STEP+ is the lead beneficiary** for the development of the assessment tool and the "Breaking Barriers" Report.
- **ReadLab leads the piloting** of the assessment tool and focus groups. ReadLab is also responsible for external evaluation of the assessment tool.
- **OpenEurope (the coordinator)** is responsible for the methodological framework for the tool and focus groups and will make the refined tool available online.
- All full partners actively contribute by providing feedback and participating in the refinement process.
- The **PDCA (Plan, Do, Check, Act) methodology** will be applied to the development of content-related deliverables, including the assessment tool, to ensure continuous improvement and quality control. This cyclical system allows for testing solutions on a small scale and avoiding repeat mistakes.

By systematically integrating these detailed insights, the project ensures that the assessment tool is robust, relevant, and effectively tailored to the diverse needs of young women entrepreneurs across various European contexts.



Conclusions and Recommendations

Key Conclusions

The most **significant psychological barriers** identified for young women entrepreneurs include a prevalent **lack of self-confidence** in decision-making and pitching ideas, alongside a **fear of failure** and general **risk aversion**, often driven by **societal and family pressure** to pursue stable employment. Cultural norms frequently assign extensive **caregiving responsibilities**, hindering participation and leading to women feeling overlooked in male-dominated sectors.

Regarding **skills barriers**, critical gaps exist in **financial literacy**, including budgeting and accessing funding, and in **business planning**. Many also struggle with **digital marketing**, such as establishing an online presence, e-commerce, and social media, and with effective **communication** skills like pitching ideas. Essential **soft skills** like **leadership, networking, time management**, and **emotional resilience** are often underdeveloped. Furthermore, navigating complex **legal and administrative procedures** for business setup and understanding the broader **entrepreneurial ecosystem** and available support structures pose significant challenges.



Recommendations

The "Leaders for Future" project is designed to **address significant psychological and skills barriers** that hinder young women, particularly those with fewer opportunities, from engaging in entrepreneurship. The project's recommendations are directly integrated into its planned activities to provide a comprehensive and sustained support system.

Here are actionable recommendations for addressing these barriers, aligning with the project's planned activities:

- **Establishing Support Points in Local Communities to Offer Long-Term Mentorship and Guidance:** The project aims to **establish seven support points** in partner countries, which will be operational for at least until the end of the project, with the goal of becoming **permanent support structures** within partner organizations. These support points will provide **advice, entrepreneurship training, workshops, and mentoring** to at least 210 young women aged 18-30 who aspire to become entrepreneurs. This directly addresses **the limited access to networks, resources, and mentorship opportunities** that many young women face, and the lack of comprehensive support structures. The mentorship will be offered by trained youth workers, educators, mentors, and trainers, ensuring **long-term assistance and guidance**. These local hubs will also act as a "Resource Hub" providing country-specific information, links to government portals for business registration, funding bodies, and legal/financial advisory services.

- **Implementing Tailor-Made Training Programs for Youth Workers;** A **tailor-made training program** will be developed to address identified gaps in the competencies of youth workers. This program will cover essential topics such as **entrepreneurship education, gender sensitivity, mentoring, coaching skills, cultural competency, and access to resources and networks**. The training materials will adopt a **dual-track approach**, with one part designed for youth workers (covering mentoring and coaching techniques, effective communication, emotional intelligence, and understanding gender dynamics) and a second part consisting of **ready-to-use resources for young women** focused on technical aspects like **goal setting, action planning, financial literacy, accessing resources, legal structures, and sales and marketing strategies**. Each module will introduce specific entrepreneurship skills drawn from the **Entrecomp framework**. Crucially, training and support materials will be **adapted to country-specific socioeconomic and cultural contexts**, including local case studies and regulatory information, to ensure relevance. This will equip youth workers to effectively address the **lack of entrepreneurship knowledge** among themselves and the **skill gaps** identified in young women.
- **Creating Safe Spaces and Support Networks for Young Women to Foster Confidence and Resilience:** The project will actively work to **create and foster safe spaces and support networks** to combat the **isolation** felt by many young women, especially in rural areas, and to build their **confidence and resilience**. This will be achieved through the aforementioned support points and workshops, as well as by facilitating the creation of **cross-border peer support networks**, possibly through dedicated online communities or virtual meetups. The project will also promote **networking events** like the National Hubs, bringing together young women, local entrepreneurs, public bodies, and decision-makers to exchange ideas and make connections. Sharing stories of **inspirational role models** from diverse backgrounds will be integrated into training materials and activities to motivate and guide participants.

