



STUDY OF THE CURRENT STATE

ON YOUNG WOMEN ENTREPRENEURSHIP SUPPORT

GERMANY

10/2018



Contents

Executive Summary	4
1. Introduction.....	6
2. Methods.....	6
3. Country/Region Baden-Württemberg & Bayern (Germany).....	7
3.1. General presentation of the country/region	7
3.2. National/Regional economic development	10
4. Female entrepreneurship in quantitative perspective	14
4.1. Country's/Regional enterprise statistics.....	14
4.2. Active population by Labour Force Survey.....	18
4.3. Results of the survey	19
5. Characteristics of youth female entrepreneurship	25
5.1. General characteristics.....	25
5.2. Results of the interview with young women entrepreneurs.....	26
6. Typical biographies of young women entrepreneurs.....	28
7. Challenges connected to youth women entrepreneurs and policies aimed to deal with them	33
7.1. Policy competences, institutional actors involved.....	33
7.2. Policies aimed to deal with youth women entrepreneurs.....	34
OUTLOOK, CONCLUSIONS and RECCOMENDATIONS	35
8. REFERENCES.....	36
ANNEX 1: Table with interviews with institutional actors.....	37
ANNEX 2: Table with interviews with young women entrepreneurs.....	38
ANNEX 3: QUESTIONNAIRE.....	39

Figure 1 Economic Strength	8
Figure 2 Total Employment	9
Figure 3 Companies in Baden-Württemberg in 2016.....	10
Figure 4 Industrial Structure	11
Figure 5 State ranking of founding activity	13
Figure 6 Enterprises covered by SBS surveys in NACE.....	14
Figure 7 Selected characteristics by size-class in 2005 and 2011.....	15
Figure 8 Structural data of the enterprises 2016	16
Figure 9 Characteristics of enterprises by size class and NACE Section.....	17
Figure 10 Employment as motivation to set up or run the business.....	20
Figure 11 Autonomy	21
Figure 12 Finance	21
Figure 13 Competencies.....	22
Figure 14 Risks and other outside factors	23
Figure 15 Macroeconomic and policy factors	24
Table 1 Employed persons according to form of employment; Germany 2017	18
Table 2 Job seekers according to the desired workload, gender and number of children, 2015 in Baden-Württemberg.....	18
Table 3 “Opportunity”-founders, innovative founders and growth founders are bucking the trend (Germany).....	19

Executive Summary

The following Study of current State contains different consideration in terms of Young Women Entrepreneurship in Germany (Baden-Württemberg and Bayern). It starts with the methodology that was used in order to gather meaningful data, such as secondary data in the form of consisting studies and primary data, such as the conducted survey with the target group in the region and the interviews that were hold with different types of stakeholders and selected young women entrepreneurs. It is followed by data regarding the country, or more specialized region in Germany that counts to the Danube region. The main findings in this section were that industry and related services play a major role in the economy of this region. Medium-sized and large companies in this sector also employ the majority of the population. Due to the good economic situations, numbers of new founded enterprises are quite low in this region, because the associated risks with start-up do not want to be taken from many of the people.

The results of the conducted survey provided insight on the experiences that young women entrepreneurs make, when starting their own business in Baden-Württemberg and Bayern. Main statements were that women tend to make this decision to become self-employed in order to gain flexibility (especially when being in charge for their children), recognition, self-freedom and satisfaction. However, the survey also showed obstacles that these women have to face such as access to finance and lack of support of the political framework, such as missing childcare services and other support mechanisms, which are tailored to women.

The biographies of the young women entrepreneurs that participated in the interview highlighted that there are no stereotypes of women entrepreneurs. They can have quite different views on the current circumstances; however, these are influenced by their personal general conditions such as the founder team (mixed founder teams seem to experience less obstacles than women's teams) and their family situation. It also became clear that women tend to act differently than many men in businesses indicating that specific support mechanisms for women are required.

Another point was the political framework, which currently exists. Many deficits could be determined in terms of lack of support for young women entrepreneurs, such as tax incentives.

Overall, the main problem in Germany seems to be the still disadvantaged role of women in business, which seems to be due to the old-fashioned views of society. In order to counteract this common state of mind it is crucial to start as early as possible to raise people's awareness of gender equality, for example in schools. A starting point could be the aim to get more young girls interested in MINT-subjects. When women are highly represented in these subjects, their representation in business becomes self-evident.

