



LEADERS 4FUTURE

T3.2. TRAINING MATERIAL

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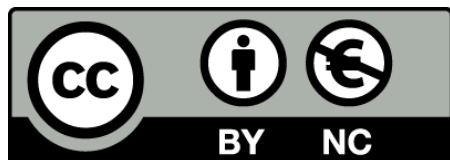
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THEORETICAL PART

TRAINING MATERIAL FOR YOUTH WORKERS

INTRODUCTION – THEORETICAL PART

Welcome and Vision Statement

The vision of the "Leaders for Future" project is to empower young women entrepreneurs and substantially enhance their employability. We specifically target young women from disadvantaged backgrounds across Europe and the Western Balkans. This mission is achieved by focusing on building the capacity of youth organizations and workers to design and implement non-formal learning activities that instil an entrepreneurial mindset and key skills for economic independence.

Pedagogical Approach

The methodological foundation for the "Leaders for Future" training materials is firmly rooted in non-formal learning (NFLE), intentionally prioritising flexibility, adaptability, and a participant-centred approach over rigid curricula. This focus ensures a dynamic learning experience specifically tailored to the individual needs and preferences of young women entrepreneurs. NFLE supports entrepreneurial development primarily through experiential learning rather than traditional instruction, enabling young women to develop an entrepreneurial mindset and competencies applicable across all spheres of life.

The course employs a blended learning approach, strategically combining online and offline activities to maximize reach and accessibility. This hybrid model is particularly crucial for supporting young women who may be in rural or isolated areas or who face geographical limitations or technological constraints. For instance, a 30-hour blended course for youth workers features both self-study online periods and scheduled online Q&A sessions to address doubts. The materials themselves are delivered via digital, interactive platforms to ensure they are mobile-friendly and accessible.

The pedagogy is highly practical and action-oriented, designing modules that provide clear, step-by-step guidance and actionable strategies that participants can immediately apply to their entrepreneurial journeys. Training materials include ready-to-use resources for young women on technical areas like financial literacy and business planning, and theoretical modules for youth workers on mentoring and gender dynamics.

To foster deep engagement and community building, the approach strongly integrates participatory methods. These methods include:

- **Storytelling:** This is leveraged to encourage participants to share personal narratives and real-life experiences, fostering engagement and mutual learning. Youth workers are encouraged to use role model storytelling to boost motivation and help young women strengthen self-awareness and purpose through narrative-mapping techniques.
- **Roundtable discussions:** These sessions are used to encourage collaborative problem-solving and broaden perspectives among participants, fostering mentoring and coaching.
- **Simulations and Role-Playing:** These techniques are used, for example, to practice negotiating with investors, handling customer feedback, or rehearsing effective coping strategies for resilience.

This overall methodology ensures the development of an inclusive, learner-centred, and empowering learning environment. Furthermore, the course materials are adapted to country-specific socioeconomic and cultural contexts, incorporating local case studies and regulatory information, and ensuring availability in native languages to enhance relevance. This careful design aims to address the dual challenges faced by young women: external structural barriers (like finance and bureaucracy) and internal psychological struggles (like fear of failure and lack of self-confidence).

Foundational Frameworks

The intellectual and strategic core of the project relies on two comprehensive European frameworks developed by the Joint Research Centre (JRC): the EntreComp (European Entrepreneurship Competence Framework) and the LifeComp (European Framework for Personal, Social and Learning to Learn Competence). These models provide a dual focus, ensuring that training addresses both the technical requirements of starting a business and the critical personal resilience needed for entrepreneurial success.

The EntreComp Framework serves as the primary reference for structuring and developing entrepreneurial skills. It defines entrepreneurship as a transversal competence—the capacity to act upon ideas and opportunities and translate them into financial, cultural, or social value for others. EntreComp is structured around three interconnected areas: 'Ideas and opportunities', 'Resources', and 'Into action', comprising 15 specific competences and

mapped across an 8-level progression model. Youth workers receive dedicated training to master this framework, enabling them to systematically identify and address technical skill gaps in young women, such as financial literacy, business planning, and resource mobilisation.

The LifeComp Framework provides the foundation for building crucial soft skills and cultivating an empowering mindset. It focuses on key competences across Personal (self-awareness, emotional balance), Social (empathy, communication), and Learning to Learn (resilience, growth mindset) domains. This framework is explicitly used to design interventions aimed at dismantling the psychological barriers young women disproportionately face, including fear of failure, lack of self-confidence, and risk aversion. By integrating LifeComp, the project ensures youth workers acquire the coaching methodologies necessary to foster resilience, growth mindsets, and self-efficacy in aspiring entrepreneurs.

Gender-Responsive Design

The core design principle of the training materials is to be fundamentally gender-responsive, ensuring they are both gender-sensitive and empowering to tackle the biases and gender dynamics prevalent across Southern Europe and the Western Balkans. This critical approach aims to foster behavioural changes that lead to more equitable and inclusive practices toward women.

The design specifically addresses the dual challenges faced by young women: both technical skill gaps (like financial management and digital marketing) and persistent psychological barriers (such as lack of self-confidence, fear of failure, and risk aversion). The materials are adapted to local socioeconomic and cultural contexts, directly confronting regional obstacles like heightened societal pressure to pursue stable careers, caregiving expectations, and intense family pressure. It also equips youth workers to support young women navigating male-dominated sectors, which are particularly prevalent in Southern Europe and the Western Balkans.

A foundational element of this methodology is the integration of an intersectional perspective. This critical tool acknowledges that women are not a homogeneous group and that identities overlap to create unique experiences of discrimination. The goal of this intersectional lens is to ensure that interventions are fully inclusive of women from minority groups, women with disabilities, and LGBTI+ women, preventing the exclusion of vulnerable

sub-groups who might not benefit from programs focused only on gender or only on a single marginalizing factor. To achieve this, youth workers are trained in gender sensitivity and provided with tools to create "safe spaces," facilitate tailored support, and promote inspirational female role models from diverse backgrounds to boost confidence.

How to Navigate the Course

The course adopts a dynamic, flexible approach rooted in Non-Formal Learning (NFLE), utilizing a blended model to maximize accessibility, especially for those in rural or isolated areas.

Navigation and Structure:

- **Platform Guidance:** Clear instructions are provided on how to effectively use the platform, access individual modules, engage with activities, and utilize support features.
- **Flexible Pacing:** The methodology supports participant-centred learning paths, allowing youth workers to select modules and set a pace most relevant to their individual needs or the specific skill gaps of the young women they support.
- **Blended Engagement:** The course combines asynchronous self-study—where participants work through mobile-friendly materials, guides, and tools at their own speed—with scheduled live online sessions. Two online Q&A sessions are planned to clarify any doubts arising during the self-study period.
- **Modular Design:** The structure encourages a modular or adaptive design, with the potential for "basic" or "advanced" tracks to cater to different experience levels, ensuring the training is continuously relevant and personalised.
- **Learning Tools:** Navigation involves engaging with highly practical, action-oriented content, designed to provide clear, step-by-step guidance, alongside participatory methods like storytelling and roundtable discussions. The materials themselves guide the user toward actionable strategies they can immediately apply.

Module 1 - Foundations of Youth Entrepreneurship Support (Context & Pedagogy)

Brief description of the module

This module 1, introduces the urgent socioeconomic context and specific obstacles facing young women entrepreneurs in Europe and the Western Balkans. It establishes the methodological foundation for the training, emphasizing Non-Formal and Blended Learning alongside Gender-Responsive Design and Intersectionality.

This module equips youth workers with the tailored methodologies (coaching, mentoring, training) needed to address the dual challenges faced by young women: external structural barriers (e.g., finance, bureaucracy) and internal psychological struggles (e.g., fear of failure, lack of self-confidence). It ensures materials are gender-responsive, directly tackling biases and societal pressures, and intersectional, preventing the exclusion of women from minority or vulnerable sub-groups. Youth workers are pivotal in transforming these aspirations into achievements.

Objectives

The primary goals for the youth worker after completing Module 1 are:

- To analyse and articulate the urgent socioeconomic context and the dual challenges (structural and psychological) disproportionately affecting young women entrepreneurs in Europe and the Western Balkans. This includes understanding barriers related to finance, bureaucracy, self-confidence, and fear of failure.
- To integrate Gender-Responsive Design and an Intersectional perspective into support programs and materials. This ensures training actively addresses biases, societal pressures, and the unique needs of diverse sub-groups, such as women with disabilities or those from rural areas.
- To employ effective pedagogical methodologies, including Non-Formal Learning (NFLE) and the Blended Learning Approach, to deliver practical, action-oriented training. The youth worker will be able to apply coaching and mentoring techniques (like Strengths-Based Coaching and Resilience Narratives) to build both core business competencies and crucial soft skills (resilience, confidence).

Learning Outcomes

Upon completing Module 1, participants will gain the knowledge, understanding, and skills necessary to serve as effective, context-aware support professionals:

- **Know & Understand:** Participants will understand the urgent socioeconomic context and the specific dual challenges—structural (finance, bureaucracy) and individual (confidence, fear of failure)—that disproportionately affect young women entrepreneurs. They will recognize the guiding role of the EntreComp and LifeComp frameworks and the critical importance of integrating Gender-Responsive Design and an Intersectional perspective to achieve equitable outcomes for diverse sub-groups.
- **Be Able to Do:** Participants will be able to apply Non-Formal Learning (NFLE) and Blended Learning methodologies to ensure training is accessible, action-oriented, and flexible. They will be able to employ coaching techniques (like Strengths-Based Coaching) to address psychological barriers, cultivating inner strength, confidence, and resilience (LifeComp Aligned). Furthermore, they will be equipped to facilitate training on core business functions, such as financial management and Business Model Canvas strategy, bridging identified technical skill gaps (EntreComp Aligned).

A. Project Context & Challenges for Young Women Entrepreneurs

Concept Explanation

This module details the urgent socioeconomic reasons behind the need for targeted support and identifies the obstacles facing aspiring female founders, particularly those from vulnerable populations.

The overarching context for developing entrepreneurship support is rooted in addressing the limited access to decent employment for young woman across Europe and the Western Balkans. In all partner countries youth unemployment is identified as a structural problem that disproportionately affects young women. For example, female youth unemployment in the 25–29 age group is 86% higher than male youth unemployment in Spain and 57% higher in Greece. In the Western Balkans, women’s labour force participation is low, and gender employment gaps are persistent, ranging from 12.9% in Montenegro to 28.7% in Kosovo (in 2020).

Entrepreneurship is seen as a crucial pathway for young women, offering them economic empowerment, independence, and control over their careers. It provides flexibility, which is vital for those with caregiving responsibilities, and enables women to break down gender barriers by taking on leadership roles. Driven by the powerful motivation to work for their own dreams, many young women view entrepreneurship not just as a professional venture but as a profound personal development journey.

However, despite this motivation and potential, young women encounter significantly more obstacles than men in the same situation.

Structural and External Barriers

The most significant obstacles identified are external and structural, suggesting that even skilled entrepreneurs can be stalled by an unsupportive environment.

A. Financial Constraints: A primary barrier across all regions is the lack of money and access to initial capital. Young women entrepreneurs face profound financing problems. Globally, only a small percentage (2.3% of venture capital) is allocated to women entrepreneurs. Access to financial support, whether through conventional loans or family funds, is difficult, especially since women, especially young women, are less likely to hold assets that can be used as security. Furthermore, financial risks involved in starting a business are a major obstacle for those who are only working or studying.

B. Complex Regulatory and Bureaucratic Environment: Entrepreneurs often struggle with complex and demanding bureaucracy and regulations. There is a widespread lack of a clear, centralized roadmap for starting a business, which creates frustration. Participants frequently express a fundamental need for a dedicated "point of support" where they can receive clear, confidential advice on basic steps like legal requirements, permits, and fiscal matters. This gap in knowledge of bureaucratic procedure is a key challenge. In some areas, difficulty navigating government sites is also a specific concern.

C. Inadequate Support Ecosystems: Young women entrepreneurs consistently face limited access to support systems such as incubators or mentoring programs. There is a lack of comprehensive support structures tailored specifically to their needs. Existing entrepreneurship programs are often perceived as not inclusive enough or narrowly focused on specific sectors, such as technology. This ecosystem inadequacy is marked by:

- Lack of professional networks.

- Absence of visible female role models from diverse backgrounds who can inspire and guide them.
- Regional disparity barriers, meaning information and opportunities do not reach rural and central areas equally.

Individual and Psychological Barriers

Entrepreneurship requires resilience and patience, but young women often struggle with internal and personal challenges that prevent them from engaging or sustaining their ventures.

A. Psychological Challenges and Mindset: The path is defined by significant internal struggles, including the constant management of fear and uncertainty. Key psychological barriers identified include:

- Fear of failure and risk aversion.
- Lack of self-confidence in their entrepreneurial potential and in decision-making.
- Societal pressure to pursue stable careers and limited entrepreneurial role models.

B. Technical and Interpersonal Skill Gaps: The research identified specific deficiencies that hinder business creation and growth. These fall into two main categories:

1. Technical Skill Gaps: These include deficiencies in core business functions such as financial management, business planning (e.g., structuring ideas using tools like the Business Model Canvas), and marketing. Participants recognise the critical need for good marketing and professional design to build trust, but they often lack the resources to execute this effectively.
2. Interpersonal and Soft Skill Gaps: These crucial skills relate to managing themselves and their relationships. Needs include developing leadership skills, effective communication, and networking capabilities. Also essential are skills related to personal sustainability, such as time management, stress management, and maintaining a healthy work-life balance to avoid burnout.

In conclusion, we seek to systematically address these dual challenges—the external, structural barriers related to finance, bureaucracy, and support, and the internal, individual barriers concerning skills, confidence, and resilience—to empower young women in their entrepreneurial journeys.

Examples and Case Studies

The following case studies reflect the structural, economic, and cultural barriers identified in focus groups held in Northern Europe and the Western Balkans.

Case Study 1: The Challenge of Integration and the Segregated Ecosystem (Norway)

Context: Norway, despite its high level of gender equality, presents distinct barriers for women entrepreneurs, particularly those who are immigrants or who operate outside of the high-tech sectors.

Practical Example: Amina, a 28-year-old immigrant residing in a Norwegian city, wants to launch a business focused on crafts and interior design that incorporates elements of her culture of origin. Amina faces dual challenges: cultural and systemic. The formal business ecosystem is often oriented towards male-dominated sectors, such as technology start-ups. Amina feels that her business is not taken seriously due to a lack of visible female role models from diverse backgrounds. She also experiences issues of isolation and restricted networking opportunities. When seeking support, she finds that crucial information regarding taxes, business plans, and public funding is difficult to access because it is not always available or easily understandable in simple language. The lack of an inclusive and proactive support system that recognises the potential within migrant communities, alongside the absence of a welcoming, free-to-access physical space for immigrant women entrepreneurs to meet, learn, and build networks, further exacerbates her challenges.

Case Study 2: The Dual Barrier: Finance and Social Norms (Western Balkans)

Context: Western Balkan countries, including Kosovo and Montenegro, contend with high structural youth unemployment and deep-seated social norms that limit women's economic participation, thus intensifying their entrepreneurial obstacles.

Practical Example: Elena, a 25-year-old in Kosovo, has a viable concept for a mobile application but encounters a wall of financial and cultural hurdles. Her primary barrier is access to initial capital. Like many women in the region, she lacks ownership of assets that can be used as collateral for traditional loans. Simultaneously, Elena experiences intense social and family pressure. This pressure, common in patriarchal, traditional cultures, encourages the pursuit of a "secure job" over the adoption of entrepreneurial risks, sometimes resulting in employed women being told not to leave their "secure jobs" to

pursue a "silly hobby". Furthermore, Elena struggles with the lack of a clear support structure. In Kosovo, there is a clear need for centralized, easily accessible information on funding and legal support. The difficulty navigating complex government websites and the lack of a clear legal roadmap contributes to a major concern for beginners: the fear of unintentionally violating legal requirements. Elena, therefore, needs technical training (like business modelling) alongside mentorship to overcome isolation and internal barriers.

Methodologies and Tools for Youth Workers

Youth workers are pivotal in transforming aspirations into achievements for young women entrepreneurs. This requires a dual-pronged approach, targeting both mindset and entrepreneurial competencies through tailored mentoring, coaching, and training.

Empowering Mindsets: Cultivating Inner Strength (LifeComp Aligned)

Building a robust entrepreneurial mindset involves fostering self-confidence, resilience, and emotional intelligence. Youth workers can employ:

Strengths-Based Coaching: Focus on identifying and amplifying existing strengths rather than solely addressing weaknesses. Encourage young women to reflect on past successes, no matter how small, and articulate the skills they utilised. Think of a time when you overcame a challenge.

What personal strengths did you use to achieve this?

Resilience Narratives & Scenario Planning: Share stories of successful female entrepreneurs who overcame setbacks. Prepare exercises where participants imagine potential failures and brainstorm coping strategies. This normalises challenges and builds psychological preparedness.

Emotional Intelligence Workshops: Facilitate activities that enhance self-awareness, self-regulation, motivation, empathy, and social skills. Role-playing difficult conversations (e.g., negotiating with investors, managing team conflicts) can be invaluable.

Goal Setting with a Growth Mindset: Guide young women to set SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound) and reframe setbacks as learning

opportunities. Emphasize that abilities can be developed through dedication and hard work.

Entrepreneurial Competences: Equipping for Success (EntreComp Aligned)

Developing practical entrepreneurial skills is crucial. Youth workers should focus on pedagogical approaches for core business functions:

Financial Literacy & Management:

- **Budgeting & Cash Flow Simulations:** Use interactive tools or simple Excel templates to simulate business finances. Teach basic accounting principles through practical examples relevant to small businesses.
- **Grant Writing & Funding Pitch Training:** Provide templates and feedback on proposals and pitches for various funding sources (e.g., microloans, crowdfunding).

Business Planning & Strategy:

- **Business Model Canvas (BMC) Workshops:** Facilitate group sessions to develop business ideas using the BMC. This visual tool helps structure key aspects like value proposition, customer segments, and revenue streams.
- **Market Research & Validation Exercises:** Guide participants in conducting basic market research (surveys, interviews) and validating their product/service ideas with potential customers.

Digital Marketing & Branding:

- **Social Media Strategy Development:** Teach how to create content, identify target audiences, and analyze engagement for various platforms.
- **Basic Website/E-commerce Setup:** Introduce user-friendly platforms (e.g., Shopify, Wix) and provide guidance on creating an online presence.
- **Branding & Visual Identity Basics:** Discuss the importance of a consistent brand message and professional design, offering resources for logo creation and content aesthetics.

Networking & Communication Skills:

- "Elevator Pitch" Practice: Help young women craft concise and compelling introductions for their ventures.
- Networking Event Simulations: Create mock scenarios to practice initiating conversations, exchanging contact information, and following up effectively.

B. Gender-Responsive & Intersectional Approaches

Concept Explanation

This module aims to introduce two foundational concepts critical for understanding and addressing the unique challenges faced by young women in entrepreneurship: Gender-Responsive Design and Intersectionality.

Gender-Responsive Approaches

A Gender-Responsive Design is a fundamental approach used in creating training materials for young women entrepreneurs. It ensures that the materials are both gender-sensitive and empowering, explicitly tackling the gender dynamics and biases identified throughout the project. This methodology is considered crucial due to the persistent pervasive gender discrimination, stereotypes, and societal pressures faced by young women, particularly in regions such as Southern Europe and the Western Balkans.

The core objective of adopting a gender-responsive approach is to foster behavioural changes that lead to more equitable and inclusive practices towards women.

Key principles of a gender-responsive training approach include:

Addressing Specific Barriers

Training materials must directly target the identified weaknesses young women face, which include both technical skill gaps and psychological barriers.

- Technical Skills: Addressing deficiencies in areas such as financial management, business planning, and digital marketing.
- Psychological Barriers: Addressing issues like a lack of self-confidence, fear of failure, and risk aversion.

Ensuring Cultural and National Relevance

It is vital that training content is adapted to country-specific socioeconomic and cultural contexts. This includes incorporating local case studies, regulatory information, and specific support networks.

A gender-responsive approach specifically addresses challenges related to gender-specific roles, such as:

- Caregiving expectations and family pressure.
- Navigating male-dominated sectors.

Integrating Support and Empowerment

The training materials must equip youth workers with the skills needed for gender sensitivity, mentoring, coaching, and cultural competency to help them effectively address these gender-specific challenges and biases. Furthermore, emphasis is placed on creating "safe spaces" and support networks to counter the lack of comprehensive support structures for female entrepreneurs. The integration of storytelling and inspirational female role models from diverse backgrounds is used to boost motivation and confidence, thereby addressing the identified lack of such figures.

Intersectional Approaches

Intersectionality is an essential analytical tool used to study, understand, and respond to the complex ways in which gender and sex interact with other personal characteristics or identities.

These other characteristics can include factors such as race, ethnicity, age, class, disability, income, or migration status. When these identities overlap, they contribute to unique experiences of discrimination. Intersectionality demonstrates that women are not a homogeneous group.

The concept originated in the scholarly work of Kimberlé Crenshaw and black feminist thought, drawing attention to the multidimensional experience of political intersectionality.

Relevance to Entrepreneurship and Policy

Integrating an intersectional perspective is critical for ensuring that policies and training achieve take-up, affect change, and realise their objectives.

- **Inclusive Measures:** Recognising the diversity of the target group, the project methodology uses an intersectional perspective to ensure measures are inclusive of women from minority groups, women with disabilities, and LGBTI+ women.
- **Avoiding Exclusion:** Without this lens, interventions risk failing women from minority groups who may not benefit from measures aimed solely at women or solely at minority groups.
- **Policy Design:** Intersectionality requires policies to be tailored to specific sub-groups of young people in specific contexts. For instance, structural gender inequalities, combined with gender norms, shape women's access to resources, services, and decision-making power, affecting them differently based on their specific vulnerabilities.

Examples and Case Studies

Case Study 1: The Triple Barrier

Context: Entrepreneurship in Bosnia and Herzegovina is marked by significant regional disparities, where women outside major cities face compounding challenges of infrastructural limitations (like poor connectivity) and a lack of disability-inclusive, non-urban business support ecosystems.

Practical Example: Selma, 30, lives in a remote, rural village in Bosnia and Herzegovina and uses a wheelchair due to a lifelong mobility issue. She possesses high technical skills, but her entrepreneurial journey is hampered by the intersection of her identities. Access to reliable high-speed internet in her area is patchy and expensive, immediately limiting her service delivery. Furthermore, the local business community, which is predominantly male and older, often bypasses her expertise, preferring face-to-face consultations in inaccessible urban centres. She faces a lack of accessible grants for start-up capital tailored both to tech and disability needs. A standard women's business program that only focuses on gender will miss the core issues of infrastructure and physical access that amplify her marginalization and financial risk.

Discussion Focus: Intersectionality – How do her rural location and disability intersect with her gender to create barriers that are unique compared to a non-disabled, urban woman entrepreneur? What specific digital and advocacy tools must a youth worker use to support Selma?

Case Study 2: The Caregiving Pressure

Context: The Greek business environment, particularly in traditional sectors like construction, is characterized by persistent, deep-seated gender norms that prioritize a woman's future caregiving and family roles over her professional ambition and leadership capacity.

Practical Example: Elpida, 27, has a viable, patented material, but she is operating in the highly traditional and male-dominated Greek construction sector. While presenting her pitch to secure pilot projects or investment, she frequently encounters veiled questions about her future: "How do you plan to manage this demanding factory work once you start a family?" and "Perhaps a partnership with a stronger, older (male) figure would lend more credibility?" She also experiences significant internal pressure from her family to pursue a "safer" and less physically taxing career that would allow her to better manage caregiving responsibilities. This external bias and internal pressure have eroded her self-confidence, leading her to undervalue her product in negotiations and hesitate to take necessary risks.

Discussion Focus: Gender-Responsive Approach – Elpida's challenge is not technical, but systemic and psychological, rooted in deeply embedded gender roles. How can a youth worker provide a gender-responsive intervention, focusing on building pitch resilience and self-advocacy skills to neutralize gender bias in professional settings and manage family-related societal expectations?

Methodologies and Tools for Youth Workers

This module equips youth workers with critical methodologies to implement Gender-Responsive and Intersectional Approaches, ensuring their support for young women entrepreneurs is both sensitive and effective.

Implementing Gender-Responsive Design

A Gender-Responsive Design is paramount in crafting and delivering support that explicitly addresses the unique challenges young women face. Youth workers can integrate this by:

Tailored Skill-Building: Directly address identified gaps:

- **Technical Skills:** Utilize practical workshops on financial management, business planning (e.g., simplified templates, case studies), and digital marketing. Provide accessible resources and tools.

- Psychological Barriers: Employ coaching techniques (as detailed in Module A) to boost self-confidence, reframe fear of failure as learning, and encourage healthy risk assessment. Create a safe, non-judgmental space for sharing experiences.

Cultural and National Relevance:

- Local Case Studies & Success Stories: Integrate examples of female entrepreneurs from the local community or region, highlighting how they navigated specific cultural or bureaucratic hurdles.
- Contextualized Regulatory Guidance: Provide clear, simplified information on local legal requirements, permits, and fiscal matters, potentially in partnership with local experts or government bodies.
- Addressing Gender Roles: Facilitate discussions around caregiving responsibilities and strategies for balancing work-life, or offer mentorship from women who have successfully navigated male-dominated sectors.

Integrating Support & Empowerment:

- "Safe Spaces" Creation: Establish confidential group sessions where young women can share challenges, seek advice, and build solidarity without fear of judgment.
- Mentoring & Coaching Training for Youth Workers: Equip youth workers with skills in active listening, empathetic feedback, and motivational interviewing, ensuring they are gender-sensitive and culturally competent.
- Role Model Storytelling: Invite diverse female entrepreneurs to share their journeys, focusing on challenges and triumphs. Use multimedia (videos, podcasts) to showcase a wide range of inspiring figures.
- Networking Facilitation: Actively create opportunities for young women to connect with each other and with established professionals.

Applying Intersectional Approaches

Intersectionality is a vital analytical lens, acknowledging that women are not a monolithic group and that overlapping identities create unique experiences of discrimination and opportunity. Youth workers can apply this by:

Diversified Outreach & Inclusivity:

- Actively seek out and engage young women from diverse backgrounds (e.g., ethnic minorities, women with disabilities, LGBTI+ women, women from rural areas) in all program activities.
- Ensure promotional materials and language are inclusive and representative of various identities.

Tailored Support for Sub-groups:

- Conduct initial needs assessments that explicitly inquire about various identity markers to understand specific barriers faced by different sub-groups.
- Develop or adapt resources and mentoring connections that are relevant to these specific vulnerabilities (e.g., support for accessing assistive technologies for disabled entrepreneurs, culturally sensitive business advice for minority groups).

Challenging Implicit Bias:

- Train youth workers to recognize their own biases and understand how intersecting identities can lead to varied experiences of discrimination.
- Facilitate discussions among participants about how different aspects of identity can impact their entrepreneurial journey, fostering empathy and mutual support.

Advocacy & Policy Feedback:

Collect feedback from diverse groups of young women to inform policy recommendations, ensuring that interventions are tailored to specific sub-groups and contexts. This ensures that the project's impact is broad and equitable.

C. Principles of Non-Formal & Blended Learning

Concept Explanation

The foundation of the training resources developed for the "Leaders for Future" project lies in a methodological approach that prioritises empowering individuals over adhering to rigid academic curricula. This approach is rooted in the principles of non-formal and blended learning, ensuring the training is highly accessible, practical, and tailored to the unique needs of young women entrepreneurs.

Non-Formal Learning (NFLE)

Non-Formal Learning refers to structured learning that takes place outside of the formal school or university system. It is specifically promoted within this project to enhance the employability and entrepreneurial skills of young women, particularly in regions such as the Western Balkans.

Core Characteristics of NFLE in the Programme:

- **Flexibility and Adaptability:** NFLE fundamentally prioritises flexibility, adaptability, and a participant-centred approach over traditional, rigid curricula. This allows the learning experience to be dynamic and customised to the individual needs and preferences of young women entrepreneurs.
- **Experiential Learning:** Entrepreneurial expertise is often gained primarily through experiential learning rather than traditional classroom instruction. The NFLE methodology supports this by providing opportunities for practical learning and experience in entrepreneurship, such as developing a small business idea or participating in a start-up competition.
- **Lifelong Learning:** The material aims to instil an entrepreneurial mindset and lifelong learning attitude, offering competences that are applicable across all spheres of life.
- **Recognition of Achievement:** Although non-formal training does not issue officially recognised qualifications, youth workers participating in the training will receive a certificate of completion detailing the topics covered, allowing them to showcase the knowledge they have obtained.

Blended Learning Approach

The methodology embraces a blended learning approach, which strategically combines online and offline activities. This hybrid model is essential to ensure maximum reach and accessibility. The use of digital, interactive platforms (such as an app or mobile-friendly website) for training materials and tools is strongly preferred. This format ensures that young women, particularly those in rural or isolated areas, can access resources and support regardless of geographical limitations or technological constraints.

Action-Oriented Methodology

The teaching methods adopted ensure the materials are highly engaging, practical, and subject to continuous improvement.