- Promoting Entrepreneurial Mindset and Lifelong Learning Among Young Women:** To boost motivation and foster an entrepreneurial mindset, the project will implement the "Create Your Own Business Plan" competition, launched at both national and European levels. This competition will offer **financial incentives** (two winners receiving €3,000 each) and **visibility** to aspiring entrepreneurs, addressing the lack of motivation and resources. Workshops will provide **opportunities for practical learning and experience** in entrepreneurship, such as setting up a small business or participating in a start-up competition. The **self-assessment tool** will help young women identify their strengths and areas for improvement, contributing to their self-awareness and professional development. The project emphasizes **lifelong learning and innovation** as key dimensions, developing new skills and an entrepreneurial mindset among young women. The inclusion of a **digital skills section** in the assessment tool and training materials will also enhance relevance in the modern entrepreneurial landscape, where women often struggle with digital literacy and online presence.



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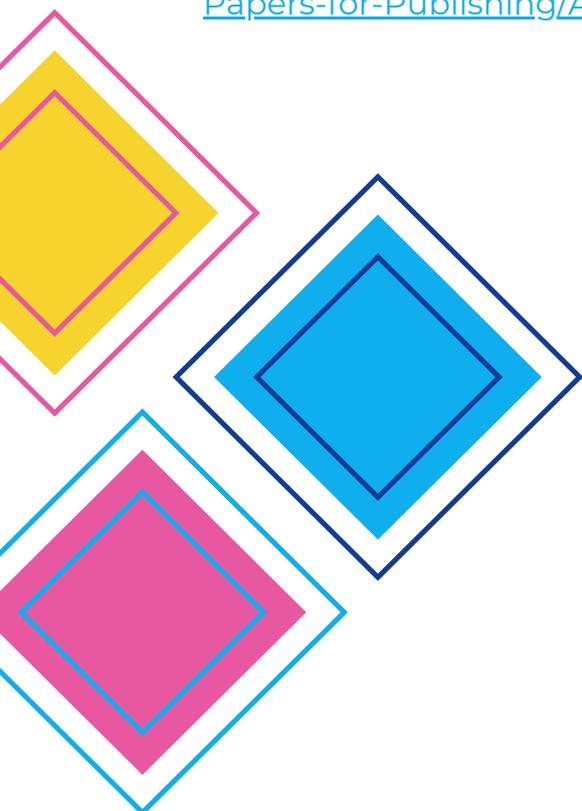
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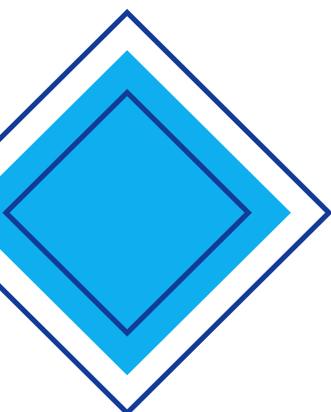


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List of Acronyms

- BiH:** Bosnia and Herzegovina
- EC:** European Commission
- ECEC:** Early Childhood Education and Care
- EEAS:** European External Action Service
- EIB:** European Investment Bank
- EIGE:** European Institute for Gender Equality
- EU:** European Union
- FTE:** Full-time equivalent
- GAP:** Gender Action Plan
- GDP:** Gross Domestic Product
- GEI:** Gender Equality Index
- GGGI:** Global Gender Gap Index
- IBEX 35:** Companies (specifically, the boards of IBEX 35 companies)
- ICT:** Information and Computer Technology
- ILO:** International Labour Organisation
- KAS:** Kosovo statistical office
- LFPR:** Labour force participation rate
- LO/2024:** Law (specifically, the Parity Law)
- MONSTAT:** Montenegro statistical office
- NAPGE:** National Action Plan for Gender Equality
- SDG:** Sustainable Development Goals
- STEM:** Science, Technology, Engineering, and Mathematics
- UNDP:** United Nations Development Programme
- UNSCR 1244:** Resolution (United Nations Security Council Resolution 1244, contextually related to Kosovo)



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