1. Introduction

The aim of this study is to present the current state of young female entrepreneurs in Germany, highlighting important numbers as their representation in the economy as well as the general presentation of Germany in order to get a feeling about the relation. To be able to provide meaningful data, a quantitative study was conducted to get an insight of young women entrepreneurs' situation in Germany. This study should also help characterizing the target group, defining typical characteristics of these young women entrepreneurs, which is crucial when having the aim to develop individually tailored support mechanisms for them to maximize their success in their intention to start their own businesses. For this purpose, the current political level is also examined in this study, to be able to link defined existing obstacles of young women entrepreneurs to the political framework, highlighting its potential for improvement regarding young women entrepreneurs. The overall goal of this study is the same as the "Women in Business" project's objective; providing recommendation for policy in order to ease the way that young women have to go if they want to start their own business.

In order to get an overview of the status in the Danube region, every partner of "Women in Business" is creating this study of current state for their own region, which will allow developing a transnational strategy for fostering young women entrepreneurs in the Danube region. As in Germany only the states Baden-Württemberg and Bayern count as the Danube region, BWCON focuses on these states.

2. Methods

All project partners produced the Study of Current State for their own region. BWCON as the only German partner is responsible for the study of current state in Germany. Involved persons from BWCON are Melisa Oezkan and Valentina Grillea. To gather relevant data, different methods were used, such as quantitative studies (primary and secondary analysis) and qualitative studies:

Quantitative methods and secondary analysis of existing sources:

- Official statistics that were collected on national level: "Statistik Aktuell: Employment of women and men in Baden-Württemberg" from the Statistical Office Baden-Württemberg,

Project co-funded by European Union Funds (ERDF, IPA, ENI)

2014, providing meaningful information about the difference between men and women in business.

- Previous Studies in the field of young entrepreneurship, female entrepreneurship, young female entrepreneurship, youth employment on national/ regional level: “Unternehmerinnen in Oberbayern” from IHK, 2016 and “KfW-Gründungsmonitor” from KfW Research from 2017 and 2018, dealing with women entrepreneurs in Bayern.
- Conducted Survey in target group: “Women in Business Survey” from the Women in Business Project, 2018: (potential) young women entrepreneurs in Baden-Württemberg and Bayern.

Qualitative methods:

- Interviews with relevant stakeholders through semi-structured interviews with following persons from different institutions (see Annex 1).
- Portraits of young female entrepreneurs (see Annex 2)

3. Country/Region Baden-Württemberg & Bayern (Germany)

Since in Germany, only the states Baden-Württemberg and Bayern count to the Danube region and BWCON and its strong network are located in Baden-Württemberg, this study focuses primarily on Baden-Württemberg.

3.1. General presentation of the country/region

In order to get an overview of the general presentation of Germany, and in particular Baden-Württemberg, the following paragraph deals with the economy and the employment in the country.

The economy in southern Germany is mainly characterized by services. Followed by Industry, mainly manufacturing. Services split into different categories, such as “financial, insurance and real estate activities” as the main part and “trade, transportation and storage” as the second main part and “public administration and other services” as the last main part. Many of these services go together with manufacturing, so called industrial services.

Figure 1 Economic Strength

Economic Strength	unit	2010	2015	2017
Gross domestic product :				
In current prices:	EUR mill.	384 913	464 455	493 265
Per capita:	EUR	36 727	43 013	43 632
Real economic growth:	%	7,7	3,3	2,3
Distribution of gross value added (current prices)				
Agriculture, forestry and fishing	%	0,4	0,4	0,4
Industry, excluding constructions:	%	34,1	35,6	34,4
- Manufacturing	%	31,2	33,6	32,5
Construction	%	4,2	4,4	4,9
Service activities	%	61,3	59,6	60,3
- Trade, transportation and storage, accommodation, information and communication	%	18,5	18,9	19,2
- Financial, insurance and real estate activities, professional service activities	%	24,5	23,1	23,1
- Public administration and other service activities, education and human health	%	18,3	17,6	18,1

Source: “Economic Facts and Figures Baden-Württemberg 2018”, Ministry of Economics, Labor and Housing.

After having had an overview of the economy in Baden-Württemberg, the contemplation can continue regarding employment. The following table shows, that the employment is distributed according to the economy. Most people are employed in the service sector, followed by industry.