- **Practical and Action-Oriented Modules:** Training modules are designed to be practical and action-oriented, providing clear, step-by-step guidance and actionable strategies that participants can immediately apply to their entrepreneurial journeys.
- **Participatory Methods:** Core delivery methods include participatory techniques like storytelling and roundtable discussions. Storytelling is particularly effective as it encourages participants to share personal narratives and real-life entrepreneurial experiences, fostering engagement and mutual learning. These methods are key to fostering community building, mentoring, and coaching.

Examples and Case Studies

Case Study 1: Overcoming Geographical and Time Constraints

Context: The Spanish landscape requires flexible training models that overcome the geographical and logistical hurdles faced by young women entrepreneurs balancing their ventures with existing employment or studies outside of large metropolitan areas.

Practical Example: Lucia, 24, lives in Castilla-La Mancha. She works part-time to save capital and is simultaneously studying marketing online. Her local area offers no business incubation programs, and the nearest one is a three-hour train ride to Madrid. She needs training in logistics and scaling but cannot commit to fixed, in-person class times. A traditional evening class fails her, but a blended approach with mobile-friendly video modules, asynchronous discussion forums, and one mandatory, weekend-long intensive workshop could provide the expertise she needs without forcing her to choose between income, studies, and her business growth.

Discussion Focus: Blended Learning & Accessibility – How can a Blended Learning methodology, leveraging digital tools and flexible pacing, be designed to provide equitable access and quality learning for young women in geographically isolated areas or those with dual responsibilities?

Case Study 2: Bridging Theory and Practical Confidence

Context: Following a highly theoretical educational system, young women entrepreneurs in Albania often possess academic knowledge but urgently require practical, action-oriented, non-formal learning methods to develop confidence, networking, and real-world business execution skills.

Practical Example: Era, 26, has a design degree and a perfect business plan on paper, yet she is paralyzed by the "fear of doing." She struggles with cold-calling suppliers and pitching her brand, lacking the street-smart communication and negotiation skills. She admits that her academic education prepared her for theory but not for confrontation or networking. She needs a hands-on learning experience that involves role-playing, mentorship from older female artisans, and community-building circles where she can practice her elevator pitch and receive non-judgmental feedback—elements best provided by a participatory, Non-Formal Learning approach.

Discussion Focus: Non-Formal & Action-Oriented Learning – How can youth workers use experiential methods (simulations, mentoring, storytelling) to bridge the gap between theoretical knowledge and the practical confidence, resilience, and soft skills Era needs to execute her business idea?

Methodologies and Tools for Youth Workers

This module outlines the foundational methodologies designed to empower youth workers in supporting young women entrepreneurs.

Harnessing Non-Formal Learning (NFLE)

Youth workers should embrace NFLE principles to create dynamic, participant-centered learning environments:

Flexibility & Adaptability in Practice:

- **Personalized Learning Paths:** Instead of a rigid curriculum, guide young women to select modules or activities most relevant to their specific business idea or skill gaps.
- **Flexible Pacing:** Allow participants to progress at their own speed, accommodating diverse schedules and learning styles.

Emphasizing Experiential Learning:

- **"Micro-Challenges" & Projects:** Design small, actionable tasks, like developing a basic business proposal, creating a social media marketing post, or conducting a mini-market survey.
- **Simulations & Role-Playing:** Facilitate simulations of pitching ideas to investors, negotiating with suppliers, or handling customer feedback.

- **Mentored Practice:** Pair participants with experienced entrepreneurs (even local small business owners) for short observation periods or informal interviews.

Fostering a Lifelong Learning Attitude:

- **Curiosity-Driven Exploration:** Encourage continuous learning by introducing new tools, trends, and resources, emphasizing that entrepreneurship requires constant adaptation.
- **Self-Assessment Tools:** Provide simple tools for young women to regularly assess their own skills and identify areas for further development.

Recognizing Achievements:

- **Internal Certificates/Badges:** Create informal certificates or digital badges for completing modules or achieving milestones, boosting motivation.
- **Portfolio Development:** Encourage participants to build a portfolio of their work (e.g., business plans, marketing materials) as tangible proof of their acquired competences.

Implementing a Blended Learning Approach

Youth workers should strategically combine online and offline elements to maximize reach and engagement:

Leveraging Digital Platforms for Accessibility:

- **Curated Online Resources:** Direct participants to relevant, mobile-friendly online modules, videos, articles, and templates.
- **Interactive Digital Tools:** Utilize apps or web-based tools for business planning (e.g., Business Model Canvas templates), financial tracking, or basic design.
- **Online Discussion Forums:** Create dedicated spaces for participants to ask questions, share insights, and collaborate asynchronously.

Structuring Blended Delivery (e.g., 30-hour course):

- **Introductory & Concluding Sessions (Offline/Online Live):** Start with an engaging session to build community and set expectations, and conclude with a session for showcasing achievements and networking.

- Self-Study Periods (Online Asynchronous): Provide clear guidance for participants to work through materials at their own pace.
- Dedicated Online Q&A Sessions (Live): Schedule regular online meetings to address doubts, clarify concepts, and offer personalized feedback.

Adopting Action-Oriented Methodology & Quality Assurance

Youth workers must ensure training is practical, engaging, and continuously refined:

Practical & Action-Oriented Modules:

- "How-To" Guides: Develop step-by-step guides for tasks like "Cómo registrar tu negocio" o "Cómo crear un perfil de Instagram para tu marca".
- Templates & Worksheets: Provide actionable templates for business plans, budgets, or marketing calendars.
- Mentored Application: Encourage immediate application of learned concepts to their own business ideas, offering guidance and feedback.

Utilizing Participatory Methods:

- Storytelling Circles: Facilitate sessions where young women share personal entrepreneurial journeys, challenges, and successes, fostering empathy and peer learning.
- Roundtable Discussions: Organize small group discussions on specific business problems, encouraging collaborative problem-solving and diverse perspectives.
- Community Building Activities: Design activities that foster a sense of belonging and mutual support among participants, creating informal networks.

Application and Practice

Reflective Prompts ("Food for Thought")

- Reflect on the barriers faced by young women entrepreneurs in your local context. Which of these challenges—financial, bureaucratic, psychological, or social—do you encounter most often in your work with youth?
- Consider how gender roles, family expectations, or regional disparities may shape these experiences. How could you integrate a gender-responsive and intersectional perspective into your daily practice to ensure that no group is overlooked?

- Think of a specific situation where you supported a young woman in overcoming self-doubt or structural obstacles. What methods or approaches—such as Strengths-Based Coaching, storytelling, or participatory learning—helped her progress?
- Finally, how might you adapt non-formal and blended learning tools to make your training more accessible and inclusive, especially for those in rural or marginalised communities?

Practical Exercises for Youth Workers

These exercises aim to strengthen your ability to apply theoretical knowledge in real contexts, promoting critical reflection, empathy, and inclusive practice.

- **Design a Mini-Workshop Plan:** Develop a 90-minute session for young women interested in entrepreneurship. Define clear learning objectives aligned with EntreComp and LifeComp (e.g., building self-confidence, identifying business opportunities, or improving financial literacy). Choose participatory methods such as storytelling, peer reflection, or role-playing. Ensure the workshop structure reflects Non-Formal Learning principles—flexibility, inclusivity, and experiential engagement—and integrates both online and offline components where possible.
- **Create a Mentoring Scenario:** Design a one-on-one mentoring simulation where a young woman faces both structural and psychological barriers. For example, she may struggle to secure funding due to limited collateral or hesitate to pitch her idea due to fear of failure. Outline a mentoring conversation that applies Strengths-Based Coaching, goal setting, and Resilience Narratives. Include guiding questions that encourage self-reflection and confidence-building, while modelling empathetic and gender-sensitive communication.
- **Adapt a Business Concept to a Local Context:** Choose a simple business idea (e.g., a handmade crafts start-up, local food delivery, or eco-tourism service) and adapt it to your country or community. Consider local market needs, legal requirements, and gender dynamics. Identify potential partners or networks that could support young female founders. Use the Business Model Canvas to structure the concept, paying attention to value proposition, key resources, and financial sustainability.
- **Intersectional Case Reflection:** Select one of the provided case studies (Amina, Elena, Selma, or Elpida) and reflect on how you would adapt your support strategy based on her intersecting identities—such as disability, migrant background, or caregiving responsibilities. Describe practical interventions that promote inclusivity, such as

creating a safe space, tailoring training materials, or connecting her with diverse role models.

Discussion Forums/Group Activities

Discuss how gender-responsive and intersectional approaches can be integrated into youth entrepreneurship training. Share examples from your own context where young women faced structural or psychological barriers. What strategies or tools have you found most effective in fostering resilience and inclusion? Reflect on how Non-Formal and Blended Learning methods can strengthen collaboration among youth workers and learners.

Module Summary and Resources

Key Takeaways

- Entrepreneurship support is critical because youth unemployment disproportionately affects young women. Young women face dual barriers: Structural/External (lack of finance, complex bureaucracy, and inadequate support ecosystems) and Individual/Psychological (fear of failure, lack of self-confidence, and societal pressure).
- The training employs a Gender-Responsive Design to directly address gender dynamics, biases, and caregiving expectations. It also uses an Intersectional Approach to ensure measures are inclusive of diverse sub-groups, such as women with disabilities or those from rural areas, preventing their exclusion.
- The course uses Non-Formal Learning (NFLE), prioritizing flexibility, participant-centered methods, and experiential learning. A Blended Learning Approach combines online and offline activities to ensure maximum accessibility, particularly for those in isolated areas.
- Youth workers must use targeted methodologies to address both mindset and skills. This includes employing Strengths-Based Coaching and Resilience Narratives to cultivate inner strength and confidence, while simultaneously teaching practical EntreComp skills like using the Business Model Canvas (BMC) and financial management

Auto-evaluation / Self-Assessment

Self-Assessment Questionnaire

1. Which of the following best describes the main purpose of Module 1?

- a) To teach business accounting software
- b) To explore gender and intersectional barriers in youth entrepreneurship
- c) To provide legal templates for business creation
- d) To analyse taxation systems

2. Gender-Responsive Design focuses only on women's access to finance, not on social or psychological barriers.

True / False

3. Which framework supports the development of entrepreneurial competences?

- a) DigiComp
- b) EntreComp
- c) EuroPass
- d) YouthPass

4. Is intersectionality concerned with how multiple identities—such as gender, class, and disability—combine to shape an individual's experience?

Yes / No

5. Which is an example of a psychological barrier?

- a) Complex registration rules
- b) Fear of failure
- c) Limited access to credit
- d) Lack of internet connection

6. Non-Formal Learning (NFLE) prioritises flexible, learner-centred approaches and experiential practice.

True / False

7. Which method helps youth workers build confidence and resilience in young women?

- a) Strengths-Based Coaching

- b) Lecture-style instruction
- c) Financial auditing
- d) Competitive testing

8. Does a Blended Learning approach combine online and offline activities to enhance accessibility?

Yes / No

9. Which of the following is not aligned with Gender-Responsive Design principles?

- a) Creating safe learning spaces
- b) Integrating female role models
- c) Ignoring caregiving pressures
- d) Addressing confidence gaps

10. True or False: Youth workers play a key role in transforming young women's entrepreneurial aspirations into tangible achievements through mentoring and inclusive methodologies.

Module 2 – Empowering Mindsets: Mentoring & Emotional Intelligence

Brief description of the module

This module invites participants to move beyond traditional business training and explore the psychological and emotional dimensions of women’s entrepreneurship. Grounded in the LifeComp framework, addresses critical barriers young women face when pursuing entrepreneurship, including confidence gaps, limited access to role models, and challenges in navigating emotional complexities of business ownership. Through practical methodologies, culturally relevant case studies, and evidence-based strategies, youth workers will learn to create empowering spaces where young women can develop resilience, self-awareness, and the interpersonal skills necessary for entrepreneurial success.

Participants will examine how emotional intelligence and mentoring empower women to overcome self-doubt, regulate emotions, and build meaningful professional networks. They will also learn how continuous learning and balanced guidance can sustain motivation and drive innovation in the face of challenges.

Guiding Questions

- How can we dismantle internal barriers and self-doubt in aspiring women entrepreneurs?
- What mentoring and emotional intelligence strategies best cultivate resilient, fulfilled leaders?
- How can ongoing guidance help women sustain both personal well-being and business success?

Objectives

By the end of this module, youth workers will be able to:

- Demonstrate enhanced competencies in mentoring, emotional intelligence, and empowerment.
- Design and implement culturally responsive mentoring programs that address gender-specific barriers and leverage strengths unique to women entrepreneurs.

- Utilise practical methodologies for building resilience, growth mindsets, and confidence in young women facing entrepreneurial challenges.
- Create safe, empowering spaces where young women can explore their entrepreneurial identities, process setbacks, and celebrate achievements.
- Integrate reflective practices that enable continuous improvement in mentoring relationships and emotional intelligence development strategies.

Learning Outcomes

By the end of the training, learners will be able to:

- Analyse how psychological, social, cultural, and gender-related factors shape young women's entrepreneurial mindsets across different socioeconomic contexts.
- Apply the core components of emotional intelligence in entrepreneurial, coaching, and mentoring settings.
- Identify and integrate relevant LifeComp competences to strengthen young women's self-efficacy, resilience, and entrepreneurial preparedness.
- Facilitate individual and group mentoring through structured, reflective, and gender-responsive approaches that support self-discovery and goal setting.
- Design interventions that address imposter feelings, fear of failure, and confidence-related barriers in entrepreneurship.
- Demonstrate culturally sensitive, strength-based practice by modelling emotional intelligence and fostering inclusive mentoring relationships.

A. Why do we need to empower women's mindsets?

Concept Explanation

The Psychology of Empowerment

An empowering mindset is a belief system that nurtures growth, resilience, and self-determination. For women entrepreneurs, it forms the psychological foundation that turns challenges into opportunities. Empowerment goes beyond access to resources, it means owning one's story, making confident decisions, and believing in one's ability to act.

According to LifeComp, empowerment emerges from three interrelated areas:

- Personal: cultivating self-awareness, confidence, and emotional balance.
- Social: building empathy, communication, and collaboration.
- Learning to Learn: developing curiosity, critical thinking, and openness to growth.

Understanding the Mindset Gap

Empowering women's mindsets it's about dismantling the systemic and internalised barriers that have constrained their entrepreneurial potential. Studies across Europe show that young women often report lower entrepreneurial self-efficacy than men, even when they possess equal or greater skills.

This "confidence gap" stems from overlapping influences of cultural stereotypes about women's roles, lack of visible role models, limited access to networks and funding, and persistent microaggressions that question competence and ambition.

Gender-Specific Barriers to Address

Young women face distinctive obstacles that mindset work must tackle:

- **Stereotype Threat:** Awareness of negative stereotypes can reduce performance and confidence.
- **Imposter Syndrome:** Persistent self-doubt despite evidence of success, especially in male-dominated sectors.
- **Perfectionism and Fear of Failure:** Hesitation to act until conditions feel "perfect," unlike peers who embrace experimentation.
- **Role Ambiguity:** Balancing expectations of care and assertive leadership can create internal conflict.
- **Limited Networks and Role Models:** With women comprising only about 30% of European entrepreneurs, access to relatable success stories remains scarce.

Why Mindset Work Creates Ripple Effects

Empowering mindsets generate impact far beyond the individual. When women gain confidence and self-belief, they build businesses that prioritise community, sustainability, and inclusion. Empowered women often employ and mentor others, creating cycles of opportunity and representation.

From a LifeComp perspective, mindset development strengthens transferable competences (confidence, resilience, and adaptability) that enhance success not only in entrepreneurship but also in education, civic life, and personal relationships. Empowerment thus contributes to both well-being and economic resilience.

The Role of Youth Workers

Youth workers play a transformative role in shaping women's entrepreneurial mindsets. Unlike family members or technical advisors, they can offer holistic support that addresses both practical and emotional dimensions. Through consistent mentoring, youth workers help young women:

- Recognize and challenge limiting beliefs.
- Celebrate strengths and progress.
- Reframe setbacks as learning opportunities.
- Build authentic entrepreneurial identities rooted in personal values.

Generic encouragement ("You can do it!") is less effective than targeted interventions that build competence, provide role models, regulate emotional responses, and reduce stress linked to uncertainty.

Key Mindset Competences to Develop

Drawing on LifeComp, youth workers should focus on strengthening:

- Self-awareness: Understanding one's values, strengths, and areas for growth.
- Self-regulation: Managing emotions and behaviours in pursuit of goals.
- Flexibility: Adapting effectively to changing circumstances.
- Well-being: Sustaining mental and physical health under pressure.
- Growth mindset: Believing in the capacity to develop through learning.

These competences provide the psychological foundation upon which entrepreneurial skills are built. Without them, women may acquire business knowledge but lack confidence to apply it. By acquiring them, they become adaptive learners who view entrepreneurship as an ongoing journey of discovery.

From Inner Strength to Collective Empowerment

Empowerment begins internally but expands outward. Once women cultivate self-awareness, resilience, and emotional balance, they are better equipped to connect with others, share experiences, and contribute to collective growth. Mentoring groups, peer circles, and networking communities allow women to exchange insights, normalise challenges, and build social capital. This sense of belonging transforms personal growth into shared empowerment, reinforcing motivation and accountability within supportive networks.

Cultural Context and Inclusive Practice

True empowerment also depends on understanding the cultural and social environment in which women live and work. In many communities, traditional gender roles shape how leadership and entrepreneurship are perceived. Youth workers must develop cultural sensitivity and recognise local realities while helping women maintain autonomy and agency.

Examples and Case Studies

Case Study 1: Reshma Saujani - Founder of Girls Who Code¹

As a young attorney, Reshma Saujani seemed to have it all: degrees from Harvard and Yale, a high-powered career, and a passion for public service. But inside, she was struggling with deep-rooted insecurity and fear of failure. Watching her female friends and colleagues battle the same issues, Reshma realised the problem was systemic.

She recalls: "I would watch my male colleagues take risk after risk. But I and many of the women I worked with weren't raised to take risks. We were raised to be perfect."

In 2010, Reshma made a bold move, when she quit her job, ran for US Congress in New York, and lost. But that experience transformed her confidence by teaching her to embrace risk and failure.

She explains: "The worst thing that happens when you lose an election is that you lose an election. The best thing that happens is that you get to go pursue your dreams."

¹ WomLEAD Magazine (2024) *Case studies of women who overcame self-doubt to achieve remarkable success*. 24 July. Available at: <https://www.womleadmag.com/case-studies-of-women-who-overcame-self-doubt-to-achieve-remarkable-success> (Accessed: 30 October 2025).

Emboldened, Reshma launched Girls Who Code in 2012 to close the gender gap in technology and build girls' confidence and bravery. The non-profit has since grown to reach 90,000 girls of all backgrounds in all 50 states.

Reshma attributes her success to:

- Embracing a growth mindset, "I had to get rid of this notion of perfectionism, this notion that I couldn't fail."
- Surrounding herself with supportive mentors and peers.
- Focusing on her mission rather than herself, "It's not about me, it's about this movement."

By reframing failure as learning and focusing on purpose over ego, Reshma was able to break through her doubt and accomplish something she had never dreamed possible.

She reflects: "Girls Who Code has given me back my courage. I'm no longer afraid to fail because I know that the worst thing that happens is I get up, and I try again."

Case Study 2: Transforming Self-Doubt into Self-Efficacy

The story of Zanele, a young woman who internalised traditional gender roles, vividly illustrates the necessity of mindset empowerment. Throughout her upbringing, Zanele was conditioned to believe she lacked the ability to lead or make decisions, frequently being told: "Zanele let your brothers lead you". These pervasive societal expectations and gender stereotypes created significant internal barriers, manifesting as low self-confidence and scepticism about her own potential.

Mentoring served as a vital intervention, establishing an environment where Zanele felt valued and heard, gradually eroding her self-doubt. By engaging in personalised goal setting and self-discovery, she identified her organisational skills and innate capacity for leadership, enabling her to make confident decisions about her personal and academic life. Zanele's journey, from believing she was only capable of being led to developing the self-belief required to successfully open and manage her own restaurant, highlights that overcoming psychological constraints is a crucial pathway for young women to transcend societal expectations and confidently pursue their entrepreneurial dreams. Empowering her mind was the foundational step that allowed her to attain independence and fulfil her potential.

Methodologies and Tools for Youth Workers

Empowerment Mapping: Support mentees in visualising their personal and professional landscape by identifying strengths, opportunities, and perceived challenges. This process encourages a clearer understanding of internal and external resources. Creative tools such as the Empowerment Canvas or the Wheel of Growth help participants articulate aspirations, recognise patterns, and set focused development priorities. These visual methods make abstract ideas more tangible, enabling women to track progress over time and refine their goals with greater precision.

Reflective Storytelling: Invite participants to narrate key moments in their personal or entrepreneurial journeys, with particular attention to instances of change or insight. Through storytelling, women explore how past experiences inform their present motivations and choices. This technique strengthens a sense of identity, supports meaning-making, and reinforces personal agency. Sharing stories in a guided setting also fosters connection, as participants hear how others navigate similar dilemmas or opportunities.

Resilience Training Exercises: Use scenario-based activities where learners analyse real or hypothetical challenges, such as financial setbacks, team conflicts, or stalled projects. Participants examine emotional reactions, consider their underlying causes, and identify constructive ways to recover or adapt. These exercises build practical resilience by helping women distinguish between controllable and uncontrollable factors, assess risks more calmly, and rehearse effective coping strategies.

Group Mentoring Circles: Organise small, focused groups where women share learning goals, exchange insights, and provide mutual encouragement. This collective format promotes empathy, active listening, and shared responsibility for progress. Group dynamics can help participants broaden their perspectives, test ideas in a supportive environment, and benefit from diverse viewpoints that strengthen decision-making.

Mindfulness and Emotional Regulation Techniques: Integrate brief breathing exercises, grounding techniques, or moments of guided reflection into mentoring sessions. These practices help participants develop awareness of their emotional states and cultivate steadier responses to stress. Regular use of such techniques enhances concentration, clarity, and emotional control, contributing to more confident entrepreneurial decision-making.

Mini-Workshop Task (for practice): Design a short 30-minute activity in which participants identify one limiting belief that affects their confidence or decision-making. Guide them in examining the belief's origin, assessing its validity, and reframing it into a constructive alternative. Learners then share their session plan in the course forum to receive peer feedback, allowing them to refine facilitation skills and learn from others' approaches.

Reflective Journaling Protocols: Introduce structured journaling routines that encourage ongoing self-observation and mindset development. Provide prompts such as, "What limiting belief challenged me this week, and what evidence contradicts it?" or, "When did I demonstrate resilience today?" Journaling helps participants identify patterns, track emotional shifts, and document progress, strengthening long-term self-awareness and personal growth.

B. How can youth workers mentor women?

Concept Explanation

The Distinctive Nature of Mentoring

Mentoring is a structured yet human-centred relationship that fosters growth through trust, dialogue, and shared learning. For youth workers supporting young women in entrepreneurship, mentoring is more than skill transfer, it's an act of empowerment. It helps mentees clarify goals, navigate social and emotional challenges, and cultivate autonomy.

Mentoring differs fundamentally from teaching or advising. While teaching transmits knowledge and advising offers solutions, mentoring creates a developmental relationship where a more experienced person (mentor) supports the holistic growth of a less experienced person (mentee).

Effective mentoring for women entrepreneurs encompasses multiple dimensions:

- Career Guidance: Navigating entrepreneurial pathways
- Psychosocial Support: Building confidence and identity
- Role Modelling: Demonstrating possibilities
- Advocacy: Connecting to opportunities

Research consistently shows that women entrepreneurs with mentors demonstrate higher business survival rates, faster revenue growth, greater innovation, and improved wellbeing compared to those without mentoring support.

Gender-Responsive Mentoring Principles

Generic mentoring approaches often fail to address women's specific needs. Gender-responsive mentoring recognises that young women navigate entrepreneurship within contexts shaped by systemic gender inequalities, stereotype bias, and often conflicting role expectations. This approach requires:

- **Intersectional Awareness:** How gender intersects with race, class, and other identities to shape experiences.
- **Strength-based Orientation:** Deficit narratives about women entrepreneurs.
- **Relational Depth:** Vulnerable discussions about gender-specific challenges.
- **Structural Acknowledgment:** Validation of gender barriers as real rather than minimising them as individual problems.
- **Empowerment Focus:** Building agency rather than dependency.

Stages of Mentoring Relationships

Effective mentoring relationships typically progress through distinct phases requiring different approaches.

1. **Initiation (months 1-2):** Building rapport, establishing trust, and clarifying expectations. Youth workers should invest time understanding the woman's entrepreneurial vision, personal context, fears, and aspirations.
2. **Cultivation (months 3-12):** The deepest work phase, characterised by regular engagement, skill development, challenge navigation, and mutual learning.
3. **Closure (eventual):** Mentee preparation for independence while transitioning to a peer relationship or alumni network. Many youth workers struggle with this phase, but research shows mentees who experience healthy separation develop stronger autonomous capabilities.

Core Mentoring Competences from LifeComp

Effective youth worker mentors must embody specific competences themselves.

- Empathy enables mentors to understand women's experiences without imposing their own interpretations.
- Communication skills facilitate active listening, powerful questioning, and constructive feedback.
- Collaboration helps mentors position themselves as partners in the woman's journey rather than authorities.
- Critical thinking allows mentors to analyse complex situations women face and help generate contextually appropriate solutions.
- Flexibility enables adaptation to each mentee's unique needs and learning styles.

Youth workers should regularly self-assess these competences and seek professional development to strengthen them.

Common Mentoring Challenges with Young Women

Several challenges commonly arise in mentoring relationships with young women entrepreneurs. Dependency development can occur when mentors provide too many answers rather than facilitating the mentee's problem-solving capabilities.

- Projection happens when mentors unconsciously push their own entrepreneurial paths or values onto mentees.
- Boundary ambiguity emerges when personal and professional elements of relationships become confused.
- Power dynamics require careful navigation, as young women may defer excessively to mentors or struggle to express disagreement.
- Cultural mismatches between mentor and mentee can create misunderstandings without explicit cultural humility and curiosity.

Awareness of these pitfalls enables proactive prevention through clear contracting, regular relationship check-ins, and reflective practice.

Measuring Mentoring Effectiveness

High-quality mentoring requires ongoing assessment and adaptation. Youth workers should collaboratively establish goals with mentees at the relationship's outset, reviewing progress quarterly.

Effectiveness indicators include mentee's entrepreneurial self-efficacy growth (measured through validated scales), concrete progress toward business milestones, expansion of professional networks, demonstration of specific competences, and subjective satisfaction with the relationship.

Beyond individual outcomes, youth workers should reflect on their own development as mentors:

- Are you becoming more skilled at asking powerful questions rather than giving advice?
- Do you increasingly recognise and address their own biases?
- Are you creating space for mentee voice and leadership?

Creating Culturally Safe Mentoring Spaces

For many women, particularly those from marginalised communities, entrepreneurship represents navigation of spaces where they experience othering or exclusion. Youth worker mentors must actively create culturally safe spaces where young women can bring their full identities without code-switching or masking aspects of themselves. This requires explicit acknowledgment of power and privilege, validation of experiences with discrimination, celebration of cultural strengths and values that may differ from dominant business norms, and commitment to advocacy when young women face systemic barriers. Cultural safety also means recognising when to connect young women with mentors who share specific identity dimensions that enable deeper understanding.

Examples and Case Studies

Case Study 1: Psychological Empowerment, Confidence Building, and Resilience

Mentoring provides critical intervention necessary to dismantle the deep-seated psychological barriers that often constrain young women. Youth workers focus on cultivating core psychological aspects like self-belief and self-efficacy. Consider Zanele, who grew up internalising societal expectations that she lacked the ability to lead, frequently hearing phrases like, "Zanele let your brothers lead you".

Her mentor, Imani, initiated a sustained, trusting relationship built on active listening and valuing Zanele's voice, leading Zanele to feel valued and confident. Imani utilised the mentoring relationship to help Zanele actively discover her intrinsic potential, such as her

natural organisational skills and leadership capacity, encouraging her to set and achieve goals in her personal and academic life. Crucially, when Zanele later encountered a failure, Imani provided psychological support, framing the setback not as a catastrophic event but as a normal learning opportunity. This intervention transforms initial self-doubt into the necessary resilience and persistence required for young women to confidently pursue their entrepreneurial objectives, contributing directly to their independence and professional realization.

Case Study 2: Mentoring a Woman Setting Up Her Business

When her idea for a handmade design venture was gaining traction, a young entrepreneur joined Femme Palette’s mentoring programme and was paired with seasoned mentor Eva Knirschová. Together they covered all the essential steps for launch, from registering the business and mastering tax basics, to defining a unique product portfolio, performing market research and setting competitive pricing.

Eva supported the mentee with her prior experience in a similar business, helping her compare online store models, evaluate product presentation, and strategise marketing via social media and design-markets (in cities like Prague and Brno). The mentee arrived at sessions well-prepared with questions about the practical problems she faced, and their 12-session mentoring plan moved fast thanks to clear collaboration and enthusiasm.

By the end of the mentoring period, the mentee was regularly participating in design markets and growing her social media following. Eva emphasised the importance of mentor-mentee chemistry and matching projects and industry experience carefully: “Good chemistry...you have to choose a mentee with a project that you’re super-confident you can help them with.”

Methodologies and Tools for Youth Workers

Mentoring Agreements: Create a short-written agreement outlining frequency of meetings, confidentiality, and mutual responsibilities, building structure and commitment.

Empathic Communication Exercises: Use role-play to help youth workers practice non-judgmental listening and body language (e.g., in pairs, one person shares a recent challenge; the other practices reflective listening and summarising emotions, not just facts).

Mentoring Journals: Encourage both mentors and mentees to document reflections after each meeting, promoting metacognition, a LifeComp skill linked to 'learning to learn'.

Peer Supervision Groups: Youth workers can form supervision circles to discuss dilemmas, share feedback, and prevent burnout. This mirrors LifeComp's social and emotional balance dimensions.

Mini Workshop Task (for practice): Design a "first mentoring meeting" plan, including icebreakers, reflection questions, and closing activities. Share it in the forum and give feedback to a peer's design.

The GROW Model for Mentoring Conversations: Structure mentoring sessions using the GROW framework.

- Goal: What do you want to achieve?
- Reality: What's happening now?
- Options: What could you do?
- Will: What will you do?

This model ensures mentee-directed conversations while providing useful structure.

Constructive Feedback Framework: Provide feedback using the SBI model.

- Situation: Describe specific context
- Behaviour: Detail observable actions without interpretation
- Impact: Explain effects on self and others

For example, "During your practice pitch yesterday (S), I noticed you apologised three times before presenting your business idea (B). This might lead investors to question your confidence in the venture (I)".

Goal Co-Creation and Accountability: Collaborate with mentees to establish SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound) for both entrepreneurial progress and personal development. Document goals and review them regularly, celebrating achievements and adjusting as needed.

Entrepreneurial Identity Development: Use identity-focused interventions that help young women see themselves as entrepreneurs. Conduct "future self" exercises where mentees

write letters from their five-year-ahead entrepreneur selves to their present selves, articulating values, achievements, and advice. These activities strengthen entrepreneurial identity, which research links to persistence and wellbeing.

C. Principles of Non-Formal & Blended Learning

Concept Explanation

Understanding Emotional Intelligence in Entrepreneurship

Emotional Intelligence (EI) is the capacity to recognise, understand, manage, and effectively use emotions in oneself and others and represents a critical, yet often overlooked, entrepreneurial competence.

Research increasingly demonstrates that EI predicts entrepreneurial success beyond technical skills or general intelligence.

For women entrepreneurs specifically, EI development addresses multiple challenges:

1. Managing the emotional roller-coaster of building a business
2. Navigating gender-based microaggressions without internalizing negativity
3. Building authentic professional relationships
4. Leading teams with empathy
5. Maintaining wellbeing during stress

Unlike IQ, which remains relatively stable, Emotional Intelligence can be systematically developed through intentional practice and supportive relationships, precisely what effective youth work provides.

The Five Core Components of Emotional Intelligence

Most comprehensive EI frameworks identify five interconnected competences.

1. **Self-awareness:** Recognising one's emotions as they occur, understanding emotional triggers, and comprehending how feelings influence thoughts and behaviours. For entrepreneurs, this means noticing when fear drives procrastination or recognising that irritability signals burnout.

2. Self-regulation: Managing disruptive emotions and impulses, maintaining standards of honesty and integrity, adapting to changing circumstances, and staying comfortable with ambiguity. Entrepreneurial contexts constantly trigger strong emotions (rejection from investors, customer complaints, competitor threats) making self-regulation essential for rational decision-making.
3. Motivation: Intrinsic drive beyond external rewards (passion for work, commitment to goals despite obstacles, optimism when facing setbacks, and organisational commitment). Women entrepreneurs often demonstrate strong intrinsic motivation tied to purpose and values, which youth workers can leverage and strengthen.
4. Empathy: Perceiving and understanding others' emotions, taking active interest in their concerns, and recognising emotional currents in groups. For entrepreneurs, empathy enables customer understanding, team leadership, investor relationship building, and collaboration.
5. Social Skills: Integration of the previous components into effective relationship management (clear communication, influence and persuasion, conflict management, collaboration, and team building). These skills prove particularly important for women entrepreneurs who often build businesses emphasizing relationships and social impact.

Why Emotional Intelligence Matters Specifically for Women Entrepreneurs?

While EI benefits all entrepreneurs, several factors make it especially relevant for young women:

1. Research shows women receive more emotion-focused feedback ("too aggressive," "not warm enough") than competence-focused feedback, making self-awareness and self-regulation crucial for filtering unhelpful critique while extracting useful insights.
2. Women entrepreneurs frequently navigate what researchers call "double binds". These are contradictory expectations that assertiveness is read as aggression while collaboration is read as weakness. High EI enables women to navigate these dynamics strategically without compromising authenticity.
3. Women entrepreneurs report higher rates of emotional labour in business contexts (managing others' emotions, smoothing conflicts, and performing

- caring roles) which can lead to burnout without strong self-regulation and boundary-setting.
4. Stereotype threat and microaggressions create emotional taxation. EI skills help women process these experiences without internalising them.
 5. Women-led businesses often emphasize social missions and stakeholder relationships, requiring advanced empathy and social skills.

Common Emotional Intelligence Challenges for Young Women Entrepreneurs

- **Emotional Suppression:** When young women believe professional contexts require hiding emotions, leading to inauthenticity and stress accumulation. The antidote isn't emotional explosion but appropriate expression and processing.
- **Perfectionism-driven Failure:** Happens when fear of imperfection creates paralysis rather than productive action management.
- **Empathy Overflow:** When women over-prioritise, others' needs while neglecting their own, leading to blurred boundaries and exhaustion.
- **Imposter Syndrome:** Prevents young women from accurately recognising their achievements, distorting self-awareness.
- **People-pleasing Patterns:** Behavioural pattern where one consistently prioritises others over their own well-being, undermining authentic communication and social effectiveness.

Several EI-related challenges like the mentioned above commonly emerge. Youth workers must recognise these patterns and provide targeted interventions.

Developing EI as an Ongoing Practice

Emotional Intelligence isn't acquired through single workshops or theoretical learning. It is developed through consistent practice, reflection, and feedback over time. Youth workers serve as "EI coaches", helping young women build awareness through guided reflection, providing frameworks for understanding emotional experiences, creating safe spaces for practicing new behaviours, offering feedback on emotional patterns, and modelling healthy emotional functioning themselves.

Research suggests EI development requires approximately six months of sustained practice for meaningful behaviour change, with ongoing reinforcement preventing regression. This timeline aligns well with typical youth work mentoring relationships, positioning youth workers as ideal facilitators of EI growth.

Measuring and Tracking Emotional Intelligence Development

Unlike technical skills with clear demonstration points, EI growth can feel ambiguous without intentional tracking. Youth workers should help young women establish EI development goals and monitor progress through multiple methods:

1. Regular self-assessment using validated EI tools.
2. Reflective journaling analysing emotional experiences and responses.
3. Feedback from trusted others about observed changes.
4. Concrete behavioural indicators (e.g., "I recovered from investor rejection in two days rather than two weeks").
5. Critical incident analysis examining how specific situations were handled differently over time.

This tracking serves dual purposes:

1. Documenting actual growth.
2. Strengthening metacognitive awareness, which itself enhances EI.

Examples and Case Studies

Case Study 1: How Emotional Intelligence Makes Leaders More Impactful²

Gemma Garcia Godall's in her TEDx talk at TEDxIESEBarcelona titled "How Emotional Intelligence Makes Leaders More Impactful," offers a compelling story of her personal transformation from a hyper-rational entrepreneur to an emotional intelligent woman. A personal experience marked a turning point that reassessed her definition of entrepreneurial success. She used to measure success purely through KPIs, but she began to understand that success is also about emotional connection, empathy, and authenticity. This realisation led her to founding a company dedicated to cultivating emotional intelligence within organisations. The speaker argues that managing emotions is vital for modern leadership, as it enables the creation of strong relationships and better handling of goals and challenges.

In her speech, Gemma proposes three practical tools for applying emotional intelligence:

² Garcia Godall, G., 2019. How emotional intelligence makes leaders more impactful | Gemma Garcia Godall | TEDxIESEBarcelona. (video online) YouTube. Available at: <https://www.youtube.com/watch?v=75obHtjUsG8> (Accessed 31 October 2025).

1. Connecting with one's own emotions
2. Connecting with the emotions of the team
3. Creating an environment of improvement and growth

Her transformation highlights the profound influence of emotional intelligence, rather than control or perfectionism, defining the very essence of modern leadership.

Case Study 2: Marina Ofloudi-Yavroglou's Successful and Sustainable Leadership using Emotional Intelligence Practices

The story of Marina Ofloudi-Yavroglou is a powerful example of how women with high emotional intelligence drive success. Marina holds the title of the CEO of Soya Mills S.A., a Greek agrifood company with operations across Greece and the broader Mediterranean region. Her success in this male dominated field in Greece demonstrates that empathy, integrity, and active listening are not soft traits but essential leadership tools. When she first entered the business sector, Ofloudi-Yavroglou focused on understanding people rather than asserting authority, emphasizing that she "listened a lot" to earn trust and build genuine relationships. This capacity to tune into others' perspectives fostered collaboration and loyalty across her teams. Her insistence that "our word is our contract, even if it costs us money" reflects emotional self-regulation and ethical awareness, which are core components of emotional intelligence that reinforce credibility and long-term partnerships. Moreover, her commitment to mentoring and empowering more women in business reveals high social awareness and a desire to create emotionally intelligent organisational cultures rooted in fairness and shared growth. Through authenticity, empathy, and relational trust, Marina Ofloudi-Yavroglou illustrates how emotionally intelligent leadership can sustain both personal fulfillment and enduring corporate success.

Methodologies and Tools for Youth Workers

Emotional Mapping Exercises: Invite participants to reflect on emotions experienced during recent entrepreneurial activities such as pitching ideas, managing budgets, or negotiating with partners. By mapping these emotions, learners examine the situations that triggered them and the outcomes that followed. This process helps clarify how emotional patterns influence behaviour, allowing mentees to recognise moments where regulation, preparation, or support might have improved results. Emotional mapping creates a structured space for discussing challenges that are often overlooked yet central to effective decision-making.

Journaling for Self-Awareness: Encourage the use of regular writing prompts to help participants track emotional tendencies and explore their sources. Prompts such as “What emotion dominated my week?”, “What contributed to it?”, or “What can I learn from this experience?” guide women in identifying recurring themes, unhelpful reactions, and opportunities for personal growth. Journaling becomes a reflective routine that strengthens emotional clarity and supports more intentional choices in entrepreneurial contexts.

Mindfulness and Breathing Techniques: Begin mentoring sessions with brief grounding practices, such as slow breathing or short guided pauses. Although simple, these techniques generate noticeable improvements in focus, calmness, and emotional balance. Consistent use of mindfulness helps participants regulate stress during demanding tasks, evaluate situations with greater objectivity, and navigate uncertainty with steadier judgement.

Empathy Role-Play: Use structured scenarios that allow mentees to examine situations through different viewpoints—whether those of clients, investors, team members, or potential collaborators. Role-play encourages learners to recognise diverse expectations and communication styles. This strengthens empathy, broadens interpersonal skills, and enhances the capacity to resolve conflicts constructively.

Emotion–Action Connection Tool: Introduce a chart that links common emotions—such as anxiety, motivation, frustration, or enthusiasm—to constructive responses. These may include preparation strategies, gratitude exercises, assertive communication, or reframing techniques. The tool supports emotional literacy by showing how emotions can guide meaningful action rather than hinder progress. Participants learn to interpret emotional cues accurately and respond with intention rather than impulse.

Feedback as a Growth Tool: Teach the use of the SBI Model (Situation–Behaviour–Impact) to give and receive feedback in a structured and respectful manner. For example: “During the meeting yesterday (situation), you interrupted your colleague (behaviour), which made it difficult for others to contribute (impact).” Practising this method encourages more thoughtful communication, strengthens emotional regulation, and fosters empathy within entrepreneurial teams.

Mini Workshop Task (for practice): Ask learners to design a short activity that helps participants identify one negative self-belief and replace it with a constructive emotional response. This could involve guided reflection, peer discussion, or simple reframing

exercises. Learners then share their activity design in the course forum to exchange ideas and receive feedback from peers.

Application and Practice

Reflective Prompts ("Food for Thought")

- Reflect on your own mindset
 - What limiting beliefs did you hold about your capabilities when you were younger?
 - How did you overcome them, or how do they still influence you?
 - How might your experience inform your work with young women entrepreneurs?
- What's one piece of advice you would give your younger self, and how might it empower others?
- Think about the best mentor you ever had. What specific behaviours made them effective?
- What mentoring behaviours do you naturally gravitate toward, and which require intentional development?
- Describe a recent situation where you experienced strong emotion in your work. How did you handle it?
- Looking at the five EI components, which do you personally need to strengthen to better support others' emotional intelligence development?

Practical Exercises for Youth Workers

Mentoring Scenario: Handling Professional Rejection

Context: Alice is a young digital marketing entrepreneur based in Oslo. She recently lost a major client due to "lack of experience," which led her to feel that her achievements were accidental.

Characters

- Sofia (Mentor): Experienced professional and member of a leading network for women entrepreneurs in Norway.
- Alice (Mentee): New entrepreneur, technically skilled but with low self-confidence.

Task: You are Sophia, mentoring Alice, who is struggling with imposter syndrome. Based on what you learned in this module about mentoring tactics and Emotional Intelligence tools,

how would you guide her to reframe failure, build resilience, strengthen self-awareness, and use techniques like SBI feedback, cognitive reframing, and mindfulness?

Discussion Forums/Group Activities

Share reflections on questions such as: "What mentoring behaviours do you naturally gravitate toward, and which require intentional development?". Also, analyse which of the five Emotional Intelligence components you personally need to strengthen to better support young women.

Module Summary and Resources

Key Takeaways

- Women's confidence challenges in entrepreneurship stem largely from structural barriers and internalised assumptions rather than a lack of competence. Recognising this shifts attention from "fixing" individuals to addressing unequal conditions while supporting women in reframing limiting beliefs.
- A solid psychological base built on growth mindset, self-efficacy and resilience underpins entrepreneurial progress. These elements help women manage uncertainty, persist through setbacks and view challenges as opportunities for capability development.
- Youth workers need to combine practical entrepreneurial guidance with sustained attention to mindset, emotional intelligence and culturally safe support. This dual focus equips young women with technical skills while strengthening the personal resources required to navigate complex environments.
- Gender-responsive mentoring that relies on relational trust, active listening and purposeful questioning strengthens independent decision-making. Such approaches move beyond advice-giving, helping women articulate goals, analyse options and build confidence in their own judgement.
- Strengths-based and emotionally intelligent methods help address gendered pressures such as stereotype threat, emotional labour and double binds. By focusing on existing capabilities and emotional awareness, youth workers support women in managing stressors and making grounded choices.
- Long-term investment in mindset and emotional intelligence development generates benefits that extend beyond individual participants. Enhanced confidence, empathy

and social skills contribute to stronger peer networks, collective resilience and visible role models for future entrepreneurs.

Auto-evaluation / Self-Assessment

Self-Assessment Questionnaire

Question 1: What is the primary reason for the “confidence gap” observed among young women entrepreneurs?

- A) An inherent preference for collaborative roles rather than leadership positions.
- B) Systemic barriers and internalised beliefs stemming from social stereotypes.
- C) Insufficient access to entrepreneurial education programs.
- D) A natural reluctance to take risks compared to men.

Question 2: What is the fundamental difference between the role of a mentor and that of an advisor?

- A) The relationship with a mentor is always informal, whereas the relationship with an advisor is always formal and paid.
- B) The mentor fosters holistic growth through a developmental relationship, while the advisor usually provides specific solutions.
- C) The mentor focuses exclusively on psychological support, while the advisor provides only technical knowledge.
- D) The mentor must always have more experience in the field than the advisor.

Question 3: Which of the following descriptions best corresponds to “self-regulation” as a component of Emotional Intelligence in a business context?

- A) The presence of a strong internal drive to achieve goals regardless of external rewards.
- B) The ability to understand the emotions and concerns of team members and clients.
- C) The complete suppression of all emotions in order to appear professional.

D) The management of disruptive emotions and impulses to make rational decisions under pressure.

Question 4: The module describes “Imposter Syndrome” as a specific obstacle for women entrepreneurs. What does this term refer to?

- A) The tendency to avoid action until all conditions are “perfect”.
- B) The pressure to balance traditional caregiving roles with the need for assertive leadership.
- C) The continuous self-doubt and the feeling of being a “fraud” despite evidence of success.
- D) The fear that negative stereotypes about one’s group will affect one’s performance.

Question 5: What is a key principle of gender-responsive mentoring that distinguishes it from general mentoring?

- A) It recognises that systemic barriers related to gender are real and not merely individual problems.
- B) It aims to make women entrepreneurs more like their male colleagues.
- C) It pairs female mentees only with other female mentors.
- D) It effectively focuses on business skills while ignoring emotional challenges.

Question 6: Why is the development of Emotional Intelligence particularly important for women entrepreneurs?

- A) Because women are naturally more emotional and need greater control.
- B) Because technical skills are less important for businesses run by women.
- C) It helps navigate conflicting expectations (double binds) and filter emotionally charged criticism.
- D) It is the only way to secure funding from investors.

Question 7: How does the role of a youth worker in mindset empowerment differ from that of a technical advisor?

- A) The youth worker provides holistic support, addressing both practical and emotional dimensions.
- B) The youth worker provides encouragement only, not practical tools.
- C) The youth worker focuses solely on the early stage of business creation.
- D) The youth worker's advice is less valuable because they are not a business specialist.

Question 8: During the “Cultivation” phase of a mentoring relationship, what is the main goal?

- A) Intensive engagement in skill development and addressing challenges.
- B) Formal evaluation of the overall success of the mentoring programme.
- C) Preparing the mentee for independence and the transition of the relationship.
- D) Building a trusting relationship and setting initial expectations.

Question 9: Based on the definition of a “growth mindset”, how would a woman entrepreneur with this mindset approach a business failure?

- A) As a negative event that should be ignored in order to move on quickly.
- B) As an opportunity for learning and personal development.
- C) As solely the result of external factors beyond her control.
- D) As proof that she does not have the innate talent for entrepreneurship.

Question 10: Empathy is a key component of Emotional Intelligence. In a business context, what does empathy enable an entrepreneur to do?

- A) Prioritise the needs of others to the point of neglecting their own well-being.
- B) Analyse market data and financial reports without emotional bias.
- C) Understand the needs of customers, lead their team effectively, and build strong relationships.
- D) Always agree with the views of customers and investors to avoid conflict.

Module 3 - Strategic Engagement: Communication & Ecosystem Navigation

Brief description of the module

This module equips youth workers with the knowledge and practical tools to empower young women in navigating entrepreneurial ecosystems through effective communication, strategic engagement, and advocacy.

Drawing from the EU's LifeComp framework (particularly Communication and Collaboration) and EntreComp competences (Mobilising Others, Mobilising Resources, and Taking the Initiative), it supports youth workers in helping young women articulate their ideas, connect with key stakeholders, and access available resources. The module emphasizes both interpersonal empowerment and systemic understanding, enabling youth workers to bridge the gap between individual aspirations and institutional structures.

These topics are crucial because youth workers act as catalysts, helping young women transform ideas into viable, community-relevant ventures by understanding, accessing, and influencing the systems that surround them.

1. How can youth workers use communication as a tool for empowerment and inclusion?
2. What strategies can help young women navigate and benefit from Europe's entrepreneurial ecosystems?
3. How can youth workers and their mentees engage in advocacy and influence policies that support women's entrepreneurship?

Objectives

The main goal of this module is to strengthen the ability of youth and social workers to guide young women in building sustainable entrepreneurial paths through strategic communication, ecosystem awareness, and advocacy. By the end of the module, participants will be able to:

- Facilitate empowering communication processes based on active listening, empathy and clarity.

- Identify and connect young women with relevant actors, resources, and networks within the entrepreneurial ecosystem.
- Support mentees in recognizing policy frameworks, institutional barriers, and opportunities for advocacy.
- Apply practical mentoring tools to foster leadership, confidence, and agency among young women entrepreneurs.

Learning Outcomes

Upon completion of this module, participants will be able to:

- Know the key concepts of communication for empowerment, resource mobilisation, and ecosystem engagement from the LifeComp and EntreComp frameworks.
- Understand how effective communication, networking, and advocacy contribute to women’s entrepreneurship and gender equality goals within the EU context.
- Do: design and implement communication strategies; map entrepreneurial ecosystems; guide young women in identifying and using financial, social, and institutional resources; and advocate for inclusive policy environments.
- Demonstrate improved competencies in “Mobilising Others,” “Mobilising Resources,” and “Communication,” enabling them to act as effective facilitators of empowerment and systemic change.

A. Effective Communication for Empowerment

Concept Explanation

Communication is the foundation of empowerment in entrepreneurship. For youth workers, it means equipping young women to express their ideas clearly, build confidence, and mobilise others toward shared objectives. Drawing from the EntreComp competences *Mobilising Others*, *Working with Others*, and *Vision*, and the LifeComp domain of *Communication*, this section explores how communication becomes both a personal and collective tool for transformation.

Empowering communication involves:

- **Active listening and empathy:** Youth workers must understand mentees’ backgrounds, social, cultural, economic, and emotional to tailor support effectively.

Empathy fosters a safe space where young women gain confidence to express ideas without fear of judgment.

- **Confidence and presence:** Coaching techniques may include: Practicing assertive language; Public speaking exercises, body language awareness, role-plays of professional situations (pitching, negotiating, presenting). These skills help young women speak with conviction in entrepreneurial, community, and leadership contexts.
- **Purposeful storytelling,** Storytelling connects personal motivation to social or economic value. It helps young women: Explain their entrepreneurial journey, communicate the problem they want to solve, demonstrate impact, inspire others to support or invest
- **Strategic dialogue and persuasion,** inspiring collaboration, negotiating partnerships, and mobilising networks. Entrepreneurship requires negotiation with suppliers, partners, clients, community leaders. In practice, youth workers can coach young women to develop their “entrepreneurial voice”: the ability to share a compelling narrative that highlights both personal motivation and community value creation.

Entrepreneurial Voice: This is the capacity of a young woman entrepreneur to articulate:

- Who she is (identity and values)
- What she wants to achieve (vision and goals)
- Why it matters (community relevance and impact)

Developing an entrepreneurial voice strengthens confidence and ensures that ideas gain visibility within networks, markets, and community structures.

This approach reflects EntreComp’s emphasis on *mobilising others* and *taking initiative* through **social influence**.

Social influence: involves inspiring, motivating, or persuading others toward a shared goal. It includes:

- Leading by example
- Communicating a vision
- Encouraging participation and ownership
- Facilitating group decisions

For young women, building social influence also means challenging restrictive norms and advocating for inclusion.

Empowerment through communication also supports gender equality by countering the cultural barriers that often discourage women from speaking confidently in public or negotiating assertively. Communication training, therefore, becomes a path to both entrepreneurship and civic participation.

Think of a time when communication changed your perspective or led to collaboration. How could this translate to your work with young women entrepreneurs?

Examples and Case Studies

Incorporate **local case studies** and practical examples relevant to country-specific socioeconomic and cultural contexts. This addresses the need for cultural relevance and concrete illustrations.

2 case studies, 1000 characters each

Oslo: StartupLab during Oslo Innovation Week (OIW)

It exposes young female entrepreneurs to world-class pitch arenas. One of the most prominent opportunities is the 100 Pitches competition Norway's largest pitch contest for investor-ready startups, powered by DNB, Oslo Business Region, and StartupLab. [100 Pitches+2DNB+2](#)

During the OIW, entrepreneurs compete in semi-finals held at StartupLab, culminating in a final pitch during the DNB NXT conference. www-a1.akamai.dnb.no The winner receives a prize of 300,000 NOK from DNB, a fast-track interview for DNB's accelerator, and enhanced visibility in the investor ecosystem. [DNB+1](#)

For young women such events became powerful platforms to refine their entrepreneurial voice. Through mentorship and pitch training, they crafted narratives that combined personal background, culture and scalable ventures. By participating in 100 Pitches, they not only gained confidence but also real access to investors and a professional stage—a concrete example of how empowering communication can unlock business opportunities.

Real Women Pitchers at 100 Pitches

Anette Weyergang (RAB Diagnostics)

Anette Weyergang won the 100 Pitches competition at DNB NXT during Oslo Innovation Week with her company RAB Diagnostics, which develops tests to predict whether advanced cancer treatment will work. shifter.no Her victory (in 2024) is a powerful example of how a strong, well-crafted pitch grounded in technical knowledge and a mission-driven story can command investor attention. Weyergang's success illustrates how young female entrepreneurs benefit from pitch training and communication coaching, not only to explain complex science, but to convey personal motivation and societal impact. Her story demonstrates the "entrepreneurial voice": combining vision, technical competence, and storytelling to mobilise investors.

Karoliina Kauhanen (Commu App)

Karoliina Kauhanen, co-founder of Commu App, won 100 Pitches (DNB NXT) for her social app that connects people who need help with volunteers in their neighborhood. dnb.no Her pitch impressed the jury because it combined a clear problem statement ("making it easier to ask for and give help locally") with a strong social mission and scalable business model. Kauhanen's win shows how communication that centers empathy and social value resonates in investor arenas: she used storytelling to highlight community impact, which aligned with sustainability goals and social entrepreneurship themes.

UiT – The Arctic University of Norway

In Tromsø, the Arctic Youth Network partnered with **UiT** to offer a series of digital communication bootcamps aimed at young female social entrepreneurs living in remote and coastal communities. The programme combined LifeComp communication principles, active listening, self-expression, and empathy with hands-on digital storytelling tools such as podcast production, short-form video, and narrative mapping. Participants explored how to communicate social impact in ways that resonated with northern communities, weaving in themes of climate resilience, Sámi identity, and youth leadership. The bootcamps concluded with a community showcase where participants presented their digital stories to local businesses, municipal representatives, and potential sponsors. Several young women secured mentorships through UiT's innovation network, while others attracted small-scale funding from local foundations to continue developing their projects. The initiative demonstrated how communication skills, when paired with culturally grounded storytelling formats, can open doors for young women to build visibility, partnerships, and long-term entrepreneurial confidence.

Methodologies and Tools for Youth Workers

Youth workers can apply a wide range of mentoring and coaching techniques to strengthen both **empowering mindsets** and **entrepreneurial competences** in young women. To cultivate self-confidence, resilience, and emotional intelligence core elements of the **LifeComp** framework youth workers can facilitate empathic dialogue sessions using the “listen–mirror–respond” method. This approach encourages young women to articulate their thoughts and emotions in a safe space, while building interpersonal understanding and trust. Confidence circles, where participants exchange constructive and affirming feedback, further reinforce a sense of belonging and personal worth. Mindset reframing exercises help participants reinterpret challenges as learning moments, supporting long-term resilience and motivation.

In parallel, strengthening self-awareness and purpose can be achieved through **storytelling for empowerment**, using narrative-mapping techniques that explore “who I am,” “what I do,” and “why it matters.” This process helps young women clarify their identity, values, and ambitions, enabling them to communicate with conviction in public, professional, and entrepreneurial settings. Paired reflections and guided values-clarification activities can deepen emotional intelligence by supporting empathy and intentional decision-making.

For developing **EntreComp-based entrepreneurial competences**, youth workers can incorporate experiential and practical training strategies. **Pitching labs** allow participants to draft, practise, and refine short presentations that highlight personal motivation, business value, and social impact. These sessions build confidence, clarity, and strategic communication. **Role-play workshops** provide simulated environments where young women can practise negotiations, partnership conversations, and client interactions, strengthening assertiveness, problem-solving, and collaborative skills.

Teaching financial literacy and business planning can involve step-by-step guided discovery exercises, where participants create simple budgets, pricing strategies, and business model canvases. Peer-review sessions help develop analytical thinking and teamwork while maintaining a supportive learning culture. To foster digital competence and entrepreneurial visibility, digital expression labs offer hands-on experience with podcasting, vlogging, and social media storytelling. These activities enhance communication skills while equipping young women with practical tools for promoting their ideas, engaging communities, and reaching potential customers.

Together, these techniques support a holistic developmental pathway, enabling young women to build confidence, competence, and agency key foundations for meaningful and sustainable entrepreneurship.

B. Navigating the Entrepreneurial Ecosystem

Concept Explanation

networks, and policy actors. Youth workers act as navigators, helping young women understand and access the entrepreneurship landscape around them. Aligned with EntreComp competences Spotting Opportunities, Mobilising Resources, and Working with Others, this section develops ecosystem literacy, the ability to identify, evaluate, and strategically use available resources, relationships, and institutions.

In the European context, key ecosystem actors include:

- **EU programmes** such as *Erasmus+ Youth*, *Erasmus for Young Entrepreneurs*, and the *EIC Accelerator*, which provide transnational learning, mobility, and funding pathways
- Innovation Norway and Siva (for funding and incubation). Ungt Entreprenørskap (Young Entrepreneurship Norway) for entrepreneurship education.
- NAV Youth Services and municipal youth hubs for guidance and financial advice.
- EU programmes such as Erasmus+ Youth and EIC Accelerator for transnational networking.