Figure 2 Total Employment

Total employment		2010	2015	2017
	Unit			
Total employment	1 000	5 710,1	6 080,8	6 263,8
Percentage of total employment				
Agriculture, forestry and fishing	%	1,3	1,1	1,2
Industry, excluding construction	%	26,0	25,9	25,6
Manufacturing	%	24,9	24,8	24,5
Construction	%	5,2	5,2	5,2
Service activities	%	67,5	67,8	67,9
Trade, transportation and storage, accommodation, information and communication	%	24,3	24,2	24,2
Financial, insurance and real estate activities, professional service activities	%	15,3	15,8	16,0
Public administration and other service activities, education and human health	%	27,8	27,8	27,8

Source: “Economic Facts and Figures Baden-Württemberg 2018”, Ministry of Economics, Labor and Housing.

Especially in Baden-Württemberg, the largest turnover is achieved by industrial companies, as many medium-sized manufacturing companies are located there and enjoy the status of a world market leader. These employers pay their employees good wages and many of them enjoy the reputation of a good employer.

Figure 3 Companies in Baden-Württemberg in 2016

Companies in Baden-Württemberg in 2016

Economic sector	Enterprises		
	Number	Employees subject to social insurance	Turnover
	1 000		EUR bill.
Industry	102,0	1 781,5	545,7
Wholesale and retail trade; repair of motor vehicles and motorcycles	85,2	665,6	301,1
Transportation and storage	13,9	140,4	20,3
Accommodation and food service activities	35,6	116,5	10,7
Information and communication	16,7	156,5	30,6
Financial and insurance activities	9,9	118,5	12,4
Real estate activities	20,2	23,7	11,5
Professional, scientific and technical activities	70,2	272,8	46,5
Administrative and support service activities	25,2	233,4	21,3
Education	9,1	87,5	1,6
Human health and social work activities	30,2	553,1	9,8
Arts, entertainment and recreation	12,7	34,4	5,2
Other service activities	33,4	118,0	5,1
Total	464,3	4 301,8	1 021,9

Source: “Economic Facts and Figures Baden-Württemberg 2018”, Ministry of Economics, Labor and Housing.

3.2. National/Regional economic development

Industry has always been quite strong in Baden-Württemberg; following table does also prove the positive development in terms of employees and turnover in the last 17 years. When having a closer look at the industrial structure, it seems that “manufacture of motor vehicles, trailers and semi-trailers” make up the biggest share. As is known, large automobile manufacturers such as Porsche and Daimler are based in Baden-Württemberg, as are many of their suppliers. Same

applies to manufacture of machinery and equipment, many of these medium-sized enterprises are located in Baden-Württemberg strengthening the economic power of the state.

Figure 4 Industrial Structure

Industry		2010	2015	2017
(manufacturing)	Unit			
Local units	Number	8 047	8 187	8 364
Employees	1 000	1 155	1 245	1 288
Turnover	EUR mill.	272 873	345 729	361 454
Domestic Turnover	EUR mill.	136 666	153 115	162 469
Foreign Turnover	EUR mill.	136 207	192 614	198 985
Export rate	%	49,9	55,7	55,1
Wages and salaries per employee	EUR	43 319	50 697	52 800
Industrial Structure				
(Percentage in proportion to the turnover in manufacturing)				
Manufacture of motor vehicles, trailers and semi-trailers	%	25,9	31,0	29,3
Manufacture of machinery and equipment n.e.c.	%	20,5	21,4	21,6
Manufacture of fabricated metal products, except machinery and equipment	%	7,3	7,0	7,3
Manufacture of electrical equipment	%	7,3	6,5	6,9
Manufacture of food products	%	5,2	4,1	4,1
Manufacture of computer, electronic and optical products	%	5,3	4,2	4,5
Manufacture of rubber and plastic products	%	4,0	3,8	4,0
Manufacture of chemicals and chemical products	%	3,6	3,3	3,1
Manufacture of basic pharmaceutical products and pharmaceutical preparations	%	2,7	2,7	2,9

Source: "Economic Facts and Figures Baden-Württemberg 2018", Ministry of Economics, Labor and Housing.