Youth workers should help young women:

- Map and understand these actors and their roles.
- Recognise gaps or barriers (gender bias, rural access, lack of confidence).
- Develop networking strategies and partnership skills.
- Leverage collective resources and peer networks to strengthen resilience.

The “Hidden” Ecosystem in Southern Europe

While Northern European ecosystems tend to be highly structured and institution-driven, many Southern European countries rely on a more informal and relational entrepreneurial ecosystem. In these high-context cultures, entrepreneurship often grows from extended family networks, neighbourhood associations, community organisations, and cooperatives, which serve as early financial, emotional, and reputational support systems. These informal

structures can act as unofficial safety nets, especially in contexts where formal financing is limited, bureaucratic, or risk-averse.

For youth workers, supporting young women in such ecosystems requires recognising these **informal networks as legitimate entrepreneurial assets**, not as weaknesses. Youth workers can help mentees professionalise these supports—for example, transforming informal family loans into clear seed-capital agreements to avoid emotional debt, or using community reputation as a form of early market validation before approaching larger, formal actors.

Bridging Informal Social Capital with Formal Opportunities

At the same time, young women in Southern Europe often face challenges when transitioning from trust-based local support systems to more complex institutional environments. In Spain, for example, youth workers may work with mentees to navigate actors such as the **Instituto de la Mujer**, regional innovation centres, and EU-level schemes. This dual approach strengthening both relational networks and institutional competencies helps young women avoid becoming confined to “localism” and instead access broader national and European opportunities.

Developing this blended form of ecosystem literacy enables young women to progress from **“who you know”** (trust-based access) to **“what you know”** (skills and merit-based access), while acknowledging that in many economies, personal relationships remain the gateway to professional resources. This broader understanding of ecosystem navigation equips youth workers across Europe to provide culturally grounded, realistic, and empowering guidance.

Reflective prompt: Which ecosystem stakeholders, formal or informal do your mentees rely on most, and how can you help them build bridges to new opportunities?

Examples and Case Studies

Case 1 – Bergen

In Bergen, a Women in Startups support programme connected young female founders with seasoned business mentors, Innovation Norway advisers, and alumni networks. Through structured mentoring sessions, the participants mapped their personal support ecosystems — identifying who can advise them, invest in them, and open key doors. They then used these insights to strengthen their resource mobilisation plans, including applying

for grants, pitching to angel investors, or building strategic partnerships. This mentoring approach aligns with how Innovation Norway supports entrepreneurs via expertise, networking and mentoring (diva-portal.org). By connecting personal networks and formal innovation infrastructure, the programme boosted both confidence and concrete financial readiness among women founders in Bergen.

Case 2 – Trondheim: At NTNU’s Social Innovation Lab

In Trondheim, youth workers guided female students to systematically explore entrepreneurial support systems such as university innovation offices, EU funding programmes, and local incubators. One student discovered Horizon Europe funding through NTNU’s EU advisory office, which supports researcher-entrepreneurs in preparing EU proposals. ntnu.edu+1 Leveraging these connections, she later joined a Horizon Europe-funded social enterprise focusing on circular fashion, working with NTNU researchers and textile companies to develop sustainable design models. Her journey illustrates how coaching, network mapping, and institutional support can turn student passion into transnational, impact-driven ventures.

Methodologies and Tools for Youth Workers

Youth workers can apply a wide range of mentoring and coaching techniques to strengthen both empowering mindsets and entrepreneurial competences in young women. Navigating Androcentric Environments: Youth workers must coach young women to identify and articulate "resistant responses" when dealing with male-dominated environments, such as incubators or funding bodies, which are often implicitly androcentric and may reproduce male normativity. This guidance equips youth workers to assess whether local support programmes are truly "women-friendly" and provides mentees with strategies to counter systemic gender bias, ensuring that the psychological resilience built in previous modules is effectively leveraged to overcome external institutional failures.

Ecosystem Mapping Workshops: Facilitate sessions where youth workers and young women create visual maps of their local entrepreneurial ecosystem, identifying key actors such as incubators, municipal services, NGOs, and funding agencies. This promotes understanding of how these players interact and where collaboration opportunities exist.

Stakeholder Analysis Exercises: Use influence-interest grids to help mentees identify which ecosystem actors are most relevant to their entrepreneurial goals. Encourage

reflection on how to approach each stakeholder effectively, aligning with EntreComp's *Working with Others* competence.

Networking Role-Plays: Simulate real-life networking events or mentoring sessions. Youth workers can help participants practice introductions, elevator pitches, and follow-up communication to build social capital and confidence.

Resource Scouting Projects: Assign small teams to research available national and EU-level programmes such as Innovation Norway, Erasmus+, and Horizon Europe, and present how these can support women's entrepreneurship. This helps youth workers and mentees strengthen *Mobilising Resources* and *Spotting Opportunities* competences.

C. Policy Awareness & Advocacy

Concept Explanation

Advocacy is not just political speak, in the context of youth entrepreneurship, it is a vital entrepreneurial skill. It empowers youth workers and young women to shape the very systems and institutions that influence their opportunities for innovation, equity, and growth. In the EntreComp framework, this maps strongly to the competences of Ethical & Sustainable Thinking, Taking the Initiative, and Mobilising Others. By developing these skills, youth workers help mentees go beyond launching ventures: they enable them to become agents of systems change.

Policy awareness, on the other hand, ensures that youth workers and young women understand how laws, public strategies, and funding schemes at local, national, and EU levels affect their entrepreneurial possibilities. For example, Norway's Equality and Anti-Discrimination Act (Likestillings- og diskrimineringsloven), which forbids differential treatment based on gender and mandates systematic work on equality, directly shapes the environment for women entrepreneurs. Regjeringen.no

At the EU level, the SME Strategy promotes regulatory environments that favour small- and medium-sized enterprises, including streamlining access to funding and reducing administrative burdens. single-market-economy.ec.europa.eu

Advocacy is where knowledge becomes action: youth workers can help young women articulate policy demands, provide evidence, build alliances, and lobby for change perhaps

pushing for gender-sensitive funding, childcare support for entrepreneurs, or more inclusive innovation programmes. Core principles of this section include:

- Policy literacy: the ability to read, interpret, and navigate governmental strategies, funding calls, and legislation.
- Advocacy skills: crafting messages, gathering evidence, and building coalitions (among peers, NGOs, institutions).
- Ethical action: balancing the drive for change with accountability, transparency, and respectful dialogue.
- Civic engagement: motivating young women to participate in consultations, committees, or public policy forums.

Examples and Case Studies

Stavanger:

A coalition of youth workers and female entrepreneurs launched a grassroots advocacy campaign during a national government consultation called “*Entrepreneurship for All.*” They engaged in public hearings, submitted written policy recommendations, and mobilised peers via local business networks. Their key proposal: a dedicated mentorship fund and subsidised incubator spots for underrepresented entrepreneurs, particularly women. Thanks to their collective voice, part of their recommendations was picked up by innovation policymakers, leading to the establishment of a small grant program aimed at women-led startups in the region. This process illustrates how youth workers can translate policy literacy and EntreComp’s *Mobilising Others* competence into real advocacy gains — influencing existing systems rather than merely working around them.

Oslo

In **Oslo**, a youth social enterprise network worked with local youth workers to engage with **Oslo kommune’s** procurement strategy. They studied the **Oslo modellen**, which includes social and ethical criteria for public contracts. [Oslo kommune](#) Through dialogue meetings, policy briefs, and joint workshops with the municipality’s procurement office, they advocated for procurement criteria that explicitly favor youth-led and social-venture companies. Their participation contributed to stronger language in the city’s procurement strategy that encourages offers from small, innovative businesses and social enterprises. This process demonstrates how policy awareness (understanding municipal tender rules) coupled with advocacy can open real market opportunities for younger, mission-driven entrepreneurs.

Methodologies and Tools for Youth Workers

Youth workers play a key role in helping young women understand policy frameworks and engage in advocacy. The methodologies presented here expand on policy literacy to emphasize active participation in civic life and systemic change. Youth workers are provided with frameworks to guide young women in designing targeted mini-campaigns or submitting evidence-based recommendations to local authorities (e.g., municipal councils or governmental consultation bodies), thereby turning policy awareness into actionable strategies that challenge the implementation gap between gender laws and their practical enforcement. A combination of practical tools, participatory exercises, and reflective discussions can empower them to act effectively:

- **Policy Mapping Toolkit:** This toolkit helps youth workers and mentees identify and analyse relevant policies, programs, and legal frameworks at both national and EU levels that influence entrepreneurship. For example, in Norway, youth workers can map the Equality and Anti-Discrimination Act or the Innovation Norway funding schemes, while at the EU level, tools can highlight SME-friendly policies or Erasmus+ mobility grants for youth entrepreneurship. Mapping clarifies who the decision-makers are, which policies can be leveraged, and where gaps exist for advocacy action.
- **Advocacy Planning Canvas:** A structured template to define the advocacy issue, potential allies, target institutions, key messages, and measurable outcomes. This encourages strategic thinking, aligns efforts with EntreComp competences like Taking the Initiative and Mobilising Others, and ensures campaigns are focused and actionable.
- **Public Consultation Simulations:** Role-play exercises where youth practice presenting evidence-based recommendations to decision-makers, using techniques such as persuasive messaging, storytelling, and coalition building. For instance, simulating city council hearings or municipal advisory panels helps build confidence and understanding of procedural rules.
- **Ethics Roundtables:** Facilitated discussions where mentees debate real-world advocacy dilemmas, such as balancing neutrality versus activism, representing diverse community interests, or navigating conflicts of interest. These sessions strengthen ethical reasoning, critical thinking, and reflective decision-making.

- Mini Campaign Projects: Small-scale, youth-led initiatives to test advocacy plans in local settings, such as youth forums, school councils, or municipal committees. These projects allow participants to practice mobilisation, messaging, and collaboration while assessing real-world impact. Outcomes may include policy recommendations, public awareness campaigns, or proposals for inclusive funding initiatives.

Application and Practice

Reflective Prompts ("Food for Thought")

- How can you help a young woman identify and connect with key actors in her local entrepreneurial ecosystem?
- Think about a time when communication empowered someone to take initiative. What techniques made it effective?
- In your context, what barriers might prevent young women from accessing entrepreneurship support, and how could you address them?
- How might advocacy skills strengthen your work as a youth worker or mentor?
- What steps could you take to ensure that your mentoring approach aligns with ethical and sustainable thinking in entrepreneurship?

Practical Exercises for Youth Workers

- **Mini-Workshop Design:** Create a 2-hour workshop plan on "Effective Communication for Empowerment," including an opening activity, practical role-play, and reflection. Align objectives with relevant EntreComp competences (*Mobilising Others, Working with Others*).
- **Ecosystem Mapping Activity:** In small groups, identify and visually map key actors supporting youth entrepreneurship in your municipality or region (e.g., Innovation Norway, local business incubators, NGOs). Present how these actors can cooperate to support women's entrepreneurship.
- **Mentoring Scenario:** Write a short mentoring plan for a young woman launching a social venture. Define goals, possible resource pathways, and communication strategies to build stakeholder support.
- **Advocacy Challenge:** Design a mini advocacy campaign (social media, petition, or event) addressing one systemic issue faced by young women entrepreneurs. Reflect on ethical considerations and stakeholder engagement.

Discussion Forums/Group Activities

- Debate: “Which is more crucial for empowering young women skills training or systemic advocacy?”
- Peer exchange: Share one successful communication or networking method used in your youth work practice.
- Online poll: “Which EntreComp competence do you use most in your mentoring work?”
- Group task: Build a shared European map of youth entrepreneurship resources.

Module Summary and Resources

Key Takeaways

- Empowering communication is a tool for inclusion, confidence, and influence.
- Understanding the entrepreneurial ecosystem opens access to opportunities and support.
- Advocacy and policy awareness help drive systemic change and gender equality.
- EntreComp and LifeComp provide complementary frameworks for skills and personal growth.
- Youth workers facilitate connections between people, knowledge, and resources to create value.
- Practical tools like policy mapping, pitching labs, and mini campaigns enhance learning and application.
- Storytelling and digital skills amplify impact and visibility.

Auto-evaluation / Self-Assessment

Self-Assessment Questionnaire

1. Communication for empowerment primarily aims to:
 - a) Share information
 - b) Build confidence and influence
 - c) Manage conflict
 - d) Evaluate performance
2. The entrepreneurial ecosystem is limited to business investors.

True / False

3. Which EntreComp competence involves inspiring others to take action?
 - a) Mobilising others
 - b) Planning and Management
 - c) Coping with Uncertainty
 - d) Creativity

4. Advocacy is most effective when it is:
 - a) Reactive
 - b) Collaborative and evidence-based
 - c) Confrontational
 - d) Unstructured

5. Policy awareness has little relevance for youth work.
True / False

6. What is a key benefit of ecosystem mapping for youth workers?
 - a) Simplifying funding applications
 - b) Identifying collaboration and support opportunities
 - c) Avoiding stakeholder contact
 - d) Isolating challenges

7. Which framework includes competences like “Mobilising Resources” and “Taking the Initiative”?
 - a) LifeComp
 - b) EntreComp
 - c) DigComp
 - d) GreenComp

8. Effective communication includes which of the following?
 - a) Listening and empathy
 - b) Silence and neutrality
 - c) Data sharing only
 - d) Directive feedback

9. Can youth workers act as advocates for gender-inclusive entrepreneurship policies?
Yes / No
10. What is “ecosystem literacy”?
- a) Understanding biology
 - b) Knowing and using support networks
 - c) Managing finances
 - d) Public speaking

Module 4. EntreComp & Entrepreneurial Knowledge for Trainers

Brief description of the module

Module 3.1.4 will cover the topics A. “Deep Dive into the EntreComp Framework” and B. “Core Entrepreneurial Concepts (Trainer's Perspective)”. This module is designed for youth workers to gain familiarity with the EntreComp Framework, which provides a description of the necessary knowledge, skills, and attitudes to be entrepreneurial.

Understanding the EntreComp framework is crucial. The EntreComp framework is an excellent tool that helps youth workers structure interventions required to address specific technical and psychological deficiencies (or areas of opportunity) identified among young women entrepreneurs. It does this by mapping competency levels across key areas—such as the ability to plan, execute, and evaluate financial decisions and business plans for instance. This allows youth workers to pinpoint specific areas of opportunity. Topic B ensures youth workers gain the pedagogical perspective needed to confidently coach young women in acquiring and honing these core business skills.

Overarching Questions:

- How can youth workers leverage EntreComp's 15 competences across 8 progression levels to identify entrepreneurial skill and confidence gaps in young women?
- What pedagogical techniques effectively translate complex financial and digital concepts into practical, confidence-boosting coaching strategies?
- How does deep knowledge of entrepreneurial concepts empower young women to transform their ideas into value for others (financial, cultural, or social)?

Objectives

The primary goals for the youth worker after completing this module are:

- To improve their **understanding** on the use of the **EntreComp Framework (15 competences across 8 progression levels)** as a systematic tool to **learn to identify specific entrepreneurial skills and confidence gaps** in young women.

- To acquire the necessary **pedagogical knowledge and coaching methods** to effectively mentor and train young women in core entrepreneurial concepts.
- To develop the capacity to implement **action-oriented mentorship** that empower young women to **transform their ideas into financial, cultural, or social value for others**.
- To leverage this core entrepreneurial knowledge to enhance the **long-term guidance and technical assistance** offered through local support points.

Learning Outcomes

Upon completing the module, youth workers will:

- Understand the structure and application of the EntreComp Framework, including how its 15 competences and progression levels drive the transformation of ideas into value.
- Systematically leverage the framework to identify and address specific entrepreneurial skill and confidence gaps among young women.
- Structure interventions that target technical and psychological areas of opportunity, such as gaps in financial literacy, business planning, and digital marketing.
- Apply specialized pedagogical techniques to translate complex financial and digital concepts into practical, confidence-boosting coaching strategies.
- Utilize the module's guidance to prepare and deploy ready-to-use materials on goal setting, action planning, and accessing resources.

A. Deep Dive into the EntreComp Framework

Concept Explanation

The **EntreComp: The European Entrepreneurship Competence Framework** is a key reference framework developed by the European Commission that was launched in 2016 as part of the New Skills Agenda for Europe. Its purpose is to clearly define and explain what it means to have an **entrepreneurial mindset**. EntreComp defines entrepreneurship as "The capacity to act upon opportunities and ideas, and transform them into value for others. The value that is created can be financial, cultural or social".

Concept Explanation and Purpose

EntreComp provides a comprehensive description of the **knowledge, skills, and attitudes individuals** need to be entrepreneurial and create value for others. It is a free and flexible reference framework that can be adapted to support the development and understanding of entrepreneurial competence in any setting.

EntreComp serves as a **reference point for policy and practice** across multiple sectors, supporting **lifelong learning, active citizenship, innovation, employability, and entrepreneurial action**.

It helps:

- Develop a shared language and understanding of entrepreneurial competence across various contexts.
- Tailor entrepreneurial learning outcomes to specific contexts and create new or enhance existing teaching and learning activities.
- Design activities that provide practical entrepreneurial experiences and help people understand how entrepreneurial they are.
- Bridge the worlds of education and work, defining a competence that applies across all spheres of life, including personal development, active participation in society, employment, and starting ventures (commercial, cultural, or social).

The framework embraces various types of entrepreneurial activity, such as intrapreneurship (within large, established organisations), social entrepreneurship, green entrepreneurship, and digital entrepreneurship.

The Structure of the EntreComp Framework

EntreComp is structured around **five key building blocks** which collectively describe entrepreneurial competence and how proficiency can be measured:

The 3 Competence Areas (The Core Pillars)

The framework is built upon **three interrelated and interconnected areas** that mirror the definition of entrepreneurship as turning ideas into value-creating action:

- **IDEAS & OPPORTUNITIES:** This area focuses on creative and innovative processes needed to identify, assess, and develop value-creating ideas.
- **RESOURCES:** This area covers the motivation and resources required to pursue an idea, including securing necessary assets (material, non-material, personal, or financial).

- **INTO ACTION:** This area relates to setting goals, planning, managing, dealing with uncertainty, and learning through experience.

The 15 Competences (The Building Blocks)

Each of the three competence areas contains five competences, totalling 15 competences that constitute the entrepreneurial mind-set:

Area	Competence	Description
IDEAS & OPPORTUNITIES	1. Spotting opportunities	Identify and seize opportunities to create value.
	2. Creativity	Develop creative and purposeful ideas.
	3. Vision	Work towards your vision of the future.
	4. Valuing ideas	Make the most of ideas and opportunities.
	5. Ethical and sustainable thinking	Assess the consequences and impact of ideas, opportunities and actions.
RESOURCES	6. Self-awareness & self-efficacy	Believe in yourself and keep developing.
	7. Motivation & perseverance	Stay focused and don't give up.
	8. Mobilising resources	Gather and manage the resources you need.
Area	Competence	Description
	9. Financial & economic literacy	Develop financial and economic know-how.
	10. Mobilising others	Inspire, enthuse and get others on board.
INTO ACTION	11. Taking the initiative	Go for it.
	12. Planning & management	Prioritise, organise and follow up.
	13. Coping with uncertainty, ambiguity & risk	Make decisions dealing with uncertainty, ambiguity and risk.
	14. Working with others	Team up, collaborate and network.
	15. Learning through experience	Learn by doing.

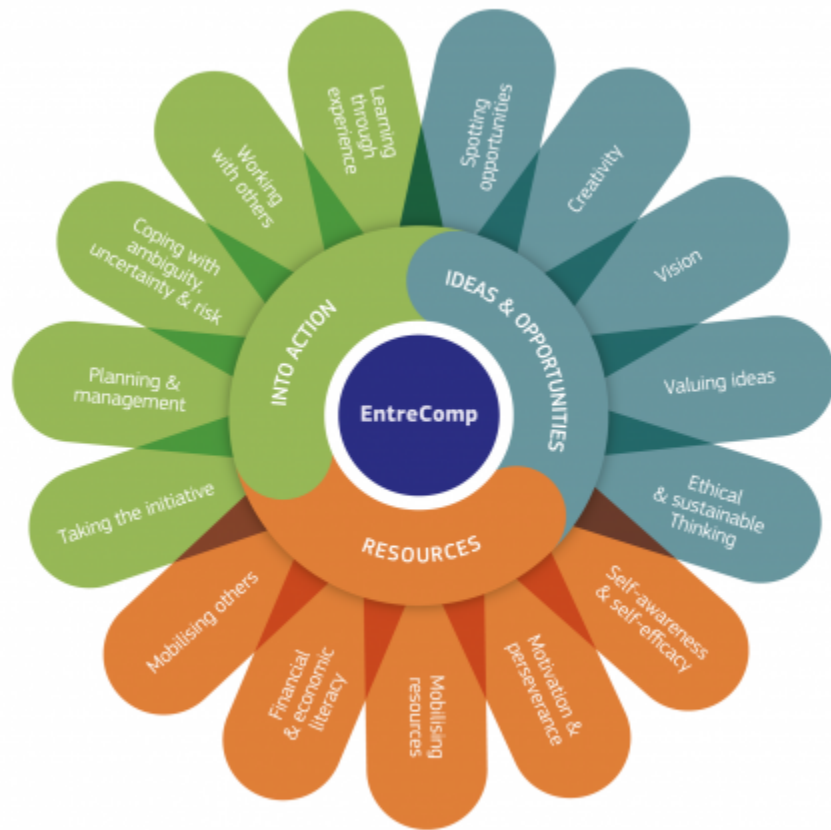


Figure 1. EntreComp competence areas (European Commission, 2025)

Threads and Learning Outcomes

Each of the **15 competences** is further broken down into **thematic threads**, providing practical descriptions of what the competence means. The full framework contains approximately **60 threads in total**.

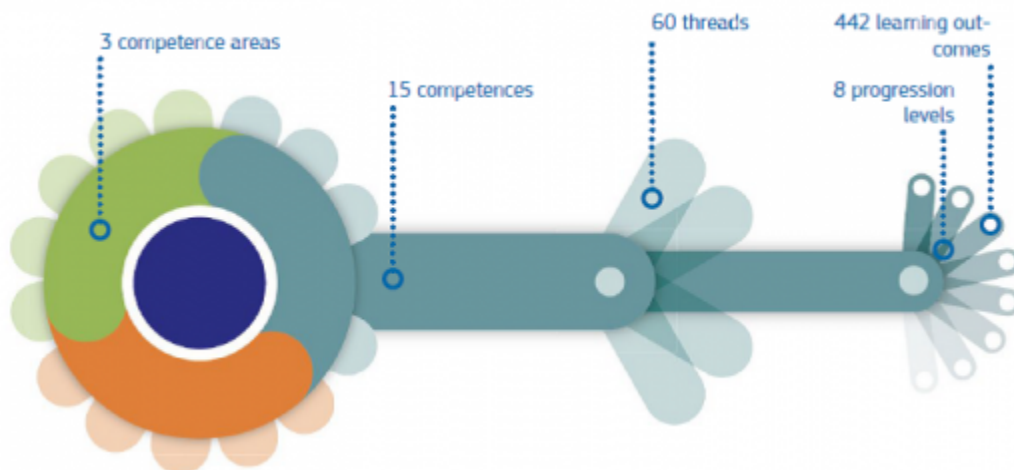


Figure 2. EntreComp competence areas (European Commission, 2025)

Associated with these threads are **442 learning outcomes**. These learning outcomes define precisely "**what a learner knows, understands and can do**" after engaging in learning activities.

By following these **specific learning outcomes**, individuals (**and those who guide them**) can spot current **strengths and weaknesses** and identify precisely what is needed to reach the next level. This comprehensive list offers inspiration and insight for designing interventions.

The 8 Progression Levels (Mastery and Progress)

The learning outcomes are mapped across **8 levels of progression**, ranging from beginner to expert. Mapping this progression is vital for tracking a learner's development over time and creating coherent skills pathways.

The progression model is split into four main groups, tracking increasing autonomy and responsibility (from relying on support to driving transformation) and the complexity of the environments dealt with:

Level Group	Levels	Focus of Progression
Foundation	1. Discover, 2. Explore	Creating value with external support . Focuses on discovering potential, recognising problems, developing individual and social skills.
Intermediate	3. Experiment, 4. Dare	Creating value with increasing autonomy and building independence . Focuses on critical thinking, experimenting with value creation, and turning ideas into action in 'real life'.
Advanced	5. Improve, 6. Reinforce	Taking responsibility. Focuses on improving skills, generating value using knowledge, and dealing with increasingly complex challenges .
Expert	7. Expand, 8. Transform	Driving transformation, innovation and growth. Focuses on handling complex, constantly changing environments, developing new knowledge, and achieving excellence/transforming ways things are done .

Examples and Case Studies

Difficulties Young Female Entrepreneurs face in Catalonia, Spain

Young Spanish women face acute structural barriers, including the country's persistently high unemployment rate (11.4% overall in 2024, the highest in the EU) and resultant labor market disadvantages. Female youth unemployment (ages 25-29) is starkly higher, estimated to be 86% higher than men's in that age bracket.

Entrepreneurially, women struggle with **financial literacy** and managing finances, budgeting, and securing capital. This difficulty is aggravated by **systemic bias** in funding ecosystems, for example: only **5% of Catalan female entrepreneurs received external funding from investors**, relying instead on personal funds and savings.

Furthermore, women often face discriminatory questioning during pitches, being asked [prevention-focused questions](#) (focusing on risk and stability) while men are asked [promotion-focused questions](#) (focusing on potential gains), which typically results in receiving less funding. These factors limit ambition and restrict access to powerful informal networks.

Using frameworks like the EntreComp to identify skill/confidence gaps and target specific learning outcomes (focusing on reflecting on individual strengths and weaknesses) can build resilience, a competence needed to navigate and counteract the discriminatory landscapes like the one in Spain.

Difficulties Young Female Entrepreneurs face in Kosovo

Kosovo presents extreme structural exclusion, with **female labour force participation among the lowest in Europe** (approx. 21–22%). This results in a severe "**brain waste**" paradox where highly educated women cannot secure proportional economic rewards, leading to a massive potential growth dividend loss (23% of GDP). The universal and primary barrier is the **disproportionate burden of unpaid care (6.2 hours daily)**, nearly double men's time, exacerbated by a severe lack of affordable [Early Childhood Education and Care \(ECEC\) infrastructure](#).

Entrepreneurially, women own minimal assets (only **4.9% of land/businesses**), critically hindering their ability to secure collateral for credit and formal financing. Despite possessing robust legal frameworks for gender equality, a significant "**implementation gap**" persists due to deeply entrenched patriarchal norms and insufficient institutional capacity.

To build resilience against this hostile systemic context, training must leverage the **EntreComp** framework. Mentorship targets resulting skill and confidence shortfalls: '**Financial and economic literacy**' (Area 2: Resources) is vital for understanding budgeting and funding acquisition, while developing '**Self-awareness & self-efficacy**' (Area 2: Resources) helps women reflect on strengths and acquire the motivation needed to overcome traditional societal pressure and risk aversion. This approach transforms ideas into social, cultural, or financial value.

Methodologies and Tools for Youth Workers

The following suggestions are a two-stage pedagogical process to coaching young female entrepreneurs: first **diagnosing and planning**, and then **applying and mentoring**. Youth workers can systematically leverage the EntreComp Framework to help young women build entrepreneurial skills by using the following a two-stage pedagogical process to coaching.

1. Diagnosis and Planning

EntreComp serves as a systematic tool for youth workers to identify skills and confidence gaps in young women by matching observed deficiencies to the 15 competences and their associated learning outcomes. For example:

- **Addressing Technical Skill Gaps:** If a young woman lacks skills in budgeting or funding acquisition, the youth worker focuses on the competence Financial and economic literacy (Area 2: Resources).
- **Addressing Psychological Gaps:** A persistent lack of confidence or fear of failure can be directly addressed using competences like **Self-awareness & self-efficacy** and **Motivation & perseverance (Area 2: Resources)**. The youth worker can use the learning outcomes within these areas to pinpoint specific behaviours to develop, such as reflecting on individual strengths and weaknesses, or being resilient under pressure.
- **Targeting Soft Skills:** Deficiencies in networking or leadership are addressed through **Mobilising others (Area 2: Resources)** and **Working with others (Area 3: Into Action)**.

By using the **8 progression levels**, youth workers can measure a young woman's level of proficiency and tailor coaching strategies to help her master the skills required for the next level, moving systematically from relying on support (Foundation) toward greater autonomy (Intermediate). For example by:

2. Mentoring for leveraging competences in the real world

The ultimate goal of youth workers in using EntreComp is to empower young women to transform their ideas into value for others—whether financial, cultural, or social. Youth workers can facilitate this real-world application through action-oriented mentorship:

- **Focus on Value Creation:** Youth workers guide young women to frame their entrepreneurial efforts around creating measurable value. For instance, tackling a community challenge.
- **Building Resilience through Action:** By guiding young women to approach decisions despite uncertainty (**Coping with uncertainty, ambiguity & risk - Area 3: Into Action**) and persevere despite setbacks (**Motivation & perseverance - Area 2: Resources**), youth workers ensure they apply these psychological competences directly in the face of real-world challenges, such as dealing with resistance to innovative ideas or securing funding.
- **Designing Training:** Youth workers can incorporate EntreComp insights when teaching about goal setting, and accessing resources through coaching strategies designed to boost confidence and application.

Reflection Questions

- Considering the "**Diagnosis and Planning**" stage, how might you use the 15 competences and 8 progression levels to create a personalised development plan for a young woman who has a strong idea but is hesitant to take the first step due to fear of failure?
- The "**Mentoring for leveraging competences**" stage emphasises creating real-world value. What is one concrete, small-scale project you could facilitate that would allow a young entrepreneur to simultaneously practice "Coping with uncertainty" and "Mobilising others"?
- Reflecting on the entire process, what potential challenges do you foresee in moving a young woman from a structured, competency-based plan (Stage 1) to autonomous, real-world application (Stage 2), and how could you adapt your coaching style to bridge this gap?

B. Core Entrepreneurial Concepts (Trainer's Perspective)

Concept Explanation

The development of entrepreneurial capacity is crucial for all citizens to act upon opportunities and ideas, and transform them into **value for others**—whether that value is financial, cultural, or social. For youth workers mentoring young female entrepreneurs, these basic concepts must be taught through a tailored, action-oriented lens that builds both **skills** (knowledge, know-how) and **confidence**.

The training methodology should adopt a pedagogical perspective, positioning the youth worker as a *coach* and *facilitator* rather than a lecturer. This approach directly addresses the pervasive psychological barriers identified in young women, such as the lack of self-confidence and fear of failure.

Basic Financial Literacy

Financial literacy is defined as the knowledge needed to make smart decisions with money, including budgeting, saving, and understanding loan terms. Young women entrepreneurs consistently cite **financial illiteracy** and managing finances as a key skill gap. **EntreComp**

Alignment: This topic directly aligns with the competence **Financial and economic literacy** (Area 2: Resources).

- **Core Concepts:**

- **Income and Expenses:** Youth workers should begin by clarifying basic terminology related to money and economic concepts. Entrepreneurs must differentiate between income (money received) and expenses (money spent), categorising expenses as *fixed* (e.g., rent, loan payments) or *variable* (e.g., mobile data, materials).
- **Budgeting:** This is the tool used to plan the use of income and expenses. Youth workers should teach practical tools like templates to help estimate the cost of turning an idea into a value-creating activity and evaluate financial decisions over time.
- **Saving and Investing:** Mentoring should focus on helping women develop financial know-how to ensure their value-creating activity can last over the long term. This involves intentionally setting aside profits and reinvesting them, as financial literacy is often missed by new entrepreneurs, hindering long-term wealth creation.

Youth workers can use practical budgeting templates and financial scenario planning exercises. Since women often underreport their actual financial knowledge due to lower confidence (self-efficacy), training must actively tackle negative stereotypes and promote financial knowledge specific to expanding business ownership.

Basic Business Planning

A business plan is a strategic roadmap detailing a company's goals and the methods to achieve them. It is essential for securing funding and ensuring the business stays aligned with its growth objectives. **EntreComp Alignment:** This relates to the competence **Planning and management** (Area 3: Into Action). This skill helps define priorities and action plans.

- **Core Concepts:**

- **Goals and Vision:** Entrepreneurs need to set clear long-, medium-, and short-term goals. Youth workers should encourage the articulation of an entrepreneurial vision to turn ideas into action.
- **Essential Components:** The plan should cover the business background, production/operational plan, marketing plan, financial plan (including pre-operational expenses and required borrowing), and risk assessment.
- **Simplified Planning:** For startups and new entrepreneurs, the process does not need to be complicated. Youth workers can introduce models like the **Lean Startup Plan** or the [Business Model Canvas](#) to quickly define key sections, such as the value proposition, resources, and customer segments.

Training materials should be action-oriented, providing templates for SMART goal setting and guiding participants to write a business plan for their idea. Youth workers must emphasise the importance of using the plan as a dynamic document, updating it regularly to adapt to changing market conditions.

Basic Digital Marketing (Personal Brand) Applied to Entrepreneurship

Young women entrepreneurs identify gaps in digital literacy, online marketing, and content creation as obstacles to converting visibility into sales. **EntreComp Alignment:** This links to **Mobilising resources** (for digital competences and tools), **Valuing ideas** (recognising the potential of an idea for creating value), and **Mobilising others** (demonstrating effective communication and persuasion).

- **Core Concepts:**

- **Online Presence and Branding:** This involves defining target audiences and creating content that clearly communicates the value of the product or service. Youth workers should provide strategies for social media use and basic e-commerce functionality.
- **The Elevator Pitch:** This is a crucial communication skill used to persuade and inspire stakeholders, requiring clarity and enthusiasm. Youth workers should train women in effective communication and negotiation skills.

- **Digital Safety:** Youth workers must address the need to protect assets and personal information, advising on separating business and personal social media to manage digital risk.

Youth workers can use ready-to-use templates for digital marketing plans and interactive exercises, such as practicing elevator pitches. This helps young women overcome confidence barriers related to presenting their ideas to investors or funding bodies.

Basic Legal/Administrative/Tax Aspects Related to Entrepreneurship

Entrepreneurs must navigate complex administrative and bureaucratic requirements. The lack of clear information on legal requirements, business registration, and taxes is a frequently cited need. **EntreComp Alignment:** This falls under the competence **Mobilising resources**, which includes acquiring and managing necessary legal and tax competences, and **Ethical and sustainable thinking** (reflecting on responsibility and long-term goals).

- **Core Concepts:**

- **Legal Structure and Registration:** Understanding the ownership model (e.g., sole proprietorship vs. limited company) and the legal/financial responsibilities associated with the chosen structure is essential. Youth workers should help identify local procedures for business registration, permits, and contracts.
- **Taxation:** Youth workers must explain the purpose of taxation—that it finances government activities and services like hospitals and schools. Entrepreneurs must estimate their main accountancy and tax obligations to meet the legal requirements for their business.

To address the demand for centralised support, youth workers should utilise and contribute to "Resource Hubs" that compile country-specific information on official government portals, funding bodies, and legal/financial advisory services. This localisation ensures the advice is practical and relevant to the demanding regulatory environment. Youth workers need training in cultural competency and understanding gender dynamics to address biases related to legal navigation and financial access.

To solidify this holistic approach, imagine the entrepreneurship journey as building a house. **Financial literacy** provides the stable, deep foundation (budgeting, managing funds), ensured by the bedrock of the **Legal/Administrative** framework (getting necessary permits and zoning approval). The **Business Plan** acts as the architectural blueprint (defining goals, materials, and steps). Finally, **Digital Marketing and Personal Brand** represent the exterior—the visible design and communication that attracts clients and investors to step inside, converting curiosity into financial value.

Examples and Case Studies

The Nordic paradox: Young Female Entrepreneurs in Norway

Incorporate **local case studies** and practical examples relevant to country-specific socioeconomic and cultural contexts. This addresses the need for cultural relevance and concrete illustrations.

2 case studies, 1000 characters each

Norway, a global leader in gender equality, exhibits a "Nordic paradox" where female entrepreneurship is surprisingly low, accounting for less than 4% of new businesses in 2021. Despite women achieving high educational attainment (60% of degrees), deep gender segregation persists; women cluster in **care sectors** while men dominate high-paying **STEM/ICT fields**. This results in limited access to crucial networks. The primary barrier for aspiring female entrepreneurs is financing, cited as the biggest challenge by nearly 40% of women. They often feel excluded from informal, male-dominated professional networks and report not being taken seriously, particularly in technology sectors.

Targeted mentoring show systematically equip young women with technical knowledge to facilitate growth. For young entrepreneurs' to overcome financial anxiety involves focusing teaching Financial literacy and giving tools tackle funding barriers. This requires pedagogical techniques that teach technical skills (e.g., business planning, digital marketing) while simultaneously building psychological competences like Self-awareness & self-efficacy and resilience (from the EntreComp framework) to accelerate the transformation of ideas into financial value.

Difficulties Young Female Entrepreneurs face in Greece

Greece lags significantly in gender equality, ranking 25th in the EU, despite achieving near parity in tertiary education and ranking highly for women graduating from STEM fields. This paradox of high attainment and limited reward is fueled by structural inequalities: the female full-time equivalent employment rate is 36% (20 points below men's). Critically, Greek women bear one of the widest unpaid care burdens in the EU, spending 2 hours and 21 minutes more per day on domestic work than men, cited by 28% of working-age women as the primary reason for staying out of the labour force. This reinforces a "male breadwinner" model and directs women towards "feminised," lower-paying sectors.

Entrepreneurially, young women face high youth unemployment (57% higher than men aged 25-29), significant hurdles accessing finance, and exclusion from professional networks, resulting in only 16% of Greek startups having a woman in their founding team. To address this, coaching must be gender-responsive.

Technical coaching should strengthen Planning and management (Area 3: Into Action) to aid navigation of complex bureaucratic requirements. Crucially, training enhances Mobilising resources for digital literacy, online marketing, and establishing a robust digital presence the resilience needed to challenge pervasive cultural norms and transforms ideas—such as those found in social enterprises like **WEnCoop** (Greece's first women-centred social energy cooperative)—into value.

Methodologies and Tools for Youth Workers

Youth workers serving as mentors must adopt a **gender-responsive** and **participant-centred** pedagogical approach. The goal is to act as a **coach or facilitator** who builds both technical **skills (knowledge, know-how)** and **confidence**. This systematic process is anchored in the **EntreComp Framework**.

Youth workers can leverage EntreComp's **15 competences** to identify deficiencies (e.g., lack of **Self-awareness & self-efficacy** or low **Financial & economic literacy**) and structure interventions based on **learning outcomes**. Training materials must be **practical** and **action-oriented**, providing clear, step-by-step guidance.

Specific Coaching and Training Techniques

1. Basic Financial Literacy

This addresses the need to develop **Financial and economic literacy** (Area 2: Resources), as many young women lack know-how in budgeting and funding access.

- **Pedagogical Approach:** Start by clarifying basic terms like **Income** (money received) and **Expenses** (money used). Use **practical budgeting templates** and **financial scenario planning exercises** where entrepreneurs differentiate fixed versus variable costs. Teach that taxes finance government services like hospitals and schools.
- **Core Concepts:** Financial literacy includes estimating costs, planning and evaluating financial decisions over time, and managing financing for long-term value creation. Saving effectively involves setting **specific** long-term goals and breaking them into short-term steps.

2. Basic Business Planning

This builds the competence **Planning and management** (Area 3: Into Action).

- **Pedagogical Approach:** Emphasise **learning by doing** and **project work**, encouraging students to define their own objectives and plan. Youth workers should introduce simplified models like the **Business Model Canvas** to help structure the venture. Training focuses on **Goal Setting and Action Planning**, providing templates for SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound).

3. Basic Digital Marketing (Personal Brand)

This links to **Mobilising resources** (digital competences) and **Mobilising others** (communication, persuasion).

- **Pedagogical Approach:** Address skill gaps in digital literacy and online presence. Provide **ready-to-use templates for digital marketing plans and brand guidelines**. Use **interactive exercises** to practice presenting the value proposition. Techniques include practising the concise **"elevator pitch"** (through video submissions or presentations) to improve effective communication and persuasion.

4. Basic Legal/Administrative/Tax Aspects

This relates to **Mobilising resources**, covering technical, legal, and tax competences.

- **Pedagogical Approach:** Address the demand for centralised support and clear guidance on legal requirements, business registration, and taxes. Youth workers should utilise "Resource Hubs" that compile country-specific links to official government portals, funding bodies, and legal/financial advisory services. This practical approach helps the entrepreneur define legal structure and estimate tax obligations.

Reflective Prompts for Youth Workers

- How can you ensure that training on Financial and economic literacy directly addresses the psychological barrier of risk aversion often observed in young women, rather than just providing technical facts?
- If a young entrepreneur struggles with the Planning and management of her business, which soft skill—such as Motivation & perseverance or Working with others—might be the underlying competence gap that needs coaching?
- How does helping a young entrepreneur develop an effective Digital Marketing plan for her personal brand directly contribute to building her Self-awareness & self-efficacy?
- Describe specific mentoring, coaching, and training techniques youth workers can use.

Application and Practice

Reflective Prompts ("Food for Thought")

- Research shows women may underestimate their **Financial and economic literacy**, impacting their confidence. How will you structure coaching on financial planning (budgeting, forecasting) to simultaneously build the competence **Self-awareness & self-efficacy** in a way that directly counters this ingrained self-doubt?
- The disproportionate burden of unpaid care and persistent youth unemployment are external barriers. How can you mentor a young woman to strengthen her **Motivation & perseverance** and **Coping with uncertainty, ambiguity & risk** without minimizing the reality of these systemic hurdles?
- Young women often lack access to powerful, male-dominated informal networks. If an entrepreneur's deficiency is mapped to **Mobilising others**, what concrete, action-oriented strategy would you teach them to effectively build and leverage connections in a non-inclusive, gender-segregated environment?
- EntreComp defines entrepreneurship as acting upon ideas to transform them into value for others (financial, cultural, or social). An entrepreneur fails to secure initial investment. Using **Learning through experience**, how do you help her reframe that temporary setback as a valuable, measurable learning outcome that informs her updated **Planning & management** strategy?

Practical Exercises for Youth Workers

The following two tasks require youth workers to apply their theoretical knowledge of the EntreComp Framework and gender-responsive coaching techniques to address specific challenges faced by young female entrepreneurs, drawing on identified socio-economic and cultural hurdles.

Task 1: Designing a Resilience-Focused Mentoring Intervention (Psychological & Cultural Barriers)

Scenario: A young woman entrepreneur (A) in Greece, who has secured seed funding for her innovative social enterprise (e.g., a women-centred energy cooperative, WEnCoop), is struggling with profound self-doubt and fear of public failure. Her motivation is high, but she reports intense familial and societal pressure to pursue a "stable job", making the prospect of publicly failing unbearable.

Challenge: Design a structured, 30-minute one-on-one mentoring session plan focusing on overcoming this psychological barrier and mitigating external pressure.

Required Action:

1. Identify the two most critical EntreComp competences (from the Resources or Into Action areas) currently deficient, explaining why they are crucial in this scenario (e.g., lack of belief in her ability despite setbacks or inability to handle risk).
2. Detail three specific pedagogical techniques to be used in the session. These techniques must build her confidence and resilience, rather than just providing advice. For instance, how would you use reflection to help her reframe the risk of failure as a Learning through experience opportunity (EntreComp 3.5)?
3. Explain how the session reinforces the competence Self-awareness & self-efficacy (EntreComp 2.1) by explicitly addressing the Greek socio-cultural norm that favours secure employment, thereby empowering her to maintain focus and persevere.

Task 2: Adapting a Financial Literacy Workshop to Counter Systemic Bias (Technical & Socio-Economic Barriers)

Scenario: You are leading a training session in Spain, where young female entrepreneurs cite financing as a universal and significant obstacle. Research confirms a systemic bias where women receive prevention-focused questions during pitches, resulting in less funding.

Challenge: Design a 60-minute segment of a Financial Literacy workshop focused on Financial and economic literacy (EntreComp 2.4) and Mobilising resources (EntreComp 2.3). The training must equip women with the technical know-how to confidently tackle investment bias and navigate complex Spanish bureaucracy.

Required Action:

1. Define the specific learning outcome for this segment (e.g., moving beyond drawing up a simple budget to mastering financial forecasting to demonstrate long-term sustainability).
2. Describe one practical, action-oriented activity that requires the use of templates (e.g., planning a cash-flow analysis or profit-and-loss account exercise). Explain how mastering this technical skill directly counters the systemic funding bias by providing evidence to withstand risk-averse questioning.
3. Detail how you will use this technical module to support Mobilising resources (EntreComp 2.3) by addressing the fragmentation of information. This must include identifying and signposting one specific type of country-specific resource (e.g., links to government portals, grants, or legal/tax advisory services) that must be included in the training materials.

Discussion Forums/Group Activities

A young entrepreneur shows high **motivation** (EntreComp 2.2) but struggles severely with pitching to investors due to a lack of confidence. Discuss how you would coach her in **Financial and economic literacy** (EntreComp 2.4) using action-oriented, practical materials while intentionally strengthening her **Self-awareness & self-efficacy** (EntreComp 2.1). Share a specific participatory technique you use to reframe the fear of failure.

Module Summary and Resources

Key Takeaways

The module provides youth workers with the foundational tools to deliver gender-responsive and action-oriented entrepreneurship coaching:

- **EntreComp as a Diagnostic Tool:** The European Entrepreneurship Competence Framework (EntreComp) serves as a **systematic tool** for youth workers to identify specific skill and confidence gaps in young women entrepreneurs.
- **Structure and Scope:** EntreComp defines entrepreneurship as the capacity to transform opportunities and ideas into **financial, cultural, or social value for others**. It consists of **15 competences** across **3 areas**: Ideas & Opportunities, Resources, and Into Action.
- **Measuring Development:** Competence development is mapped across **8 progression levels**, ranging from Foundation (relying on support) to Expert (driving transformation, innovation, and growth).
- **Addressing Gender Barriers:** The framework is leveraged to counter identified deficiencies among young women, such as low **Financial & economic literacy** (Area 2: Resources) and lack of **Self-awareness & self-efficacy** (Area 2: Resources).
- **Core Technical Skills:** Training focuses on fundamental entrepreneurial concepts from a pedagogical perspective, including **Basic Financial Literacy** (e.g., budgeting, financial forecasting), **Basic Business Planning** (e.g., using the Business Model Canvas), and **Basic Digital Marketing** (e.g., personal branding, effective pitching).
- **Action-Oriented Coaching:** The module guides youth workers to move beyond theory to implement practical, action-oriented mentorship that fosters **resilience** and applies psychological competences (like **Coping with uncertainty, ambiguity & risk**) in real-world scenarios.

Auto-evaluation / Self-Assessment

Self-Assessment Questionnaire

Deep Dive into the EntreComp Framework

1. How many core competence areas does the EntreComp framework identify?
 - a. 8
 - b. 3
 - c. 15

2. The competence 'Financial & economic literacy' falls under the 'Ideas & Opportunities' competence area.

True / False

3. Which of the following progression levels is primarily characterised by the learner Taking Responsibility for making decisions and working with others?

- a. Foundation
- b. Intermediate
- c. Advanced

4. Does EntreComp define the value created by entrepreneurship solely as financial gain?

Yes / No

5. Which competence is focused on reflecting on individual strengths and weaknesses and believing in one's ability to influence the course of events, despite setbacks?

- a. Mobilising others
- b. Spotting opportunities
- c. Self-awareness & self-efficacy
- d. Taking the initiative

6. The Lean Startup Plan is a traditional, static business plan that requires extensive pre-planning before testing hypotheses.

True / False

7. Which EntreComp competence directly aligns with the technical skill of mastering business budgeting and evaluating financial decisions over time?

- a. Planning & management
- b. Mobilising resources
- c. Financial & economic literacy

8. According to the training material, what is the primary purpose of taxation for a country's government activities?

- a. To increase private investment capital.
- b. To finance public services such as hospitals and schools.
- c. To provide subsidies exclusively to entrepreneurs.
- d. To simplify bureaucratic requirements for businesses.

9. Is the Elevator Pitch technique primarily taught in Basic Digital Marketing to improve cash-flow analysis skills?

Yes / No

10. When coaching young female entrepreneurs, youth workers should generally advise separating business and personal social media accounts to manage digital risk.

True / False

PRACTICAL PART

TRAINING MATERIAL FOR YOUNG WOMEN

INTRODUCTION PRACTICAL PART

Welcome and Vision Statement

Leaders for Future is a capacity-building initiative designed to strengthen the employability and entrepreneurial potential of young women, particularly those from disadvantaged backgrounds across Europe and the Western Balkans. The project equips youth organisations and youth workers with the skills, tools, and methodologies needed to support women's pathways into entrepreneurship, decent work, and active participation in society, fostering inclusive and gender-responsive local ecosystems.

Target Audience

This course is designed for youth workers, social workers, NGO educators, mentors, and trainers who work directly with young people and wish to strengthen their capacity to support young women aged 18–30 in entrepreneurship. It is particularly relevant for professionals engaged with women from disadvantaged backgrounds, including those facing social, economic, or geographical barriers, across Europe and the Western Balkans.

Pedagogical Approach

The course is grounded in non-formal learning, placing participants' experience, context, and needs at the centre of the learning process. Its design is flexible and adaptable, allowing youth workers to tailor content and methods to different local realities, target groups, and levels of prior experience. Learning is structured around practical application rather than theoretical instruction, encouraging reflection, experimentation, and learning through experience.

A blended learning approach underpins the course, combining online modules with face-to-face or locally facilitated activities. This format maximises accessibility and inclusion, enabling participation from professionals working in rural, remote, or resource-constrained settings while maintaining opportunities for direct interaction, peer exchange, and collective learning. Online components provide self-paced access to materials and tools, while offline activities support discussion, mentoring, and contextual adaptation.

The course is organised into action-oriented modules that translate entrepreneurial concepts into concrete, usable practices. Participatory methods such as storytelling, case-based learning, group work, and roundtable discussions are used throughout to stimulate

engagement, peer learning, and critical reflection. These methods support the sharing of lived experiences, strengthen professional confidence, and equip participants with approaches they can directly apply when supporting young women in entrepreneurial pathways.

Foundational Frameworks

The course is structured around two complementary European reference frameworks: EntreComp and LifeComp, which together provide a coherent basis for developing both entrepreneurial and transversal competences.

The EntreComp – European Entrepreneurship Competence Framework defines entrepreneurship as a key lifelong competence applicable across personal, social, and professional contexts. It structures entrepreneurial learning around three interrelated areas: Ideas and Opportunities, Resources, and Into Action, encompassing competences such as spotting opportunities, valuing ideas, mobilising resources, planning, and coping with uncertainty. Within the course, EntreComp guides the development of practical entrepreneurial skills, enabling youth workers to support young women in transforming ideas into viable initiatives and informed career pathways.

LifeComp – the European Framework for Personal, Social and Learning to Learn Competence – complements this approach by focusing on the personal and social dimensions essential for sustainable entrepreneurship. It addresses competences such as self-regulation, wellbeing, empathy, communication, critical thinking, and learning to learn. These competences are particularly relevant for tackling psychological barriers frequently faced by young women, including lack of confidence, fear of failure, and difficulties in managing stress or uncertainty.

Gender-Responsive Design

The training materials are designed with a gender-responsive approach that recognises and directly addresses the structural, cultural, and social barriers affecting young women's participation in entrepreneurship, particularly in Southern Europe and the Western Balkans. The course explicitly engages with gender dynamics and biases that shape access to resources, decision-making spaces, and labour market opportunities, including persistent stereotypes, unequal power relations, and limited representation of women in leadership and entrepreneurial roles.

Specific attention is given to societal and family pressures that influence women’s career choices, such as expectations related to caregiving, household responsibilities, and the preference for “secure” employment over entrepreneurial risk. The materials also acknowledge the challenges of entering and operating within male-dominated sectors, where women may face scepticism, exclusion from informal networks, or reduced access to finance and mentorship. Practical strategies are embedded throughout the course to help youth workers support young women in navigating these contexts with confidence and agency.

An intersectional perspective underpins the course design, recognising that gender inequalities intersect with other forms of disadvantage. The materials are inclusive of women from minority backgrounds, women with disabilities, and LGBTI+ women, whose experiences of exclusion may be compounded by discrimination, invisibility, or limited access to tailored support. This approach ensures that entrepreneurship support is sensitive to diverse lived realities and promotes inclusive, equitable pathways that value difference as a source of strength rather than a barrier.

How to Navigate the Course

The course is hosted on an online learning platform that allows participants to access all modules, resources, and activities in a clear and structured way. Users can progress through the modules sequentially or select specific topics according to their professional needs. Each module includes written content, practical tools, and guided activities that can be completed at the participant’s own pace.

Interactive elements such as reflection tasks, group discussions, and practical exercises are integrated throughout the course and can be carried out individually or facilitated offline with peers. Downloadable templates and resources are provided to support direct application in professional practice.

The platform also offers support features, including guidance notes, links to the Resource Hub, and opportunities for peer exchange and feedback. Where relevant, the course can be followed through a modular or adaptive pathway, with “basic” and “advanced” tracks enabling participants to engage with content that matches their level of experience. This flexible design supports differentiated learning while ensuring consistent access to core concepts and tools.

Module 1. Cultivating an Entrepreneurial Mindset & Vision

Brief description of the module

This module, “Cultivating an Entrepreneurial Mindset & Vision”, empowers young women to develop the personal competences essential for entrepreneurship. It integrates practical tools for SMART goal setting, vision development, resilience building, and emotional self-regulation. Through experiential learning, storytelling, and reflective exercises, participants learn to articulate their aspirations, transform ideas into actionable plans, and strengthen confidence to overcome psychological barriers such as self-doubt and fear of failure. For youth workers, these topics are vital to effectively guide young women in shaping clear visions, fostering intrinsic motivation, and nurturing the self-belief required to pursue entrepreneurial paths. The module addresses key questions such as:

1. How can young women turn their aspirations into achievable entrepreneurial goals?
2. What mindset and emotional skills help sustain motivation through challenges?
3. How can youth workers cultivate confidence and resilience in aspiring women entrepreneurs?

Learning Objectives

The primary goal of this module is to improve the competencies of youth workers in empowering young women to develop an entrepreneurial mindset and vision. After completing the module, youth workers will be able to:

- Apply practical tools and methods – such as SMART goal setting and personal roadmap templates – to help young women translate aspirations into concrete entrepreneurial plans.
- Facilitate reflective and experiential learning activities that strengthen resilience, optimism, and self-confidence among participants.
- Support the development of emotional self-regulation skills, enabling young women to manage fear, stress, and self-doubt effectively.
- Integrate storytelling and mentorship strategies to inspire and sustain motivation in aspiring entrepreneurs.

These outcomes ensure youth workers are equipped to nurture both the mindset and practical competences essential for women's entrepreneurial success.

Key Competencies

Explicitly link to EntreComp and LifeComp competences (e.g., EntreComp: 'Planning and Management'). This module builds a strong link between the EntreComp and LifeComp frameworks, equipping youth workers to foster both entrepreneurial and personal competences in young women.

EntreComp competences:

- Vision: Creating and communicating a clear entrepreneurial purpose.
- Planning and Management: Setting SMART goals and implementing structured action plans.
- Motivation and Perseverance: Maintaining drive and commitment despite challenges.
- Self-Awareness and Self-Efficacy: Recognizing on success and failures to build continuous growth.
- Learning through Experience: Reflecting on successes and failures to build continuous growth.
- Coping with Uncertainty, Ambiguity, and Risk: Developing adaptive thinking and courage to take calculated risks.

LifeComp Competences:

- Wellbeing: Cultivating optimism, hope, and resilience for sustainable motivation.
- Self-Regulation: Managing emotions, thoughts, and stress to stay focused.
- Empathy and Communication: Building supportive peer and mentor relationships.
- Flexibility: Adapting to change with a positive mindset.

Introduction and Inspiration

Why this module matters to you

Young women aspiring to become entrepreneurs – a lack of self-confidence, fear of failure, and uncertainty about how to turn ideas into action. Many young women possess creativity and ambition but struggle with internal obstacles such as limited role models, risk aversion,

and self-doubt. This module provides the mindset shift needed to overcome these barriers. By integrating goal setting, vision development, and emotional resilience, it helps participants move from hesitation to empowerment. It also enables youth workers to create safe, supportive spaces where young women can build self-belief, develop a growth mindset, and learn to see failure as part of progress. Ultimately, this module nurtures the courage and clarity needed to transform personal potential into sustainable entrepreneurial action.

Inspirational Role Model Story (Video/Profile)

Jasna Radenović is a woman entrepreneur from Plav, Montenegro — the founder of a small creative company that produces toys from eco-friendly, natural materials.

Her entrepreneurial journey & relevance to our module

- **Spotting a need & purpose (“Why”):** Jasna began her project because she wanted toys for her children made from safe, natural materials — a need she discovered was not met in Montenegrin stores. That reflection turned into an entrepreneurial vision rooted in care, sustainability, and creativity.
- **Vision & values driven:** Her business idea aligns with values of safety, environmental friendliness, and social responsibility — showing how a clear vision (as taught in the module) can guide business purpose.
- **Taking action: from idea to business:** Without necessarily having a formal business background when she started, Jasna turned her idea into a tangible product. This mirrors our module’s emphasis on **goal setting, breaking down aspirations into concrete steps, and action planning.**
- **Resilience & perseverance:** Launching a niche, eco-friendly toy business in Montenegro likely came with challenges — limited market demand, sourcing materials, production constraints. Yet, by committing to her values and vision, she persisted. This reflects the module’s focus on **resilience, self-confidence, and coping with uncertainty/risk.**
- **Entrepreneurial mindset and self-belief:** By believing in the worthiness of her idea and acting on it, Jasna demonstrates self-efficacy and inner motivation — essential competences highlighted in the module under our EntreComp and LifeComp frameworks.