In terms of new businesses, these seem to show a negative development. The labour market has a strong influence on start-up activities in Germany. Potential founders are being offered many

attractive employment opportunities. Despite a surge in economic activity, the number of founders of start-ups has fallen again in 2017: only 557 000 people (-17%) have started a new self-employment activity – as few as ever.¹ This is because the start-up activities “out of necessity” have gone down. The decline in startups, especially in Baden-Württemberg is because of the good economic situation that provide jobs with a good income and social security. Free entrepreneurship cannot keep up with that, because of its high risks and workload. People raised in Germany are used to prosperity and are scared to risk it. Current general conditions make it hard to maintain this success with a start-up, which is why they aspire for security. If necessity is described as “the mother of creativity”, this explains the decline in start-ups in Baden-Württemberg: for here, there is no need. However, there is an opposite movement of generation Y and Z, which aspire to achieve a sustainable ecological life concept through finding a creative solution to contribute to society.

When taking a closer look at Baden-Württemberg and Bayern in the state ranking, you see that Bayern is on rank five, whereas Baden-Württemberg is on rank 9. Conurbations such as Berlin and Hamburg are placed further in the ranking. These cities also have the most start-up support institutions in the country. Anyway, there are considerable deficits in Germany, since there is no pronounced founding culture. Even if it can be found more in the metropolitan areas of the country, it seems that the founding culture is nationwide culturally a problem. Especially women suffer under these conditions of not being fully accepted in public and funding structures being tailored to men. Besides there is a focus on technological innovation in the country without consideration for innovation e.g. in the social sector, where women are typically more active. Even if the overall entrepreneurship activities of women slightly increased, there is still a backlog. Women experience major obstacles, especially in MINT-areas. Lack of promotion possibilities in many companies is probably the main reason for women to start their own business and hoping for the recognition, which they feel they deserve. In addition, the freedom to divide their time independently is a main factor, since women usually have the main responsibility for their families, as well as the creativity of women to develop ideas for becoming self-employed.

¹ KfW Gründungsmonitor, 2017.

Figure 5 State ranking of founding activity

	Rang '14-'16	Δ	Rang '15-'17
Berlin	2	▲	1
Hamburg	1	▼	2
Niedersachsen	8	▲	3
Bayern	5	▲	4
Nordrhein-Westfalen	6	▲	5
Hessen	3	▼	6
Bremen	4	▼	7
Brandenburg	15	▲	8
Baden-Württemberg	9	•	9
Sachsen	7	▼	10
Rheinland-Pfalz	11	•	11
Schleswig-Holstein	10	▼	12
Mecklenburg-Vorpommern	12	▼	13
Saarland	13	▼	14
Thüringen	14	▼	15
Sachsen-Anhalt	16	•	16

Source: KfW Gründungsmonitor, 2018.

4. Female entrepreneurship in quantitative perspective

4.1. Country's/Regional enterprise statistics

In order to provide a statement on the economic development in terms of enterprise statistics, in the following, entrepreneurial data of the region will be presented. Even though there are many micro enterprises in Germany, only few of them tend to survive. Large enterprises seem to remain quite stable.

Figure 6 Enterprises covered by SBS surveys in NACE

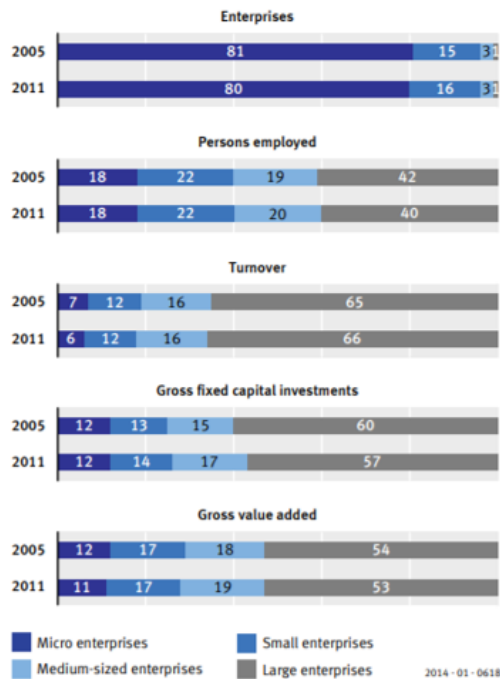
Size class	Enterprises surveyed	Enterprises grossed up	Sampling fraction
	number		%
Micro enterprise	112,272	1,732,573	6
Small enterprise	90,630	342,331	26
Medium-sized enterprise .	46,380	67,169	69
Large enterprise	14,841	15,975	93
Total ...	264,123	2,158,048	12

European Classification of Economic Activities, NACE Rev. 2.