Jasna’s path shows that entrepreneurship doesn’t require a big investment or advanced business education — it often begins with **listening to your values and needs around**

you, then deciding to act. For young women in Montenegro and beyond, her example demonstrates that:

- A personal concern (quality toys for her children) or passion can become a business.
- Values like sustainability, care and creativity can be turned into a real and meaningful enterprise.
- With vision, persistence, and self-belief, even small beginnings can lead to concrete entrepreneurial ventures.

Her story celebrates how a simple idea born out of care, aligned with personal values and executed with commitment, can overcome barriers — including market gaps, social expectations, and uncertainty.

Core Content: Step-by-Step Practical Guidance

Concept Simplified

Entrepreneurship can often sound complicated, filled with business terms, financial language, and complex strategies. This module breaks those ideas down into simple, relatable concepts that any young woman can understand and apply, regardless of her background or experience.

At its heart, **entrepreneurship** means **turning an idea into something real that creates value**—for yourself, your community, or the market. It’s about spotting opportunities, believing in your ability to act on them, and taking small, planned steps toward a goal. You don’t need to have a business degree or a perfect plan to start; what matters most is having the right **mindset**—a combination of curiosity, courage, and persistence.

The module introduces **goal setting** through the **SMART framework**—which simply means setting goals that are:

- **Specific:** Clear and focused, not vague (e.g., “Sell 50 handmade products” instead of “Start a business”).
- **Measurable:** You can track progress and know when you’ve succeeded.
- **Achievable:** Realistic given your time and resources.
- **Relevant:** Connected to your bigger purpose or vision.
- **Time-bound:** With a clear deadline to stay motivated.

Vision development is another key idea. A vision is your “big picture”—what you want your life and business to look like in the future. It’s not about having all the answers, but about knowing what drives you and what kind of impact you want to make. This module helps participants imagine that future and express it in simple terms, like a short “vision statement” that acts as a compass for their decisions.

Another important concept is **resilience**—the ability to bounce back from challenges and keep going even when things don’t go as planned. Entrepreneurship involves uncertainty, and setbacks are normal. Through stories, reflection, and practical exercises, participants learn that every failure is a lesson and that persistence often matters more than perfection.

The module also simplifies **self-regulation**, which means understanding and managing your emotions, thoughts, and reactions under stress. For example, when facing rejection or fear, you can use mindfulness or deep-breathing techniques to stay calm and make better choices. This helps in maintaining focus and emotional balance—skills that are just as important as financial or technical knowledge.

Finally, the module introduces youth workers to accessible ways of teaching these ideas—through storytelling, peer discussions, and creative tools like vision boards and personal roadmaps. These methods make abstract entrepreneurial concepts tangible and personal.

In simple terms, this module teaches that entrepreneurship isn’t only about running a business—it’s about **believing in yourself, setting meaningful goals, staying resilient, and taking consistent steps toward your vision**. By learning and teaching these skills in a clear, practical way, youth workers can empower young women to see entrepreneurship as a reachable and rewarding path for personal and social change.

“How-To” Guides and Checklists

How to set SMART goals for your entrepreneurial journey

Purpose: Break down aspirations into actionable steps that are realistic, measurable, and time-bound

Time Needed: 45-60 minutes

Step by step instructions

1. Identify Your Big Goal (5 min)

- Write down one long-term aspiration for your entrepreneurial journey.
- Example: “Launch a sustainable fashion brand within 2 years.”

2. Break It Down (10 min)

- Divide the big goal into smaller, manageable steps.

- Example: Research suppliers → Design collection → Create prototype → Launch marketing plan.
- 3. **Apply the SMART Criteria (15 min)**
 - **S (Specific):** Clearly define what you want to achieve.
 - **M (Measurable):** Decide how you will track progress.
 - **A (Achievable):** Make sure the goal is realistic with your resources.
 - **R (Relevant):** Ensure it aligns with your personal vision.
 - **T (Time-bound):** Set a clear deadline for completion.
- 4. **Create an Action Timeline (10 min)**
 - Assign each step to a specific date or month.
 - Include milestones to celebrate progress.
- 5. **Review and Adjust (5 min)**
 - Reflect on potential challenges and plan strategies to overcome them.
 - Update goals as needed to stay realistic and motivating.

Checklist: SMART Goal Ready

- Goal is Specific
- Goal is Measurable
- Goal is Achievable
- Goal is Relevant
- Goal has a Time-bound deadline
- Steps broken down with timelines
- Potential obstacles identified and solutions planned

How to develop your entrepreneurial vision & build resilience

Purpose: Articulate your purpose and strengthen confidence to pursue it despite challenges.

Time Needed: 45–60 minutes

Step-by-Step Instructions

1. Discover Your “Why” (5 min)

- Reflect: Why do you want to start this entrepreneurial journey?
- Write one sentence describing your motivation.

2. Visualize Your Future (10 min)

- Close your eyes and imagine your life 5 years from now as a successful entrepreneur.
- Ask: What are you doing? Who are you helping? How do you feel?

3. Define Your Core Values (5 min)

- List 3–5 values that guide your decisions (e.g., creativity, fairness, sustainability).

4. Write a Vision Statement (10 min)

- Combine your why, visualization, and values into a 2–3 sentence statement.
- Template: “I will create [product/service] that [impact] by [method], so that [who benefits] can [result].”

5. Build Resilience Strategies (10 min)

- List personal strengths that help you overcome challenges.
- Identify potential setbacks and how you will respond positively.
- Example: Fear of failure → Reframe as learning opportunity.

6. Keep Your Vision Visible (5 min)

- Post your vision statement or create a vision board for daily motivation.

Checklist: Vision & Resilience Ready

- Vision statement written and clear
- Personal values identified
- Future scenario visualized
- Strengths acknowledged
- Strategies for setbacks planned
- Vision displayed in a visible location

Practical Tools and Templates:

1. SMART Goal Template

Purpose: Help participants set clear, actionable, and measurable entrepreneurial goals.

Goal Description	Specific	Measurable	Achievable	Relevant	Time - bound	Action Steps	Potential Obstacles & Solutions
Example: Launch eco-friendly fashion brand	✓	✓	✓	✓	✓	Research suppliers → Create prototype → Launch marketing	Supplier delays → Have backup supplier list

Instructions:

1. Write your main goal in the “Goal Description” column.
2. Tick or explain how the goal meets each SMART criterion.
3. Break it down into actionable steps with deadlines.
4. Identify potential challenges and how you will address them.

2. Personal Vision Statement Template

Purpose: Assist participants in articulating their entrepreneurial vision.

Section	Prompt	Your Notes
Purpose / “Why”	Why do I want to pursue this entrepreneurial path?	
Future Scenario	Imagine your life 5 years from now: What are you doing? Who are you helping?	
Core Values	List 3–5 personal values guiding your decisions	
Vision Statement	Combine the above into 2–3 sentences: “I will create [product/service] that [impact] by [method], so that [who benefits] can [result].”	

Instructions:

- Complete each section sequentially.
- Share and refine your vision with peers or mentors.
- Keep the final statement visible for daily inspiration.

3. Personal Entrepreneurial Roadmap Template

Purpose: Integrates goals, vision, and resilience strategies into a single actionable plan.

Timeframe	SMART Goal	Action Steps	Resources Needed	Resilience Strategies	Milestones / Indicators of Success
Month 1-3					
Month 4-6					
Month 7-12					

Instructions:

1. Fill in goals for each timeframe.
2. List concrete actions and resources required.
3. Identify personal resilience strategies to handle setbacks.
4. Set measurable milestones to track progress.

4. Resilience & Self-Confidence Reflection Template

Purpose: Build emotional regulation, optimism, and self-efficacy.

Challenge / Fear	How I Feel	What I Learned	Reframe / Positive Action	Strengths I Can Apply
Example: Fear of failing first sales pitch	Nervous, anxious	Learned presentation skills need practice	Practice with friends; seek feedback	Communication, creativity

Instructions:

- Reflect on recent challenges or fears.
- Reframe setbacks as learning opportunities.
- Note personal strengths that can help overcome obstacles.
- Review weekly to track growth.

Local Case Studies and Examples

Case Study 1 - Jasna Radenović (Plav): From a Need at Home to an Eco-Toy Business

Context & challenge

Jasna, a mother in Plav, wanted safe natural toys for her children but found limited local supply. Living in Montenegro's north, she faced limited local markets, seasonal demand, and the inertia of small-town life. Women in northern Montenegro also face resource constraints and stereotypes that can limit entrepreneurship.

How she applied module skills

- **Vision & "Why":** Jasna clarified a purpose-driven vision — safe, eco-friendly toys that preserve local craft and support families. This gave her intrinsic motivation to persist through slow early sales.
- **SMART goals & roadmap:** She set a 12-month roadmap with SMART milestones (prototype, local market stall, 3 wholesale accounts). Breaking big aims into monthly steps helped her monitor progress and stay motivated.
- **Resilience & reframing:** Early rejections and supply delays were reframed as learning (improve design, diversify suppliers). She used journaling and peer feedback to maintain optimism — classic LifeComp wellbeing and self-regulation in action.
- **Storytelling & networks:** Sharing her story locally attracted volunteer help and micro-orders; she used role-model stories and local mentorship to boost confidence.

Support & regulatory context used

- Jasna used online guidance and training resources for women in business developed with UNDP in Montenegro to formalize business practices and find training.
- As she grew, she engaged with local SME support channels and grant calls (national SME funding and competitiveness programs) to finance equipment and expand

Outcomes & learning points

- Jasna transformed a personal need into a viable micro-enterprise, using vision, incremental SMART steps, and resilience strategies. Her case shows the value of combining personal motivation with practical action planning and local support.
- production.

Practical tip for youth workers

Use Jasna’s story as a template: help participants write a short vision statement, set 3 SMART milestones for 3/6/12 months, and list two resilience strategies to use when progress stalls.

Case Study 2 — EmpowHER-supported Women’s Cooperative (Northern Montenegro) — Collective Action & Capacity Building

Context & challenge

Rural municipalities in Montenegro’s north (e.g., Berane, Bijelo Polje, Plav) show untapped women-led entrepreneurial potential but suffer from limited access to markets, financing, and skills. The EmpowHER initiative and related programmes target these gaps.

How the cooperative applied module skills

- **Collective Vision & shared values:** The group co-created a short vision statement — “sustainable rural crafts that preserve tradition and create local income.” A **SMART goals & role allocation:** They set SMART goals for a 6-month pilot: produce 200 units, secure one local retailer, run two pop-up markets. Each member got specific tasks (production, quality, sales, bookkeeping). This clarified accountability and reduced overwhelm.
- **Resilience & self-regulation practices:** The cooperative adopted weekly reflection meetings to reframe setbacks (bad market turnout → lesson for product placement). Mindful breathing and peer encouragement reduced stress during busy seasons.
- **Learning through experience:** After an initial failed market, they adjusted price points and packaging based on customer feedback — demonstrating EntreComp “learning through experience.”

Support, regulations & funding used

- The cooperative accessed capacity-building and market-linkage support through EmpowHER and UN partners focused on rural women’s empowerment.
- For formalization and funding, they consulted national SME support information and applied to regional SME/crafts funding rounds promoted by the Ministry of Economic

Development. Recent national programs prioritize inclusivity and offer higher co-funding rates for women and rural entrepreneurs.

Outcomes & learning points

- Within a year the cooperative achieved their pilot milestones, improved product-market fit, and formalized bookkeeping — outcomes traceable to clear visioning, SMART planning, and routine resilience-building. Their success underlines how group accountability and targeted support accelerate early-stage ventures.

Practical tip for youth workers

Promote cooperative or peer-group models where members draft a single shared vision, split SMART milestones, and schedule weekly reflections — this multiplies motivation and distributes risk.

"Spotlight on Gender Barriers"

Young women entrepreneurs often face biases, caregiving expectations, and male-dominated industry norms. Build awareness by identifying these challenges, seeking supportive networks, and leveraging mentorship. Strategies include advocating for your ideas confidently, balancing responsibilities with realistic goal-setting, and highlighting unique perspectives as strengths in innovation and problem-solving.

Application and Skill Practice ("Your Turn")

Guided Exercises

Exercise 1: SMART Goal Workshop

Objective: Transform your entrepreneurial idea into clear, actionable goals.

Instructions:

1. Write down your main business idea or aspiration.
2. Break it into **one short-term goal** (3 months) and **one long-term goal** (12 months).
3. Apply the **SMART criteria**: Specific, Measurable, Achievable, Relevant, Time-bound.
4. Identify **action steps** for each goal and potential challenges with solutions.
5. Share your goals with a partner for feedback and refinement.

Materials: SMART Goal Worksheet, pens, flipchart (optional)

Exercise 2: Craft Your Vision Statement

Objective: Articulate a clear, motivating entrepreneurial vision.

Instructions:

1. Reflect on your “why”: Why does this idea matter to you?
2. Visualize your life and business 5 years from now: Who are you helping? What impact are you creating?
3. List your **core values** that guide your business decisions.
4. Draft a **2–3 sentence vision statement** combining your purpose, impact, and values.
5. Display your statement or create a mini **vision board** to keep it visible.

Materials: Vision Statement Template, paper, markers, magazines (optional)

Exercise 3: Resilience Mapping

Objective: Identify potential obstacles and build strategies to maintain confidence and motivation.

Instructions:

1. List three **potential challenges** you might face in pursuing your entrepreneurial idea.
2. For each, write how it makes you feel and why it could be a barrier.
3. Reframe each challenge as a **learning opportunity** or action step.
4. Identify **personal strengths** or resources to overcome each challenge.
5. Share reflections in small groups and discuss strategies for maintaining resilience.

Materials: Resilience Reflection Worksheet, pens

Exercise 4: Personal Entrepreneurial Roadmap

Objective: Integrate goals, vision, and resilience into a single actionable plan.

Instructions:

1. Use your **vision statement** as the foundation.
2. List short- and long-term **SMART goals** aligned with your vision.
3. Map out **action steps, timelines, and resources needed** for each goal.
4. Include **resilience strategies** to overcome obstacles.
5. Set **milestones and indicators of success** for progress tracking.

Materials: Personal Entrepreneurial Roadmap Template

Reflective Journaling Prompts

1. Exploring Motivation

- Why do I want to pursue this entrepreneurial idea?
- How does this goal align with my personal values and vision?

2. Facing Challenges

- What fears or self-doubts arose while defining my goals or vision?
 - How did I respond to these emotions, and what strategies helped me move forward?
- 3. Learning from Experience**
- What small wins did I achieve this week toward my entrepreneurial goals?
 - What setbacks or obstacles did I encounter, and what lessons did I learn from them?
- 4. Building Resilience**
- Which personal strengths did I use to stay motivated or overcome challenges?
 - How can I reframe failure or uncertainty as an opportunity for growth?
- 5. Mindset Shifts**
- How has my confidence in pursuing my entrepreneurial idea changed over the past week or month?
 - What new perspectives or approaches am I willing to try to achieve my vision?
- 6. Future Planning**
- What is the next actionable step I will take to move closer to my vision?
 - How can I maintain optimism and self-belief when facing future challenges?

Module Summary and Enhanced Support

Key Takeaways

- Ability to **set clear, actionable SMART goals** and break down long-term aspirations into achievable steps.
- Skills to **articulate a personal entrepreneurial vision** that aligns with values and inspires motivation.
- Techniques to **build resilience and self-confidence**, reframing failure and overcoming fear of risk.
- Understanding of **emotional self-regulation** to manage stress, uncertainty, and psychological barriers.
- Competence in **creating a personal entrepreneurial roadmap**, integrating goals, vision, and coping strategies.
- Awareness of **gender-specific barriers** in entrepreneurship and strategies to navigate biases and male-dominated sectors.
- Experience with **reflective practices**, journaling, and visualization to track growth and mindset shifts.

- Exposure to **inspirational role models** and storytelling for motivation and perspective.

Your Personalized Action Plan

Use this section to turn your learning into **concrete, real-world action**. Reflect on your goals, vision, and resilience strategies, and outline the steps you will take immediately after completing this module.

Step 1: Identify Immediate Priorities

- Which goals or ideas from the module do you want to focus on first?
- Example: Finalize my SMART goals, draft my vision statement, or identify my first milestone.

My Immediate Priorities:

1. _____

2. _____

3. _____

Step 2: Define Concrete Actions

- Break each priority into **specific actions** you can take in the next week or month.
- Assign deadlines or timeframes to stay accountable.

Priority	Action Steps	Deadline/Timetable	Resources Needed

--	--	--	--

Step 3: Plan for Challenges

- What obstacles might arise?
- How will you respond or reframe setbacks positively?

Potential Challenge	Strategy/Solution

Step 4: Support & Accountability

- Who can support or mentor you as you implement these actions?
- How will you track progress and celebrate milestones?

My Support Network: _____

Progress Tracking & Milestones: _____

Step 5: Reflection & Commitment

- Write a short statement committing to your next steps:

"I commit to taking the following actions in the next [week/month] to advance my entrepreneurial vision: ..."

Self-Assessment Progress Tracking

Practical Skills Checklist

Use this checklist to verify the practical skills you've developed through the **Cultivating an Entrepreneurial Mindset & Vision** module. Tick each skill as you gain confidence in applying it.

Goal Setting & Action Planning

- I can set clear, actionable **SMART goals**.
- I can break long-term goals into smaller, manageable **action steps**.

- I can create a **timeline** for achieving goals.
- I can anticipate potential obstacles and plan **solutions**.

Vision Development

- I can articulate a clear **personal entrepreneurial vision**.
- I can connect my vision to my **values and motivations**.
- I can visualize future scenarios to guide decision-making.
- I can create a **vision board** or other tools to maintain focus.

Resilience & Self-Confidence

- I can identify **personal strengths** and leverage them in challenges.
- I can reframe **failure or setbacks** as opportunities to learn.
- I can manage **stress and emotions** effectively (self-regulation).
- I can maintain optimism and perseverance when facing uncertainty.

Integration & Planning

- I can combine goals, vision, and resilience strategies into a **personal entrepreneurial roadmap**.
- I can track progress toward my goals using **milestones**.
- I can reflect on learning and adjust plans based on feedback and experience.

Gender & Context Awareness

- I can recognize **gender-specific barriers** and biases in entrepreneurship.
- I can identify strategies to navigate male-dominated sectors and caregiving expectations.
- I can seek and leverage **mentorship or supportive networks** effectively.

Confidence Thermometer/Scale

Use this scale to evaluate your confidence in applying the skills learned in the Cultivating an Entrepreneurial Mindset & Vision module. Circle or mark the number that best reflects how confident you feel.

Scale:

- 1 – Not confident at all
- 2 – Slightly confident
- 3 – Moderately confident

4 – Very confident

5 – Extremely confident

1. Goal Setting & Action Planning

- Setting clear SMART goals: 1 2 3 4 5
- Breaking goals into actionable steps: 1 2 3 4 5
- Creating timelines and milestones: 1 2 3 4 5
- Anticipating obstacles and planning solutions: 1 2 3 4 5

2. Vision Development

- Articulating a personal entrepreneurial vision: 1 2 3 4 5
- Aligning vision with values and motivation: 1 2 3 4 5
- Visualizing future scenarios for guidance: 1 2 3 4 5

3. Resilience & Self-Confidence

- Leveraging personal strengths to overcome challenges: 1 2 3 4 5
- Reframing failure as a learning opportunity: 1 2 3 4 5
- Managing stress and emotions effectively: 1 2 3 4 5
- Maintaining optimism and perseverance: 1 2 3 4 5

4. Integration & Planning

- Combining goals, vision, and resilience into a roadmap: 1 2 3 4 5
- Tracking progress and adjusting plans: 1 2 3 4 5
- Seeking feedback and reflecting on learning: 1 2 3 4 5

5. Gender & Context Awareness

- Recognizing gender-specific barriers and biases: 1 2 3 4 5
- Applying strategies to navigate male-dominated sectors: 1 2 3 4 5
- Leveraging mentorship and support networks: 1 2 3 4 5

Module 2. Market Insights & Value Proposition

Brief description of the module

This module equips youth workers with practical knowledge and tools to support young women in transforming ideas into viable entrepreneurial initiatives. It focuses on understanding markets, identifying unmet needs, and shaping clear value propositions grounded in evidence rather than assumptions. These competences are critical for young women, who often face higher risks when investing time or resources in business ideas without prior validation. For youth workers, the module strengthens their capacity to guide participants through simple but robust market research processes, interpret customer insights, and articulate value propositions that combine functional, emotional, and social value. By working with applied tools and a concrete case study, the module bridges theory and practice, enabling youth workers to foster informed decision-making, reduce early-stage failure, and support inclusive, context-sensitive entrepreneurship.

Overarching questions addressed by the module

- How can young women identify real market needs and opportunities before committing to a business idea?
- How can customer insights be translated into a clear and convincing value proposition?
- How can youth workers support evidence-based idea validation in resource-constrained contexts?

Learning Objectives

The primary objective of this module is to strengthen the competencies of youth workers, social workers, educators, mentors, and trainers in supporting young women to develop market-oriented and sustainable entrepreneurial ideas.

After completing the module, youth workers will be able to:

- Guide young women in conducting basic market research using accessible tools such as interviews, surveys, and competitor analysis to identify real customer needs and market gaps.
- Support the formulation of clear and evidence-based value propositions that articulate the functional, emotional, and social value of a product or service.
- Facilitate practical learning activities that help young women validate ideas, reduce uncertainty, and make informed decisions before investing resources.
- Apply case-based and participatory methods to link market insights with strategic choices related to positioning, differentiation, and resource mobilisation.
- Integrate gender-sensitive and context-aware approaches when mentoring young women, ensuring that market analysis reflects their lived realities and constraints.

These objectives ensure that youth workers are equipped to translate market knowledge into concrete guidance that enhances the quality and feasibility of women-led entrepreneurial initiatives.

Key Competencies

This module develops a focused set of entrepreneurial and transversal competences that enable youth workers to effectively support young women in the early stages of entrepreneurship:

- Spotting opportunities: Ability to help young women identify real market needs, customer problems, and gaps through observation and simple research tools.
- Valuing ideas: Capacity to assess, refine, and prioritise business ideas based on evidence, user feedback, and differentiation rather than assumptions.
- Critical thinking: Skills to analyse information, question initial hypotheses, and interpret market insights objectively in uncertain contexts.
- Communication: Competence to support young women in articulating a clear and convincing value proposition tailored to different audiences.
- Planning and decision-making: Ability to guide structured choices on next steps, resources, and positioning based on validated insights.
- Managing uncertainty: Supporting young women in coping with ambiguity and risk during idea validation, strengthening confidence and self-efficacy.

Introduction and Inspiration

Why this module matters to you

Many young women start an entrepreneurial journey with strong ideas but limited certainty about whether those ideas respond to real needs. Acting without market insight increases the risk of failure, wasted resources, and loss of confidence—especially for women who already face higher social and economic pressure to “get it right”. This module responds directly to that challenge. It provides practical ways to test ideas early, understand customers, and build value propositions grounded in evidence rather than intuition. By learning how to validate ideas step by step, young women gain clarity, confidence, and control over their decisions. For youth workers, the module offers concrete tools to replace abstract advice with structured guidance, helping participants move from doubt to informed action. Market understanding becomes a source of empowerment, reducing uncertainty and enabling women to defend their ideas, make realistic choices, and engage more confidently with partners, funders, and institutions.

Inspirational Role Model Story (Video/Profile)

Arta Kelmendi – Co-founder and Business Development Lead, Albalines (Western Balkans)

Arta Kelmendi is a young entrepreneur from the Western Balkans who co-founded Albalines, a digital platform connecting passengers with licensed bus operators across the region. Her role focused on understanding user needs and translating them into a clear value proposition in a fragmented and low-trust transport market.

Before launching the platform, Arta led interviews with travellers and transport operators, identifying common frustrations: lack of online booking, unclear pricing, and limited trust in intermediaries. Rather than relying on assumptions, she used simple market research tools to validate these needs and refine the service step by step. This process helped the team position Albalines as a transparent, multilingual, and reliable solution.

As a woman entrepreneur in a male-dominated transport and tech sector, Arta faced scepticism and resistance from established operators. A clearly articulated value proposition, grounded in customer evidence, allowed her to negotiate partnerships with confidence and demonstrate the platform’s relevance. Her experience shows how market

insight and value clarity can reduce uncertainty, strengthen credibility, and support women in overcoming structural and confidence-related barriers.

Arta's journey illustrates how evidence-based idea validation and strategic communication can turn a local challenge into a scalable business solution.

Core Content: Step-by-Step Practical Guidance

Concept Simplified

Many business ideas fail not because they are “bad”, but because they are built on assumptions rather than real needs. This module starts from a simple principle: entrepreneurship begins by understanding people. A market is not an abstract space or a set of statistics; it is a group of individuals who face a problem, have a need, or want a better solution.

Market insight means learning who these people are, what they struggle with, and how they currently solve the problem. This does not require complex reports or expensive research. Simple methods—such as talking to potential users, observing behaviour, or comparing existing solutions—are often enough to reveal whether an idea makes sense. Asking clear questions like “Who is this for?”, “What problem does it solve?”, and “Why would someone choose this?” already reduces uncertainty.

A value proposition explains why a product or service matters to a specific group of people. It answers one core question: what value do I create, and for whom? Value is not only about price or functionality. It can also relate to trust, convenience, safety, emotional reassurance, or social connection. For example, saving time, reducing stress, or enabling access across borders can be just as important as a technical feature.

Developing a value proposition is a process, not a one-time task. It starts with a basic idea, then improves through feedback. When potential users react, ask questions, or show hesitation, this information helps refine the offer. Adjusting the idea at this stage is not failure; it is learning. This approach is especially important for young women, who may have fewer financial buffers and higher pressure to succeed quickly.

The module also introduces the idea of fit. A good idea works when the problem, the solution, and the people match. If one element is missing—no clear problem, unclear

benefit, or the wrong target group—the idea becomes fragile. Market insight helps check this fit early, before investing time, money, or emotional energy.

For youth workers, the role is to support structured thinking. Instead of asking participants to “believe more” in their ideas, this module provides tools to test them calmly and realistically. By guiding young women to observe, ask, compare, and reflect, youth workers help replace self-doubt with evidence. Market understanding becomes a protective factor: it strengthens confidence, supports clearer decisions, and allows women to explain and defend their ideas in conversations with partners, customers, or funders.

In simple terms, this module teaches that a strong business idea is not guessed—it is built step by step through listening, learning, and adjusting.

“How-To” Guides and Checklists

How to Identify Market Needs and Validate Your Idea

Purpose:

Help participants understand whether their idea responds to a real need before investing time or resources.

Time needed: 45–60 minutes

Step-by-step instructions

1. Define your idea clearly (5 min)

Write one sentence describing your idea.

Example: “An online platform to book regional bus tickets easily and safely.”

2. Identify your target users (10 min)

Describe who this idea is for. Be specific.

Ask: age, location, situation, habits.

Example: “Young people and diaspora travellers who cross borders frequently.”

3. Explore the problem (15 min)

Talk to at least 5 potential users or reflect on existing feedback.

Ask simple questions:

- What frustrates you about the current solution?
- How do you solve this problem now?

- What would make it easier or safer?
- 4. **Check existing solutions (10 min)**
List 2–3 alternatives already on the market.
Note what they do well and what is missing.
- 5. **Summarise insights (10 min)**
Write three short conclusions about:
 - The main problem users face
 - What they value most
 - What is currently not working

Checklist: Market Insight Ready

- Target users clearly defined
- Real problems identified
- Existing solutions analysed
- Insights written in simple language
- Assumptions replaced by evidence

How to Build a Clear Value Proposition

Purpose:

Translate market insights into a clear statement of value that explains *why* the idea matters.

Time needed: 30–45 minutes

Step-by-step instructions

1. **State the customer and the need (10 min)**
Complete the sentence:
“For [specific group], who need [clear problem]...”
2. **Describe your solution (10 min)**
Add:
“...this product/service offers [main benefit or outcome].”
3. **Explain what makes it different (10 min)**
Finish with:
“...because it [key difference compared to existing options].”

4. **Test clarity (5 min)**

Read it aloud.

Ask: Is it simple? Would a non-expert understand it?

5. **Refine with feedback (10 min)**

Share it with a peer or mentor and adjust wording based on questions or confusion.

Template: Value Proposition Statement

“For **[target users]** who **[main need/problem]**, our **[product/service]** provides **[key benefit]**, unlike **[existing alternatives]**, because **[main difference or added value]**.”

Checklist: Value Proposition Ready

- Customer clearly identified
- Problem clearly stated
- Benefit concrete and specific
- Difference from others explained
- Statement short and understandable

These guides allow youth workers to support young women in moving from ideas to informed decisions through simple, repeatable steps grounded in real-world insight.

Practical Tools and Templates:

This module provides simple, ready-to-use tools that help young women apply market insight and value-proposition thinking directly to their own ideas. All templates are designed to be printable or editable digitally and can be used independently or facilitated by youth workers in group sessions.

1. Market Insight Worksheet

Purpose:

Structure basic market research in a clear and accessible way.

Sections:

- My idea in one sentence

- Target users (Who are they?)
- Main problem or unmet need
- How users solve it now
- What is missing or frustrating
- Key insights from interviews or observation

Use:

Ideal for first-stage idea validation and group discussion.