Source: "The economic importance of small and medium-sized enterprises in Germany", 2014.

Nearly half of the population (approx. 40%) are employed in large companies. These companies account for approx. 65% of the total turnover. These figures state the importance of medium-sized and large enterprises in Germany.

Figure 7 Selected characteristics by size-class in 2005 and 2011



Source: “The economic importance of small and medium-sized enterprises in Germany”, 2014.

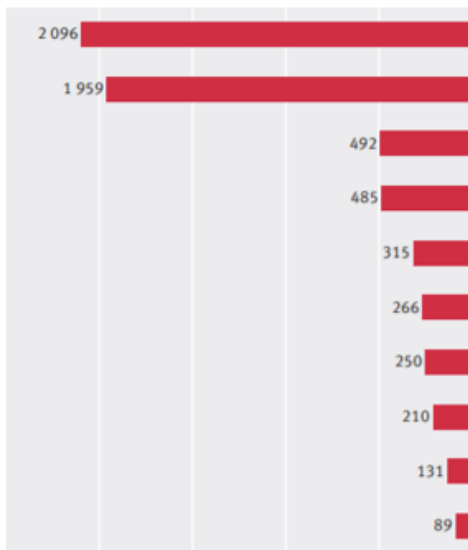
When taking a closer look at the economic sections, it is safe to say that the manufacturing industry as well as Trade; Maintenance and repair of motor vehicles are responsible for the major part of turnover in this region.

Figure 8 Structural data of the enterprises 2016

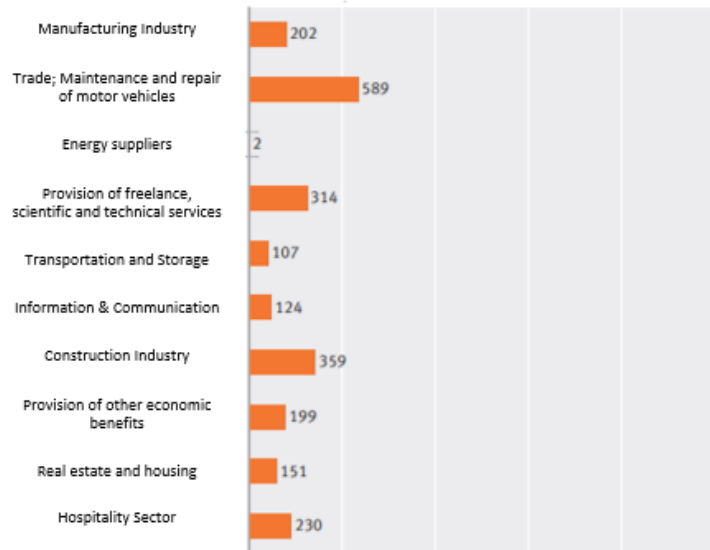
Structural data of the enterprises 2016

In economic sections

Turnover, in billion EUR



Enterprises, in 1 000



Source: "Production Industry & Services at a glance", 2018.

Following table does sum up this entire stated situation in the economy for a better overview.