2. Simple Value Proposition Canvas

Purpose:

Help participants translate insights into a clear value statement.

Sections:

- Target customer
- Customer need / pain point
- My solution
- Key benefits (functional, emotional, social)
- What makes it different

Use:

Supports clarity and confidence when explaining an idea to others.

3. Competitor Comparison Table

Purpose:

Encourage realistic positioning without complex analysis.

Sections:

- Competitor name
- What they offer
- Strengths
- Gaps or weaknesses
- What I can do differently

Use:

Helps young women understand the market landscape and avoid duplication.

4. Idea Validation Checklist**Purpose:**

Support decision-making before moving to the next step.

Checklist items:

- I have spoken to potential users
- The problem is clearly defined
- People recognise the need
- My solution offers clear value
- I can explain my idea in one minute

Use:

Useful for reflection, mentoring sessions, or peer feedback.

5. One-Page Value Proposition Sheet**Purpose:**

Summarise the idea clearly for presentations, mentoring, or funding conversations.

Sections:

- Idea title
- Target users
- Problem
- Solution
- Value created
- Next steps

Use:

Supports communication with partners, youth workers, or support organisations.

Local Case Studies and Examples

Case Study 1 – Albalines: Building Trust and Value in Regional Mobility (Western Balkans)

Context and challenge

In the Western Balkans, cross-border bus travel is common but poorly digitalised. Passengers often rely on informal agents, cash payments, and fragmented information. This affects young people, students, and diaspora travellers in particular, who face language barriers, unclear pricing, and low trust in intermediaries. The transport sector is also traditionally male-dominated, with limited space for young women in decision-making roles.

Market insight and approach

The founders of **Albalines** began by conducting simple but structured market research. They interviewed passengers and bus operators, surveyed diaspora users abroad, and analysed existing platforms operating in other European regions. This process revealed three clear needs: online booking convenience, transparent and secure transactions, and multilingual access for cross-border users.

Value proposition and outcomes

Based on these insights, Albalines positioned itself as a verified, multilingual digital platform connecting licensed operators with passengers. The clear value proposition helped the team build partnerships with regional transport companies and payment providers, overcoming resistance to digitalisation. Today, the platform operates across several Western Balkan countries and serves as an example of how evidence-based market insight can reduce risk and build trust.

Learning points for participants

- Market research does not need to be complex to be effective.
- Trust can be a central value proposition in low-regulation or fragmented markets.
- Clear articulation of value supports negotiation and partnership-building.

Case Study 2 – Rural Women Food Cooperative: Turning Local Products into Market Value (Northern Montenegro)

Context and challenge

In rural areas of Northern Montenegro, many women produce traditional food products (jams, cheeses, herbal goods) primarily for household use or informal sales. Limited access to markets, lack of branding, and low confidence in pricing often prevent these products from becoming sustainable income sources. Regulatory complexity and distance from urban centres further restrict opportunities.

Market insight and approach

A small group of women, supported by a local NGO network, began by analysing who actually buys their products and why. Through local markets and informal conversations with customers, they discovered that urban consumers valued authenticity, local origin, and traditional methods but lacked information and consistent access.

Value proposition and outcomes

The cooperative refined its value proposition around “locally produced, traditional food with transparent origin and fair pricing”. Simple packaging, shared branding, and coordinated sales channels allowed them to access regional fairs and short supply chains. Support from municipal programmes and women-focused rural initiatives helped them navigate basic regulatory requirements.

Learning points for participants

- Cultural heritage can be a strong source of market value.
- Collective approaches reduce individual risk and resource constraints.
- Understanding customer perception is key to pricing and positioning.

"Spotlight on Gender Barriers"

Young women often face additional pressure to prove that their business ideas are “serious” or “safe” before receiving support. Limited access to networks, caregiving responsibilities, and scepticism in male-dominated sectors can restrict opportunities. This module shows how market evidence becomes a protective tool: clear customer insights and a strong value proposition help women defend their ideas, negotiate with confidence, and shift discussions from personal credibility to proven need and value.

Application and Skill Practice ("Your Turn")

Guided Exercises

Exercise 1 – Map Your Market Opportunity

Objective:

Identify a real problem and clarify who your idea is for.

Instructions:

1. Write your business idea in one sentence.
2. Define your target users (be specific).
3. Describe the main problem they face.
4. List how they currently solve it.
5. Write two insights you learned that surprised you.

Output: Completed Market Insight Worksheet.

Exercise 2 – Build Your Value Proposition

Objective:

Translate market insights into a clear and structured value statement.

Instructions:

1. Use the value proposition template provided.
2. Fill in the target group, problem, solution, and key benefit.
3. Identify one clear difference from existing solutions.
4. Read it aloud and simplify the language.

Output: One written value proposition statement.

Exercise 3 – Competitor Reality Check

Objective:

Position your idea realistically within the market.

Instructions:

1. Identify two existing alternatives.
2. Complete the competitor comparison table.
3. Highlight one gap your idea addresses.
4. Decide whether your idea needs adjustment.

Output: Completed competitor comparison table.

Exercise 4 – One-Minute Value Pitch

Objective:

Practice explaining your idea clearly and confidently.

Instructions:

1. Prepare a one-minute spoken explanation covering:
 - Who it is for
 - What problem it solves
 - Why it matters
2. Record a short video or present to a peer.
3. Note one question or reaction you received.

Output: Short pitch and reflection notes.

Reflective Journaling Prompts

- What assumptions about my idea or customers were challenged once I looked at real market feedback?
- How did working with evidence affect my confidence and emotional response to uncertainty or doubt?

- What did I learn from the reactions or questions I received when explaining my value proposition?
- What is one concrete adjustment I will make to my idea based on these insights, and why?

Module Summary and Enhanced Support

Key Takeaways

A bulleted list summarizing the most important practical skills and knowledge gained.

- Ability to identify real customer needs using simple, accessible market research methods.
- Skills to validate business ideas early and reduce uncertainty before investing resources.
- Capacity to develop a clear and concise value proposition grounded in evidence.
- Improved confidence in explaining and defending an entrepreneurial idea to others.
- Understanding of how market insight supports better decision-making and risk management.

Your Personalized Action Plan

Use this section to turn learning into action. Take a few minutes to reflect and define your next concrete steps.

Step 1 – Clarify Your Focus

What is the idea or opportunity you want to work on first?

Example: refining my value proposition or testing my idea with potential users.

My focus: -

Step 2 – Define Immediate Actions

List two or three actions you will take in the next two weeks.

Example: interview five potential users; review two existing competitors.

Action	When	Support or resources needed

Step 3 – Anticipate Challenges

What might slow you down or create doubt, and how will you respond using evidence rather than assumptions?

Step 4 – Commit to the Next Step

Write one sentence committing to your next action:

“I commit to taking the following step within the next two weeks:

Self-Assessment Progress Tracking

Practical Skills Checklist

Use this checklist to reflect on the practical skills you have developed through the *Market Insights & Value Proposition* module. Tick each item you can confidently apply.

- I can clearly define my target customers and their main needs.
- I can identify real problems using simple market research methods (interviews, observation, comparison).
- I can analyse existing solutions and recognise gaps in the market.
- I can develop a clear and concise value proposition based on evidence.
- I can explain why my idea creates value for a specific group of people.

- I can adjust my idea based on feedback rather than assumptions.
- I can communicate my idea confidently through a short value pitch.

Confidence Thermometer/Scale

Use the scale below to assess how confident you feel in applying the skills learned in this module to your own entrepreneurial idea.

Scale

- 1 – Not confident yet
- 2 – Slightly confident
- 3 – Moderately confident
- 4 – Confident
- 5 – Very confident

Rate your confidence

Identifying real customer needs and problems:

1 2 3 4 5

Conducting basic market research:

1 2 3 4 5

Developing a clear value proposition:

1 2 3 4 5

Explaining my idea clearly to others:

1 2 3 4 5

Making decisions based on evidence rather than assumptions:

1 2 3 4 5

Use this scale to identify areas where you feel ready to move forward and areas where additional support or practice may be helpful.

Module 3 Digital Business & Brand Development

Brief description of the module

Digital Business & Brand Development equips young women with the knowledge and tools to build, grow, and promote their businesses in the digital era. The module introduces essential concepts of online entrepreneurship, focusing on how to establish a strong digital presence and authentic brand identity. Participants will learn to use accessible platforms such as social media, e-commerce, and content creation tools to reach their audience and communicate their story. Through practical exercises and inspiring examples of women-led initiatives, this module empowers participants to turn ideas into impactful digital ventures.

Guiding questions: How can I create a recognizable brand online? What digital tools can help me grow my business? How do I build trust and visibility in a competitive digital world?

Learning Objectives

After completing the **Digital Business & Brand Development** module, youth workers will be able to:

- confidently guide young women in developing their digital entrepreneurial potential.
- They will gain the skills to teach participants how to create and manage a strong online presence,
- develop a coherent brand identity, and apply digital marketing techniques for business growth.
- Youth workers will also learn how to use practical tools such as Canva, Wix, and social media platforms to support hands-on learning.

Furthermore, they will strengthen their mentoring capacity by helping young women translate their ideas into digital ventures, improve visibility, and communicate their brand story authentically and effectively within diverse online environments.

Key Competencies

This module aligns with the **EntreComp** and **LifeComp** frameworks, supporting the holistic development of entrepreneurial and personal competences among youth workers and young women.

It directly addresses *EntreComp* areas such as **“Valuing Ideas”** (identifying opportunities and communicating value), **“Mobilising Resources”** (using digital tools and networks effectively), and **“Planning and Management”** (strategically building and maintaining an online brand). It also integrates **“Mobilising Others”** through digital communication and community engagement. From the *LifeComp* framework, it develops **“Creativity”** (generating innovative branding solutions), **“Self-Regulation”** (managing emotions and online presence responsibly), and **“Communication”** (expressing ideas clearly and authentically). Together, these competences strengthen the digital, emotional, and leadership skills essential for inclusive entrepreneurship.

Introduction and Inspiration

Why this module matters to you

Many young women have powerful business ideas but face barriers that limit their visibility and growth in the digital world. Lack of confidence limited digital literacy, and the fear of self-promotion often prevent them from reaching wider audiences or turning their ideas into sustainable ventures. This module matters because it helps overcome these obstacles through practical tools and inspiring guidance. By learning how to build an authentic brand, use digital platforms effectively, and communicate their value with confidence, participants discover that success online is not about perfection, but about consistency and purpose. The skills gained here empower women to transform creativity into opportunity and to position themselves as confident entrepreneurs in a competitive digital environment.

Inspirational Role Model Story (Video/Profile)

Profile: *Valbona Begolli – Founder of Albpastrim & CEO of Albacademy*

Valbona Begolli’s entrepreneurial journey began in **2011**, when she founded **Albpastrim**, one of the first professional cleaning and facility-management companies in Albania. What started as a small local initiative grew into a national leader known for its innovation, quality standards, and focus on women’s employment.

Driven by her passion for continuous learning and empowerment, Valbona later established **Albacademy**, a training and consulting center dedicated to developing professional skills in tourism, hospitality, and entrepreneurship. Through her leadership,

she has created hundreds of job opportunities and inspired a new generation of young women to see themselves as capable business leaders.

Her story shows how determination, adaptability, and lifelong learning can transform a single idea into a network of successful ventures—bridging traditional industries with digital innovation and education.

Core Content: Step-by-Step Practical Guidance

Concept Simplified

A **digital business** is any activity or company that uses the internet to promote, sell, or manage its products and services. This doesn't only mean big e-commerce websites — it can be a local handmade product, a beauty studio, or an online service. What makes it *digital* is the use of online tools to reach customers, build relationships, and operate efficiently. Examples include using Instagram to showcase work, WhatsApp for customer communication, Canva to design visuals, and online payment platforms for transactions.

Brand development is about shaping how people see and remember your business. A *brand* isn't just a logo or name — it's your story, your tone, and the feeling customers get when they interact with you. Think about your favorite brands: they all have a clear message, a consistent look, and values you can recognize instantly. Building a brand means defining what makes you unique, how you want people to feel when they see your work, and how you communicate that message online.

For young women entrepreneurs, mastering these skills can be transformative. Digital tools allow them to share their voice, connect with clients directly, and overcome traditional barriers such as limited funding or visibility. Even with small budgets, free platforms like social media, website builders, and email newsletters make it possible to compete with larger companies.

A strong **digital presence** helps you:

- Reach new audiences beyond your local area.
- Build credibility and trust through consistency.
- Tell your story in your own words and style.
- Turn followers into loyal customers.

“How-To” Guides and Checklists

1. How to Create Your Brand Identity – Step by Step

Goal: Help participants define who they are, what they stand for, and how they want to be perceived online.

Step 1 – Define your purpose and story

Write down why you started or want to start your business. What problem are you solving? What values guide your work?

Step 2 – Identify your audience

Think about who your ideal clients are. What are their needs, habits, and online behavior? Use empathy: what would they appreciate seeing from you?

Step 3 – Choose your brand name and voice

Pick a name that is memorable and easy to spell. Define your “tone of voice”: friendly, professional, inspiring, or bold — depending on your audience.

Step 4 – Design your visual identity

Use **Canva** or **Wix Logo Maker** to choose a color palette (3–5 colors), fonts, and logo. Keep it consistent across all materials.

Step 5 – Craft your brand message

Write a short tagline or sentence that represents your mission (e.g., “Sustainable beauty for everyday women”).

Checklist:

- I can clearly explain what my brand does.
- I have a logo and visual style.
- My brand message is clear and memorable.
- I use the same colors, fonts, and tone across all platforms.

2. How to Build Your Digital Presence – Step by Step

Goal: Help participants establish their visibility and credibility online.

Step 1 – Choose your main digital platforms

Decide which channels fit your audience best (Instagram, Facebook, TikTok, LinkedIn, or website). Quality matters more than quantity — start small.

Step 2 – Set up your profiles professionally

Add a profile photo or logo, bio, contact information, and website link. Use keywords that describe what you offer.

Step 3 – Plan your content

Create a weekly posting schedule. Include a mix of educational, inspirational, and personal posts. Use visuals and captions that reflect your brand values.

Step 4 – Engage with your community

Reply to comments, share client stories, and support others. Digital branding grows through trust and connection.

Step 5 – Track your results

Check insights weekly: Which posts get the most engagement? When is your audience most active? Adjust your strategy accordingly.

Checklist:

- My social media pages look professional and consistent.
- I post regularly and engage with my audience.
- I use free analytics tools to understand what works.
- I continuously improve based on feedback and results.

Practical Tools and Templates:

This section expands the learning experience by offering additional **hands-on resources** that young women can use independently or with guidance from youth workers. These tools transform theory into action, helping participants apply digital branding and marketing concepts directly to their own ideas or businesses. Each template is designed to be **simple, editable, and adaptable** to different skill levels, encouraging creativity and self-reflection while reinforcing entrepreneurial competences such as *planning and management, valuing ideas, and mobilising others*.

[Business Model Canvas - Strategyzer.pdf](#) [Copy of Marketing Plan Template — HubSpot](#)

[bmi_2022_ppt_persona-canvas.jpg](#)

30 days content creator calendar

<https://notion.notion.site/b74b71d7e31242399788dd448d5b085d?v=004370c9cf274ce6a4ef1060f822d10f>

Local Case Studies and Examples

In Albania, women entrepreneurs are becoming an increasingly vital force in the digital economy. The country has seen steady growth in online businesses, digital marketing agencies, and social media-based ventures, especially among young women aged 20–35. However, challenges such as limited access to finance, lack of structured mentoring, and digital skill gaps persist. National strategies, such as the *Digital Agenda of Albania 2022–2026* and programs supported by *AIDA*, *Protik Innovation Center*, and *EU4Innovation*, encourage entrepreneurship and digital literacy. These efforts are complemented by local NGOs like *Women Founders Network Albania* and *Girls in Tech Albania*, which provide mentorship, networking, and workshops for women aiming to grow digitally empowered businesses.

Case Study 1: Psikologu Online — A Pure Digital Service for the Diaspora

Category	Digital Service Platform
Entrepreneur	<i>Winner of the Woman Startup Competition Albania (1st Prize)</i>
The Challenge	Mental health support can be scarce, stigmatized, or geographically inaccessible, especially for the large Albanian diaspora living abroad who prefer to consult with a provider who understands their cultural context and speaks their language.

The Digital Solution	Psikologu Online (Online Psychologist) created a telemedicine platform that connects licensed Albanian-speaking mental health professionals with clients worldwide. This is a purely digital business model built on service accessibility and cultural niche focus . Their brand relies heavily on trust, professional accreditation, and privacy .
Key Digital Lesson	Target a Niche with a High Need. By focusing on the diaspora, the business solved a critical cultural/geographic problem that traditional clinics could not. A digital platform eliminates the need for a physical location, making the service globally scalable and inherently resilient.
Module Link	Digital Branding (Building a brand focused on trust and professional authority) and Self-Regulation (Addressing the mental health aspect of digital life).

"Spotlight on Gender Barriers"

In Albania, many women hesitate to promote themselves online due to fear of criticism, cultural expectations, or limited confidence in digital skills. Social norms often discourage women from showing visibility or leadership in public spaces. This module encourages them to embrace their voice, challenge stereotypes, and use digital tools as spaces of empowerment, not judgment — transforming visibility into strength.

Application and Skill Practice ("Your Turn")

Guided Exercises

Guided Exercises

Exercise 1 – Build Your Brand Kit

Use Canva or similar free tools to design your basic brand kit: logo, color palette, fonts, and one inspirational tagline that defines your business identity.

Exercise 2 – Craft Your Elevator Pitch

Write and record a 1-minute video where you introduce your idea, your brand's purpose, and what makes it different. Focus on clarity and authenticity.

Exercise 3 – Create a 7-Day Content Plan

Develop a simple weekly posting plan for your digital channels, including post ideas, captions, and visuals that reflect your brand personality.

Exercise 4 – Digital Confidence Challenge

Share one piece of content publicly (photo, story, or post) that represents your business or passion project. Observe how it feels to express your work online.

Reflective Journaling Prompts

- How do you feel when sharing your ideas publicly?
- What part of building your online brand excites you most, and what part feels uncomfortable?
- How can your digital presence reflect not only what you sell but who you are?
- Which feedback or reactions from others motivated you to keep going?
- What one step can you take this week to grow your confidence online?

Module Summary and Enhanced Support

Key Takeaways

- A strong brand is built on **authenticity, clarity, and consistency**, not perfection.
- **Digital presence** is your professional identity — every post, comment, or message contributes to your image.

- Branding starts with **understanding your audience** and telling your story in a relatable way.
- Free and accessible tools like **Canva, Wordpress, Wix,** and **Meta Business Suite, chat-gpt, capcut** can support brand creation and growth.
- Confidence and storytelling are as essential as technical skills when positioning your business online.
- Digital entrepreneurship empowers women to **create visibility, independence, and leadership** opportunities in any field.

Your Personalized Action Plan

Now that you've completed the module, take 10–15 minutes to define your next concrete steps. Use this simple plan to apply what you've learned:

1. My Goal for the Next 30 Days: (e.g. "Launch my brand page on Instagram")
2. Key Actions I'll Take: (e.g. "Design my logo in Canva; create a weekly content plan; post 3 times per week")
3. Support I Need: (e.g. "Feedback from peers or mentor")
4. My Confidence Level (1–5):

5. Deadline for Action:

Self-Assessment Progress Tracking

Practical Skills Checklist

Use this checklist to reflect on what you've learned and what you can now do confidently after completing the module. Tick all that apply

- I can describe the main elements of a brand identity (values, visuals, tone of voice).
- I can create a simple brand kit using free digital tools (e.g., Canva).
- I can define my target audience and adjust my communication accordingly.
- I can design and follow a weekly content plan for my social media channels.
- I can develop and deliver a short elevator pitch for my business idea.
- I can recognize how authenticity and consistency shape digital trust.
- I can identify useful local and international support networks for women entrepreneurs.
- I can evaluate the effectiveness of my digital presence and make improvements.

Confidence Thermometer/Scale

On a scale from **1 to 5**, rate how confident you feel about applying the skills learned in this module to your own business or idea:

1. Not confident yet
2. Slightly confident
3. Fairly confident
4. Confident
5. Very confident and ready to take action

Module 4 Financial planning and Funding pathways

Brief description of the module

The topics in this module are crucial for youth workers supporting young women in entrepreneurship because they provide the foundation for understanding how money flows within a business: how to plan, allocate, and control financial resources responsibly. Drawing on principles of financial management from the manual, the module explores core financial statements, cost structures, revenue sources, and cash flow management. These concepts help youth workers guide women in evaluating business viability, maintaining liquidity, and making informed funding choices. Understanding financial indicators and break-even analysis empowers them to anticipate challenges and build sustainable models of enterprise.

Key questions the module will address:

1. How do financial planning and budgeting contribute to business stability and growth?
2. What funding options and financial structures can support young women's ventures?
3. How can financial analysis guide better decision-making and long-term success?

Learning Objectives

After completing this module, youth workers will be able to:

- guide young women in developing financial literacy and confidence in managing business finances
- understand how to interpret basic financial statements, plan and monitor cash flow, and identify sustainable sources of funding.
- gain the ability to support the creation of realistic financial plans, including budgeting, cost analysis, and forecasting profitability.
- learn how to assess financial indicators to evaluate business performance and risk.

By the end of the module, youth workers will be equipped to help young women make informed financial decisions, access appropriate funding opportunities, and ensure the long-term financial sustainability of their entrepreneurial initiatives.

Key Competencies

This module develops key competences from the **EntreComp** and **LifeComp** frameworks essential for supporting young women in entrepreneurship.

EntreComp:

- *Planning and Management* – ability to organize resources, set financial priorities, and monitor progress towards business goals.
- *Financial and Economic Literacy* – understanding cash flow, cost structures, and funding options to ensure business sustainability.
- *Mobilizing Resources* – identifying and accessing diverse financial and non-financial resources to support entrepreneurial growth.

LifeComp:

- *Self-Regulation* – promoting responsible financial behaviour, discipline, and goal-oriented decision-making.
- *Wellbeing* – fostering confidence and reducing stress through informed financial choices.
- *Learning to Learn* – developing reflective skills to continuously improve financial planning and adaptability in dynamic markets.

Introduction and Inspiration

Why this module matters to you

Many young women with strong business ideas struggle to turn them into reality due to limited financial knowledge, lack of confidence in handling money, and difficulty navigating complex funding systems. This module directly addresses these challenges by demystifying

financial concepts and providing practical tools for planning, budgeting, and evaluating business viability. By understanding how money flows through a business, you can better support young women to make informed decisions, reduce risk, and feel empowered in negotiations with investors or partners. The module encourages confidence, independence, and long-term thinking—helping youth workers create an environment where young women see finance not as a barrier, but as a pathway to achieving their entrepreneurial goals.

Inspirational Role Model Story (Video/Profile)

Ružica & Antea – Founders of Room8, Mostar

Ružica and Antea launched **Room8**, Bosnia and Herzegovina’s first UGC & TikTok agency, turning a market gap into a thriving business. After completing the *Financial Planning and Funding Pathways* module, they applied core principles to ensure sustainable growth:

- **Budgeting & Cash Flow:** Monthly financial cycles, cost analysis, and break-even checks kept liquidity stable.
- **Funding Strategy:** Leveraged organic revenue before considering targeted micro-investments, avoiding unnecessary debt.
- **Financial Analysis:** KPI tracking (cost per video, average revenue per client, retention rate) guided resource allocation.

Key Metrics:

- *Break-even per UGC package:* 12 videos/month
- *Average client revenue:* €1,200/month
- *Retention rate:* 78%

By combining **storytelling expertise** with **financial literacy**, they scaled Room8 into a multi-lingual creative hub offering UGC creation, TikTok management, SEO, and analytics. Their journey proves that mastering finance transforms creativity into a sustainable enterprise.

Core Content: Step-by-Step Practical Guidance

Concept Simplified

Financial planning may sound complex, but at its core it's simply about understanding how money enters and leaves a business, and how to make sure there's always enough to keep things running smoothly. Every business, no matter how small, needs a plan for how to use its financial resources wisely.

1. The foundation – knowing where you stand

A financial plan begins with three basic tools called financial statements. The balance sheet shows what a business owns (assets) and what it owes (liabilities). The income statement shows how much money comes in and how much goes out – helping identify profit or loss. The cash flow statement tracks the timing of payments and income, ensuring the business can meet its daily obligations. Understanding these basics helps young women see the real picture of their business – not just what's in the bank today.

2. Planning for sustainability

Financial planning is not only about recording numbers – it's about predicting the future. By estimating income, expenses, and investments, entrepreneurs can anticipate problems before they happen. This is called budgeting. A good budget helps prioritize spending and ensures resources are available for growth, not just survival.

3. Understanding costs and pricing

Every product or service has costs. Some costs stay the same each month (rent, salaries) – these are fixed costs. Others change depending on production or sales (materials, delivery) – these are variable costs. Knowing the difference helps calculate the break-even point – the moment when income covers all costs. Beyond that point, the business starts to make profit.

4. Finding the money – funding pathways

Most entrepreneurs need financial support to start or grow. Funding pathways include personal savings, loans, grants, crowdfunding, or partnerships. Each has its pros and cons – loans require repayment, grants often need project justification, while investors may seek part ownership. Learning how to match the right funding type to the stage and goals of the business is a key skill.

5. Making informed decisions

Financial management is about using information to make smart choices. Simple financial ratios – like how quickly money is collected from customers, or how much debt is used compared to income – can show if a business is healthy or at risk. Youth workers who understand these basics can guide young women to plan, adapt, and grow confidently.

“How-To” Guides and Checklists

Guide 1: How to Create a Basic Financial Plan for Your Start-Up

1. Gather Key Business Information

Before working with numbers, clearly define:

- What your business sells
- Who your customers are
- What resources you need to operate

2. Estimate Your Start-Up Costs

Start-up costs include everything you need before you officially begin operating: Equipment and tools, Initial inventory or materials, Licenses and permits, Marketing and branding, Website or online store, Transportation, software, and other initial expenses.

3. Calculate Your Monthly Operating Costs

These are expenses that repeat each month, both fixed and variable:

Rent, utilities, Internet, Materials and supplies, Salaries or service fees, Marketing and advertising, Transportation/delivery, Loan repayments.

4. Forecast Your Revenue

Estimate your expected monthly income based on:

- Price per product or service
- Number of units you expect to sell
- Seasonal demand
- Market trends

5. Estimate Your Profit

Profit = Revenue – Expenses

Create simple projections for the first 3 months or quarter

6. Calculate Your Break-Even Point

Break-even tells you how many units you must sell before you stop losing money.

$$\text{Break-Even} = \text{Fixed Costs} \div (\text{Selling Price} - \text{Variable Costs})$$

7. Identify Your Funding Needs

Ask yourself:

- How much do I need to start?
- How much do I need to operate for the first 3 months?
- Which funding sources best fit my situation?

8. Keep Your Plan Updated

A financial plan is never “finished.”

It changes with real sales, expenses, and market changes. Update it monthly.

Guide 2: How to Choose the Right Funding Pathway for Your Business

1. Identify Your Business Stage

Funding needs depend on where you are

Stage	Recommended Funding	Pros and Cons
Idea stage	Personal funds, grants	Pros: Full ownership, simple and flexible, no repayment Cons: Limited amounts, competitive, administrative workload
Early growth	Microloans, crowdfunding	Pros: Accessible for beginners, Helps build credit history Cons: Requires repayment + interest, Requires strong marketing
Scaling	Investors, angel investors	Pros: Money + mentorship + networking Cons: You give up a share of ownership
Stable growth	Partnerships, bank loans	Pros: Shared costs and risks Cons: Requires trust and clear agreements

2. Assess Your Needs and Risk Tolerance

Clarify:

- How much money you need
- What you need it for
- How quickly you need it
- How much risk you can accept
- Whether you want to keep full ownership

If you want control → **grants, personal funds, revenue-based growth**

If you want fast scaling → **investors, partnerships**

3. Match Each Funding Type with Your Goals

4. Do a Quick Self-Assessment

Tick all that apply to you:

- I have a clear financial plan
- I have a community or online following
- My project has social impact
- My business can grow fast
- I am willing to give up equity
- I can repay a loan

Interpretation:

- Many ✓ under “social impact” → grants
- Many ✓ under “community” → crowdfunding
- Many ✓ under “growth” → investors
- Many ✓ under “stability” → microfinance
- Few ✓ overall → strengthen the business model first

Practical Tools and Templates: and Templates:

Basic information	
Business Name:	
Entrepreneur:	
Date:	
Business Type:	
Product/Services:	
Start-Up Costs	
Item	Estimated Cost (€)

Equipment / Tools			
Initial Inventory / Materials			
Licenses / Permits			
Marketing and Branding			
Website / Online Setup			
Other (specify)			
Total Start-Up Costs			
Monthly Operating Costs			
Expense Category	Monthly Cost (€)		
Rent / Utilities			
Materials / Supplies			
Wages / Salaries			
Marketing / Advertising			
Transport / Delivery			
Loan Repayments			
Other (specify)			
Total Monthly Costs			
Revenue Forecast			
Product/Service	Units Sold (per month)	Price per Unit (€)	Total Revenue(€)
Product 1			
Product 2			
Product 3			
Total revenue			

Profit Estimate			
Month	Expected Revenue (€)	Expected cost (€)	Expected Profit (€)
Month 1			
Month 2			
Month 3			
Quarter Total			
Funding Needs			
Purpose	Amount Needed (€)	Source (Own/Loan/Grant etc.)	
Start-up Investment			
Working Capital			
Equipment Purchase			
Marketing Budget			
Total Funding Needed			
Key Ratios			
Indicator	Formula		Your result
Profit (Net Income)	Revenue - Expenses		
Profit Margin (%)	$(\text{Profit} \div \text{Revenue}) \times 100$		
Funding Gap	Total Needed – Own Funds		

What do my projections tell me? _____

What assumptions are most uncertain? _____

Do revenues cover costs? _____

What risks do I need to monitor? _____

Local Case Studies and Examples

Bosnia and Herzegovina’s growing creative economy is shaped by local cultural diversity, digital transformation, and evolving regulations. **OREA Bazaar**, based in Sarajevo, taps into this dynamic landscape by connecting over 200 predominantly women-led small producers with global consumers through handcrafted clothing, jewelry, home décor, and more.

Local Case Studies & Community Events

The annual **OREA Art Market**, held at venues such as Dom mladih and Metalac, gathers 48–53 artisans from across the region. It blends commerce, cultural storytelling, child-

friendly programming, sustainability efforts, and charity—raising over 100,000 KM for the “Srce za djecu oboljelu od raka” foundation.

Regulatory & Market Context

Launching in 2017, the OREA team faced challenges related to Bosnia’s underdeveloped e-commerce ecosystem and hesitancy toward online payments. They innovated by integrating offline markets with digital initiatives, increasing trust before expanding online aligning with local regulatory standards and GDPR compliance.

Support Networks

Strategic collaborations with the **Government of Sarajevo Canton, UNDP, EcoPak, and TOMRA** highlight strong institutional backing. These partnerships provided grant support, eco-packaging infrastructure, sustainability guidance, and market visibility. UNDP data shows over **90%** of OREA sellers are women, with **70%** adopting eco-conscious production methods.

"Spotlight on Gender Barriers"

GENDER INSIGHT: Confidence Gap

Women often underestimate their financial knowledge, even when their skills match or exceed those of men. Build confidence by practicing financial statements regularly — numbers become easier with repetition.

FUNDING BIAS ALERT

Studies show women-led businesses receive less investment due to unconscious bias, not lack of potential. Use strong data, clear forecasts, and evidence of traction to counter biased assumptions.

CAREGIVING REALITY CHECK

Many women juggle entrepreneurship with caregiving responsibilities. Integrate flexible budgeting and time-based cost planning to reduce stress and support sustainable growth.

NEGOTIATION BOOST

Women are sometimes penalized for assertiveness in negotiations. Focus on facts: market data, ROI, customer traction, and financial projections. Let the numbers speak confidently for you.

NETWORK VISIBILITY TIP

Male-dominated financial networks can be harder to access. Actively seek women-focused accelerators, grant programs, and mentorship circles to build financial and social capital.

PRICING WITHOUT GUILT

Women frequently undervalue their work. Base prices on real costs, market rates, and value delivered — not on fear of “charging too much.”

Application and Skill Practice ("Your Turn")

Guided Exercises

Task 1: Select and Justify Your Funding Pathway

Choose one:

- Personal savings
- Family financing
- Public grant
- Microloan
- Crowdfunding
- Business angel
- Partnership

Write 5–6 sentences explaining:

- Why this path fits your business
- Risks you see
- What you must prepare (documents, pitch, projections)

Task 2: Create a One-Page Financial Plan

Include:

- Start-up costs
- Monthly costs
- Revenue forecast
- Break-even
- Funding needed

- Preferred funding pathway
- 3 financial KPIs (profit, margin, LTV/CAC, burn rate)

Reflective Journaling Prompts

Use these prompts to reflect on your personal growth, mindset, and challenges throughout the *Financial Planning and Funding Pathways* module.

- How has your understanding of financial planning evolved during this module?
- Which funding pathway feels most aligned with your values and business goals — and why?
- What surprised you most about how your business model creates and captures value?
- How confident do you feel discussing financial topics now compared to before?
- What gender-related barriers or biases have you recognized, and how might you navigate them differently?
- What is one financial habit or mindset shift you want to carry forward from this learning experience?

Module Summary and Enhanced Support

Key Takeaways

- Understand how to create, deliver, and capture value through a clear business model.
- Gain essential skills in **financial planning** — defining, tracking, and managing income and expenses.
- Explore diverse **funding pathways** and how to select the right one for your business stage.
- Recognize and address **gender-specific barriers** in entrepreneurship and funding.
- Strengthen decision-making through a holistic understanding of how finance and value creation connect.

Your Personalized Action Plan

Define Your Focus
What is the one area of your business you'll prioritize in the next month?
Set Three Immediate Actions
List three specific actions you will take within the next 30 days.
1.
2.
3.
Identify Resources and Support
Who or what can help you achieve these actions?
Track Your Progress
How will you measure success and stay accountable?

Self-Assessment Progress Tracking

Practical Skills Checklist

Practical Skills Checklist

Skill	Circle Yes or No	
I can describe how a business creates, delivers, and captures value.	Yes	No
I can identify my main customer segments and value propositions.	Yes	No
I can define, categorize, and track income and expenses.	Yes	No
I can create a simple financial plan with realistic projections.	Yes	No

I can identify at least three funding pathways suitable for my business.	Yes	No
I can confidently present my business to potential investors or funders.	Yes	No
I can recognize gender-related barriers and apply strategies to overcome them.	Yes	No
I can use financial insights to make informed business decisions.	Yes	No

Confidence Thermometer/Scale

Rate your confidence in applying these skills in real life.

Circle or mark the number that best represents how you feel right now.

Confidence Level	Description
1 - Not confident	I'm still unsure how to apply these concepts.
2 - Slightly confident	I understand the basics but need more practice.
3 - Fairly confident	I can apply most concepts with some support.
4 - Confident	I can use these skills independently.
5 - Very confident	I can apply them easily and help others do the same.

My current confidence level after the training on Financial planning and Funding Pathways

1 2 3 4 5

Resource Hub Integration

SPAIN

1. Public / Institutional Support

ENISA – Empresa Nacional de Innovación

Public loans for startups and SMEs, including women and young entrepreneurs

 <https://www.enisa.es>

Instituto de las Mujeres (Ministry of Equality)

National programmes and funding supporting women's entrepreneurship

 <https://www.inmujeres.gob.es>

2. Finance & Grants

ICO – Instituto de Crédito Oficial

State-backed loans for SMEs, self-employed women, and green/digital projects

 <https://www.ico.es>

Next Generation EU – Spain (PRTR)

Grants for digitalisation, sustainability, and entrepreneurship

 <https://planderecuperacion.gob.es>

3. Innovation, Incubation & Skills

EOI – Escuela de Organización Industrial

Entrepreneurship training and incubation programmes

 <https://www.eoi.es>

Red.es

Digital skills and SME digital transformation programmes

 <https://www.red.es>

4. Mentorship & Women-Focused Networks

Womentalia

Women entrepreneurs' network and mentoring

 <https://www.womentalia.com>

Women Angels

Investment and mentoring network for women-led startups

 <https://womenangelsforsteam.com>

5. Advisory & Business Support

Cámaras de Comercio de España

Business advice, training, and internationalisation support

 <https://www.camara.es>

NORWAY

1. Public / Institutional Support

Innovation Norway


National agency offering grants, loans, and advisory services

 <https://www.innovasjon Norge.no>

2. Finance & Grants

Innovation Norway – Establishment Grants

Seed funding for early-stage businesses

 <https://www.innovasjon Norge.no/en/services/grants>

SkatteFUNN

Tax incentives for R&D and innovation

 <https://www.skattefunn.no>

3. Innovation, Incubation & Skills

Startuplab Oslo

Startup incubator and investor access

 <https://startuplab.no>

DigitalNorway

Digital competence programmes for SMEs

 <https://digitalnorway.com>

4. Mentorship & Women-Focused Networks

Female Founders Norway

Mentoring and investor-readiness for women entrepreneurs

 <https://femalefounders.no>

5. Advisory & Business Support

Altinn – Business Portal

Company registration and compliance platform

 <https://www.altinn.no>

GREECE

1. Public / Institutional Support

Ministry of Development & Investments

National entrepreneurship and SME programmes

 <https://www.mindev.gov.gr>

2. Finance & Grants

Hellenic Development Bank (HDB)

Loans and guarantees for SMEs and women entrepreneurs

 <https://hdb.gr>

3. Innovation, Incubation & Skills

Elevate Greece

National startup registry and ecosystem gateway

 <https://elevategreece.gov.gr>

ACEin – Athens Centre for Entrepreneurship & Innovation

Training and incubation

 <https://acein.aueb.gr>

4. Mentorship & Women-Focused Networks

Women On Top

Mentoring and capacity-building for women professionals

 <https://womenontop.gr>

5. Advisory & Business Support

Regional Development Agencies (e.g. KEPA-ANEM)

Business advisory and EU funding support

 <https://www.kepa-anem.gr>

MONTENEGRO

1. Public / Institutional Support

Ministry of Economic Development

SME and women entrepreneurship programmes

 <https://www.gov.me/mek>

Strategy for the Development of Women’s Entrepreneurship 2025–2028

Policy framework and future calls

 <https://www.gov.me>

2. Finance & Grants

Fund for Innovation and Development

Grants for startups and innovation

 <https://fondzainovacije.me>

EBRD – Women in Business Montenegro

Loans and incentives for women-led SMEs

 <https://www.ebrd.com/women-in-business>

3. Innovation, Incubation & Skills

SME Competitiveness Support Programme

Technical assistance and standards compliance

 <https://www.gov.me>

4. Mentorship & Women-Focused Networks

Union of Young Entrepreneurs of Montenegro

Youth clubs and mentoring (OSCE-supported)

 <https://www.ujem.me>

Top Women Business Montenegro (TWBM)

Women entrepreneurs' network

 <https://topwomenbusiness.me>

5. Advisory & Business Support

EmpowHER Montenegro / Rural Women Projects

Capacity building and rural entrepreneurship support

 <https://empowher.me>

ALBANIA

1. Public / Institutional Support

AIDA – Albanian Investment Development Agency

Startup and women entrepreneurship support

 <https://aida.gov.al>

2. Finance & Grants

EU4Innovation Albania

EU-funded innovation and entrepreneurship support

 <https://www.eu4innovation.al>

UN Women Albania

Women entrepreneurship policy and funding guidance

 <https://albania.unwomen.org>

3. Innovation, Incubation & Skills

Protik Innovation Center

Training, mentoring, and incubation

 <https://protik.org>

TechSpace Tirana

Digital skills and innovation programmes

 <https://techspace.al>

4. Mentorship & Women-Focused Networks

Girls in Tech Albania

Mentoring and community for women in tech

 <https://girlsintech.org>

5. Advisory & Business Support

Chambers of Commerce & Local Business Centres

Legal, financial, and business advisory

 <https://cciaa.al>

KOSOVO

1. Public / Institutional Support

Ministry of Industry, Entrepreneurship and Trade (MIET)


SME and women entrepreneurship grants

 <https://mint.rks-gov.net>

2. Finance & Grants

Kosovo Credit Guarantee Fund (KCGF)

Loan guarantees for women-led SMEs

 <https://kcgf.org>

3. Innovation, Incubation & Skills

Innovation Centre Kosovo (ICK)

Incubation and acceleration programmes

 <https://ickosovo.com>

4. Mentorship & Women-Focused Networks

Women in Tech Kosovo

Skills training and mentoring

 <https://womenintechkosovo.com>

5. Advisory & Business Support

Business Support NGOs & Centres

Startup advisory and capacity building

 <https://germin.org>

BOSNIA AND HERZEGOVINA

1. Public / Institutional Support

Federal Ministry of Entrepreneurship and Crafts (FMRPO)

SME and employment support

 <https://fmrpo.gov.ba>

2. Finance & Grants

WB EDIF – SME Finance Facility

EU-backed access to finance

 <https://www.wb-edif.eu>

EBRD – SME Go Green / Go Digital

Green and digital loans with grants

 <https://www.ebrd.com>

3. Innovation, Incubation & Skills


Fondacija 787

Incubation and acceleration

 <https://www.fondacija787.ba>

Sist'Her – Strong Woman, Strong Business

Training and seed funding

 <https://sist-her.ba>

4. Mentorship & Women-Focused Networks

Engage, Inspire, Empower – Women in Business

Large-scale mentoring programme

 <https://www.undp.org/bosnia-herzegovina>

Women's Mentorship Network (Addiko + Deloitte + UNDP)

 <https://www.addiko.com>

5. Advisory & Business Support

ValuCon – <https://valucon.ba>

ECOVIS MATAS – <https://www.ecovis.com>

Accace BiH – <https://www.accace.com>

CMS Legal – <https://cms.law>

Glossary

Action Planning

The process of breaking goals into specific, manageable steps with defined timelines and resources to achieve desired outcomes.

Active Listening

The practice of fully concentrating on a speaker to understand their message and responding thoughtfully, rather than listening passively.

Angel Investor

An individual who provides early-stage capital and mentorship to a business in exchange for equity.

Assets

Resources owned by a business, such as cash, inventory, equipment, or property.

Assertive Communication

A communication style that expresses needs, thoughts, and feelings clearly and respectfully while recognising the rights of others.

Authenticity

Being true to one's values and communicating honestly, thereby building trust and credibility with others.

Balance Sheet

A financial statement showing what a business owns (assets), owes (liabilities), and the owner's equity at a specific point in time.

Blended Learning

A pedagogical approach combining online digital learning with face-to-face or offline methods to enhance accessibility and effectiveness.

Brand Identity

The combination of values, visuals, tone, and personality that makes a business recognisable and distinctive.

Break-Even Point

The level of sales at which total revenue equals total costs, meaning the business neither makes a profit nor a loss.

Budgeting

The process of planning future income and expenses to allocate resources effectively and control spending.

Business Model Canvas (BMC)

A strategic management tool used to visualise and analyse key elements of a business, including value proposition, customers, operations, and finances.

Cash Flow Management

The practice of ensuring sufficient incoming cash to meet day-to-day business expenses and obligations.

Cash Flow Statement

A financial report tracking the timing of incoming and outgoing cash to manage liquidity.

Cognitive Reframing

A psychological technique that involves identifying and reshaping negative thought patterns into more balanced and constructive perspectives.

Competitor Analysis

A structured comparison of existing market solutions to identify strengths, weaknesses, and gaps.

Confidence Gap

The tendency for women to report lower self-confidence than men in professional contexts despite comparable competence.

Crowdfunding

A funding method in which many individuals contribute small amounts of money online to support a business idea.

Cultural Humility

An ongoing process of self-reflection and openness to learning from others' cultural perspectives.

Cultural Safety

An environment in which individuals can express their identity without fear of discrimination or pressure to conform.

Customer Feedback

Opinions, reactions, or insights collected from potential or existing users about a product or service.

Digital Presence

The overall visibility of a person or business online through websites, social media, and digital platforms.

Ecosystem

The interconnected network of actors, institutions, and resources supporting entrepreneurship and innovation within a specific context.

Elevator Pitch

A short, persuasive explanation (30–60 seconds) describing what an idea or business does, who it serves, and what makes it distinctive.

Emotional Intelligence (EI)

The ability to recognise, understand, and manage one's own emotions, and to empathise with the emotions of others.

Emotional Labour

The often-invisible work of managing emotions—one's own and others'—as part of a professional role.

Empathy

The ability to understand and share another person's emotional experience and perspective.

Empowerment

The process of strengthening an individual's confidence, autonomy, and capacity to act on their choices.

EntreComp

The European Entrepreneurship Competence Framework defining the knowledge, skills, and attitudes needed to create value.

Entrepreneurial Mindset

A set of attitudes and behaviours—such as initiative, creativity, and perseverance—that enable opportunity recognition and value creation.

Entrepreneurial Roadmap

A structured or visual plan integrating vision, goals, milestones, and strategies to guide entrepreneurial progress.

Equity

The value of a business owned by the entrepreneur after deducting liabilities, including invested capital and retained earnings.

Financial Literacy

The ability to understand and apply financial concepts to make informed decisions.

Financial Planning

The process of forecasting income, expenses, and resource needs to support business sustainability and growth.

Fixed Costs

Expenses that remain constant regardless of production or sales volume, such as rent or salaries.

Funding Pathways

Different sources of business financing, including savings, loans, grants, or investors.

Gender Barriers

Structural or cultural challenges that disproportionately affect women in entrepreneurship, such as stereotypes or caregiving expectations.

Gender-Responsive Design

An approach that actively addresses gender biases and structural inequalities rather than assuming gender neutrality.

Grant

Non-repayable funding, often awarded for innovative, social, or purpose-driven business activities.

GROW Model

A coaching framework structured around four stages: Goal, Reality, Options, and Will (commitment to action).

Growth Mindset

The belief that abilities and intelligence can be developed through effort, learning, and feedback.

Idea Validation

The process of testing a business idea with real users to reduce uncertainty before investing resources.

Imposter Syndrome

A psychological pattern in which individuals doubt their achievements and fear being exposed as incompetent despite evidence of success.

Income Statement

A financial report showing revenues, expenses, and profit or loss over a specific period.

Intersectionality

An analytical framework examining how different aspects of identity intersect to shape experiences of advantage or discrimination.

Intrinsic Motivation

Drive that comes from internal values, interests, or passions rather than external rewards.

Lean Start-up

An agile business development approach based on iterative testing and customer feedback (Build–Measure–Learn).

LifeComp

The European framework for personal, social, and learning-to-learn competences supporting lifelong development.

Liabilities

Debts or financial obligations that a business must repay.

Market Fit

The degree to which a product or service matches a real problem and the needs of a defined target group.

Market Insight

Understanding customer needs, behaviours, and problems based on evidence rather than assumptions.

Market Need

A problem or unmet demand experienced by potential customers.

Mentoring

A developmental relationship in which a more experienced person supports another's professional and personal growth.

Microaggression

Subtle, often unintentional behaviours or comments that convey negative messages to marginalised groups.

Microloan / Microfinance

Small-scale loans designed for early-stage businesses with limited access to traditional finance.

Mindfulness

The practice of non-judgmental awareness of the present moment, supporting emotional regulation and resilience.

Mindset Shift

A change in thinking patterns that enables growth, resilience, and proactive behaviour.

Mobilising Others

The ability to inspire and engage people to collaborate toward a shared goal or vision.

Non-Formal Learning

Structured learning outside formal education systems, characterised by flexibility and experiential methods.

Obstacle Reframing

The practice of viewing challenges as opportunities for learning and improvement.

Participatory Methods

Active learning techniques that engage participants directly, such as group work, storytelling, and simulations.

Policy Advocacy

Strategic actions aimed at influencing laws, policies, or public decisions.

Profit Margin

The percentage of revenue that remains as profit after costs are deducted.

Psychological Safety

An environment in which individuals feel safe to express ideas, questions, or mistakes without fear.

Resilience

The capacity to recover from difficulties, adapt to change, and continue pursuing goals.

Self-Awareness

Understanding one's own emotions, motivations, strengths, and limitations.

Self-Confidence

Belief in one's ability to take action, make decisions, and achieve outcomes.

Self-Efficacy

Belief in one's capability to perform actions required to achieve specific goals.

Self-Regulation

The ability to manage emotions, impulses, and behaviours to remain focused and adaptable.

SMART Goals

A goal-setting framework ensuring objectives are Specific, Measurable, Achievable, Relevant, and Time-bound.

Social Capital

The value derived from networks, relationships, and shared norms that facilitate cooperation and opportunity.

Social Skills

Interpersonal abilities that enable effective communication, collaboration, and conflict management.

Stakeholder

Any individual or organisation with an interest in or influence on an entrepreneurial activity.

STEM/ICT

Fields related to Science, Technology, Engineering, Mathematics, and Information and Communication Technology.

Stereotype Threat

The risk of underperformance caused by awareness of negative stereotypes about one's group.

Storytelling

Using narratives to communicate values, connect emotionally, and inspire engagement.

Strengths-Based Approach

A methodology that focuses on enhancing existing capabilities rather than correcting weaknesses.

Target Audience

The specific group a product, service, or programme aims to reach.

Target Customer

A clearly defined group of people for whom a product or service is designed.

Value Proposition

A clear explanation of how a product or service solves a problem and why it is valuable.

Variable Costs

Expenses that change according to production or sales volume.

Vision Board

A visual tool using images and words to represent goals and aspirations.

Vision Statement

A concise description of the future an entrepreneur seeks to create, reflecting purpose, values, and impact.

Further Reading and Resources

I. European Competence Frameworks

Essential frameworks for understanding the skills required for modern entrepreneurship and lifelong learning.

- **European Commission. (2016). *EntreComp: The Entrepreneurship Competence Framework*.** Publications Office of the European Union. [Link](#)

A comprehensive reference framework identifying 15 entrepreneurship competences across three areas (Ideas & Opportunities, Resources, Into Action) to foster entrepreneurial capacity.

- **European Commission. (2020). *LifeComp: The European Framework for Personal, Social and Learning to Learn Key Competence*.** Publications Office of the European Union. [Link](#)

A conceptual framework defining nine personal, social, and learning-to-learn competences that support lifelong learning, social inclusion, and adaptability.

- **McCallum, E., Weicht, R., McMullan, L., & Price, A. (2018). *EntreComp into Action: Get inspired, make it happen*.** Publications Office of the European Union. [Link](#)

A user guide containing practical examples and tools on how to apply the EntreComp framework in various educational and professional contexts.

II. Women's Entrepreneurship & Gender Equality

Reports, policy briefs, and networks dedicated to empowering women in business.

Reports & Policy

- **BIC Africa. (2022). *A Guide to Fostering Women's Entrepreneurship*.** [Link](#)

Actionable recommendations for supporting women-led businesses through inclusive policies and digital transformation.

- **European Commission. (2022). *Women innovators: Breaking barriers and stereotypes*.** Publications Office of the European Union. [Link](#)
- **European Institute of Innovation & Technology (EIT). (2022). *EIT Gender Equality Policy 2022–2027*.** [Link](#)
- **Frontiers in Education. (2024). *An Education Model to Empower Women in Tech Entrepreneurship*.** [Link](#)
- **Global Entrepreneurship Monitor (GEM). (2023). *Women’s entrepreneurship report*.** [Link](#)
- **OECD. (2017). *Women and entrepreneurship: Unlocking the potential*.** OECD Publishing. [Link](#)

Networks & Support Platforms

- **European Commission (EISMEA). *Peer-Learning in Entrepreneurship Education and in Women’s Entrepreneurship*.** [Link](#)
- **Meta. (n.d.). *SheMeansBusiness*.** [Link](#)
- **WEConnect International. *Resources for women-owned businesses*.** [Link](#)
- **Equal 4 Europe. (2020). *Toolkit for Setting-Up Mentoring Programs*.** [Link](#)

A practical guide for designing gender-sensitive mentoring programs in academic or professional contexts.

III. Youth Entrepreneurship

Resources focused on young entrepreneurs, unemployment solutions, and social innovation.

- **Eurofound. *Avoiding the Quick Fix Approach to Solving Youth Unemployment*.** [Link](#)
- **European Commission. *Erasmus+ Youth in Action*.** [Link](#)
- **OECD. (2020). *Policy Brief on Recent Developments in Youth Entrepreneurship*.** [Link](#)
- **United Nations DESA. (2020). *Youth Social Entrepreneurship: Potential and Challenges*.** [Link](#)
- **Youth Business International. (2024). *Youth Entrepreneurship Framework*.** [Link](#)

Outlines a practical model for empowering youth through mentoring and inclusive training systems.

IV. Practical Business Skills & Mindset

Tools for digital marketing, finance, business planning, and psychological mindset.

Mindset & Psychology

- **Dweck, C. S. (2016).** *Mindset: The new psychology of success.* Random House.
- **Kay, K., & Shipman, C. (2014).** *The confidence gap.* Harvard Business Review. [Link](#)
- **Leaders4Future.** *Breaking Barriers: Unveiling the Entrepreneurial Challenges Faced by Young Women.* [Link](#)

Identifies psychological barriers such as risk aversion and financial literacy gaps.

Marketing & Digital Branding

- **Canva.** *Canva Design School.* [Link](#)
- **Google.** *Google Digital Garage.* [Link](#)
- **HubSpot.** *Marketing, branding, and entrepreneurship blog.* [Link](#)

Funding, Finance & Planning

- **European Union.** *Starting a business in the EU: Registration & support.* [Link](#)
- **European Bank for Reconstruction and Development (EBRD). (2023).** *Women in business programme.* [Link](#)
- **Fernando, J. (2024).** *How to Start a Business: A Comprehensive Guide.* Investopedia. [Link](#)
- **KPMG. (2019).** *Startup guide.* [Link](#)
- **Philistin, J. (2024).** *5 Key Principles of Financial Literacy for Mindful Entrepreneurs.* Univ. of Pittsburgh. [Link](#)
- **Wise. (2025).** *Startup financing: 11 ways to fund your startup in 2025.* [Link](#)
- **CB Insights. (2025).** *13 startup funding trends to watch in 2025.* [Link](#)
- **Stern, Y. (2024).** *5 best software tools for startup financial forecasting.* [Link](#)

V. Regional & Country-Specific Resources

Targeted information for specific European regions and nations.

Country / Region	Resource	Description
Bosnia & Herzegovina	OECD (2024) <i>Assessing Reform Agenda</i>	Link - Review of reform and economic policies.
Greece	WHEN (Women's Network)	Link - Networking and funding for female entrepreneurs.
Norway	Innovation Norway	Link - Capital, advisory services, and networks.
Norway	Ungt Entreprenørskap	Link - Non-profit bridging education and business for youth.
Spain	Emprendedoras	Link - Official portal for women's business support.
Western Balkans	ESTHinktank (2023)	Link - Challenges for Young Women Entrepreneurs in the region.

VI. Global Data & Policy References

High-level data and macroeconomic reports.

- **European Commission. (2021). *Building inclusive entrepreneurship ecosystems*.** [Link](#)
- **Global Entrepreneurship Monitor. *Entrepreneurship data and reports*.** [Link](#)
- **OECD iLibrary. *SMEs and entrepreneurship*.** [Link](#)
- **World Bank. (2022). *Women, business and the law*.** [Link](#)
- **EIGE. *Subsidy Programme Launches 3,300 New Women’s Businesses*.** [Link](#)

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https://joint-research-centre.ec.europa.eu/entrecomp-entrepreneurship-competence-framework_en

European Commission. (2020). *LifeComp: The European framework for personal, social, and learning to learn key competence*. Publications Office of the European Union.

https://joint-research-centre.ec.europa.eu/lifecomp_en

European Commission, Joint Research Centre. (2016). *EntreComp: The entrepreneurship competence framework*. Publications Office of the European Union.

European Commission, Joint Research Centre. (2020). *LifeComp: The European framework for personal, social and learning to learn key competence*. Publications Office of the European Union.

Fond za Inovacije. (n.d.). *Support for the early phase development of start-ups – Collaborative grants*. Retrieved November 28, 2025, from

<https://fondzainovacije.me/en/programi/collaborative-grants/>

MINA Business. (2025, September 18). *Women entrepreneurs: Key to sustainable development of northern region*. MINA News.

<https://www.mina.news>

Montenegro Business. (2025, May 28). *Ministry of Economic Development launches funding programs to boost competitiveness and craftsmanship*.

<https://montenegrobusiness.eu>

United Nations Development Programme. (2022, June 20). *Jasna's entrepreneurial venture: Toys made of organic materials*. UNDP Montenegro.

<https://www.undp.org/montenegro>

United Nations Montenegro. (2024). *EmpowHER Montenegro: Fostering inclusive rural development*. United Nations Montenegro.
<https://montenegro.un.org>

Canva. (2024). *Canva Design School*. Retrieved from
<https://www.canva.com/learn>

Google Digital Garage. (2024). *Fundamentals of digital marketing*. Retrieved from
<https://learndigital.withgoogle.com/digitalgarage>

HubSpot. (2024). *The ultimate guide to branding in 2024*. HubSpot Blog. Retrieved from
<https://blog.hubspot.com>

Albanian Investment Development Agency. (2024). *Programs and support for entrepreneurs*. Retrieved from
<https://www.aida.gov.al>

UN Women Albania. (2024). *Empowering women entrepreneurs*. Retrieved from
<https://albania.unwomen.org>

Answers to the self-assessment theoretical part

Module 1

1.b – 2. False – 3. b – 4. Yes – 5. b – 6. True – 7. a – 8. Yes – 9. c – 10. True

Module 2

1.b – 2.b – 3.d – 4. c – 5.a – 6. c – 7.a – 8.a – 9. b – 10.c

Module 3

1.b – 2. False – 3. a – 4.b – 5. False – 6.b – 7.b – 8.a – 9. Yes – 10.b

Module 4

1.b – 2. False – 3. C – 4. No – 5. c – 6. False – 7. C – 8. B – 9. No – 10. True



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