Figure 9 Characteristics of enterprises by size class and NACE Section

	Enterprises		Persons employed				Turnover				Gross fixed capital investments				Enterprises with investments		Gross value added at factor cost			
	number	%	number	%	total		per person employed		total	%	total		per person employed		number	% ²	total		per person employed	
					EUR mn	%	EUR	EUR mn			%	EUR	EUR mn	%			EUR	EUR		
All: B+N (except K), S95																				
SMEs ³	2,142,073	99.3	11,783,234	60.2	1,866,211	33.5	118,240	77,056	42.8	4,882	877,108	40.9	656,330	47.1	41,584					
Large enterprises	15,975	0.7	10,455,647	39.8	3,703,573	66.5	354,217	103,012	57.3	9,852	14,089	88.2	736,833	52.9	69,536					
Total	2,158,048	100	24,238,882	100	5,569,784	100	212,727	180,067	100	6,863	891,196	41.3	1,393,162	100	52,734					
B Mining and quarrying																				
SMEs ³	1,732	98.0	26,482	38.9	4,888	35.7	184,588	434	35.5	16,376	1,192	68.8	1,855	31.7	70,045					
Large enterprises	35	2.0	41,592	61.1	8,803	64.3	211,658	788	64.5	18,936	35	99.4	3,990	68.3	95,926					
Total	1,767	100	68,074	100	13,692	100	201,127	1,221	100	17,940	1,227	69.4	5,845	100	83,858					
C Manufacturing																				
SMEs ³	202,431	97.4	3,196,848	44.8	415,232	21.2	129,888	14,643	23.1	4,580	137,492	67.9	149,111	30.4	46,643					
Large enterprises	5,417	2.6	3,929,086	55.2	1,540,881	78.8	391,177	43,668	74.9	11,088	5,217	96.3	341,108	69.6	86,596					
Total	207,847	100	7,135,934	100	1,956,112	100	274,121	58,311	100	8,171	142,709	68.7	490,219	100	68,697					
D Electricity, gas, steam and air conditioning supply																				
SMEs ³	1,368	71.4	28,604	12.8	16,242	3.4	567,826	2,179	28.1	76,181	1,048	82.6	4,238	10.0	148,176					
Large enterprises	509	28.6	195,311	87.2	466,216	96.6	2,387,042	9,889	81.9	50,634	452	88.2	37,983	90.0	194,473					
Total	1,777	100	221,915	100	482,458	100	2,154,646	12,068	100	53,897	1,500	84.4	42,221	100	188,559					
E Water supply; sewerage, waste management and remediation activities																				
SMEs ³	4,499	95.9	112,275	56.5	25,761	51.2	229,449	4,033	85.1	35,925	4,362	88.6	11,609	55.2	103,398					
Large enterprises	199	4.1	86,537	43.5	24,574	48.8	203,967	2,158	34.9	24,934	195	98.0	9,433	44.8	109,000					
Total	4,698	100	198,812	100	50,335	100	251,179	6,191	100	31,341	4,357	89.0	21,042	100	105,840					
F Construction																				
SMEs ³	242,813	99.9	1,652,507	91.7	162,613	82.4	98,404	4,328	84.8	2,619	11,852	4.9	64,671	86.7	39,014					
Large enterprises	300	0.1	148,852	8.3	34,673	17.6	232,937	778	15.2	5,235	281	93.8	9,918	13.3	66,627					
Total	243,113	100	1,801,359	100	197,286	100	109,521	5,106	100	2,834	12,133	5.0	74,389	100	41,296					
G Wholesale and retail trade; repair of motor vehicles and motorcycles																				
SMEs ³	177,045	99.2	4,019,000	63.6	723,488	39.2	180,017	11,489	57.0	2,859	220,481	38.2	141,266	54.2	35,150					
Large enterprises	4,716	0.8	2,295,875	36.4	1,120,783	60.8	488,173	8,678	43.0	3,780	3,881	82.3	118,777	45.7	51,735					
Total	181,762	100	6,314,875	100	1,844,271	100	292,052	20,167	100	3,194	224,362	38.4	260,043	100	41,179					
H Transportation and storage																				
SMEs ³	88,731	98.9	996,652	50.3	99,298	38.8	99,631	6,489	29.5	6,511	44,792	52.7	41,034	45.4	41,172					
Large enterprises	973	1.1	985,871	49.7	156,705	61.2	158,951	15,541	70.5	15,763	789	81.2	49,378	54.6	50,085					
Total	89,704	100	1,982,523	100	256,003	100	259,582	22,030	100	11,112	47,581	52.0	90,412	100	45,604					
I Accommodation and food service activities																				
SMEs ³	221,850	99.8	1,759,217	88.9	58,003	83.8	32,970	3,062	86.0	1,741	108,155	48.8	27,154	84.1	15,435					
Large enterprises	353	0.2	219,510	11.1	11,251	16.2	51,255	100	14.0	2,276	323	91.6	5,145	15.9	23,436					
Total	222,203	100	1,978,766	100	69,254	100	34,998	3,562	100	1,800	108,478	48.8	32,298	100	16,322					
J Information and communication																				
SMEs ³	92,201	99.3	575,753	55.1	69,972	31.7	121,531	1,830	17.8	3,179	51,703	56.1	36,449	36.4	63,306					
Large enterprises	668	0.7	469,810	44.9	150,655	68.3	320,673	8,633	82.2	17,949	550	82.4	43,629	63.6	135,435					
Total	92,869	100	1,045,563	100	220,628	100	211,013	10,263	100	9,814	52,253	56.3	100,078	100	95,716					
K Real estate activities																				
SMEs ³	196,639	99.9	424,579	89.1	74,445	73.7	175,386	19,133	82.3	45,063	46,469	22.6	50,670	29.8	119,343					
Large enterprises	193	0.1	51,738	10.9	26,335	26.3	512,873	4,107	17.7	79,372	162	84.4	12,864	20.2	248,642					
Total	196,831	100	476,317	100	101,000	100	212,045	23,240	100	48,790	46,631	22.7	63,535	100	133,388					
M Professional, scientific and technical activities																				
SMEs ³	171,854	99.8	1,602,384	77.0	142,397	43.9	88,866	4,653	42.5	2,904	176,559	47.5	86,188	72.3	53,788					
Large enterprises	707	0.2	479,129	23.0	80,330	26.1	167,659	2,787	37.5	5,816	611	86.4	33,097	27.7	69,078					
Total	172,561	100	2,081,512	100	222,727	100	107,003	7,440	100	3,574	177,171	47.6	119,285	100	57,307					
N Administrative and support service activities																				
SMEs ³	130,837	98.4	1,356,522	46.9	71,613	46.7	52,791	4,692	45.2	3,459	67,647	51.7	41,234	30.0	30,397					
Large enterprises	1,896	1.4	1,538,162	53.1	81,627	53.3	53,068	5,685	54.8	3,694	1,584	83.5	41,294	30.0	26,847					
Total	132,732	100	2,894,684	100	153,239	100	52,939	10,377	100	3,585	69,231	52.2	82,528	100	38,510					
S95 Repair of computer and personal and household goods																				
SMEs ³	8,974	99.9	32,372	88.5	2,239	80.6	69,175	90	97.8	2,777	3,555	35.6	1,050	82.9	32,431					
Large enterprises	10	0.1	4,194	11.5	540	19.4	128,685	2	2.2	493	7	70.0	217	17.1	51,802					
Total	8,984	100	36,566	100	2,779	100	76,001	92	100	3,111	3,562	35.7	1,267	100	34,653					

1 NACE Rev. 2.
2 Percentage of the total number of enterprises.
3 SMEs, for definition see enclosure 1.

Source: "The economic importance of small and medium-sized enterprises in Germany", 2014.

4.2 Active population by Labour Force Survey

Table 1 Employed persons according to form of employment; Germany 2017

Normal employee	Atypical employee	Self-employed
69%	21%	10%

Source: "Labour market", 2017.

When having a look at the type of employment in Germany, it becomes clear that the majority seems to be so called normal employees. 21% are atypical employees and only 10% are self-employed.

Atypical employment is determined by the demarcation from the normal employment relationship or the distinction between central features of the normal employment relationship.

Normal working conditions are characterized by:

- a full-time or part-time job with at least half of the usual full weekly working time
- a permanent employment
- integration into social security systems
- the identity of employment.

Atypical employment means all dependent employment relationships that have one or more of the following characteristics:

- Expiration
- Part-time employment with 20 or less hours
- Time work
- Marginal employment.

In the next step, a sexual consideration regarding the job search should be made by considering whether the people have children or not. Regardless if a man has children or not, he typically seems to prefer a full-time job, whereas with an increasing number of children, women seem to prefer a full-time job.

Table 2 Job seekers according to the desired workload, gender and number of children, 2015 in Baden-Württemberg

Men	No children	With children
Full-time	88%	90%
Part time	12%	10%

Women	No children	One child	2 or more children
Full-Time	68%	48%	34%
Part-Time	32%	52%	66%

Source: "Employment of women and men in Baden-Württemberg", 2015.

In terms of founders, there are different types, which are represented differently in Germany. Although the total number of founders decreased over the past couple of years, there was a small increase in "Opportunity"-founders, innovative founders and growth founders. This could be an indication that the quality of start-ups have increased.

Table 3 "Opportunity"-founders, innovative founders and growth founders are bucking the trend (Germany)

	2015	2016	2017
Total	763	672	557
Full-time founders	284	248	234
Part-time founders	479	424	323
"Opportunity"-founders	377	310	333
"Need"-founders	207	166	129
Innovative founders	95	58	76
Digital founders	160	140	144
Growth founders	-	115	127

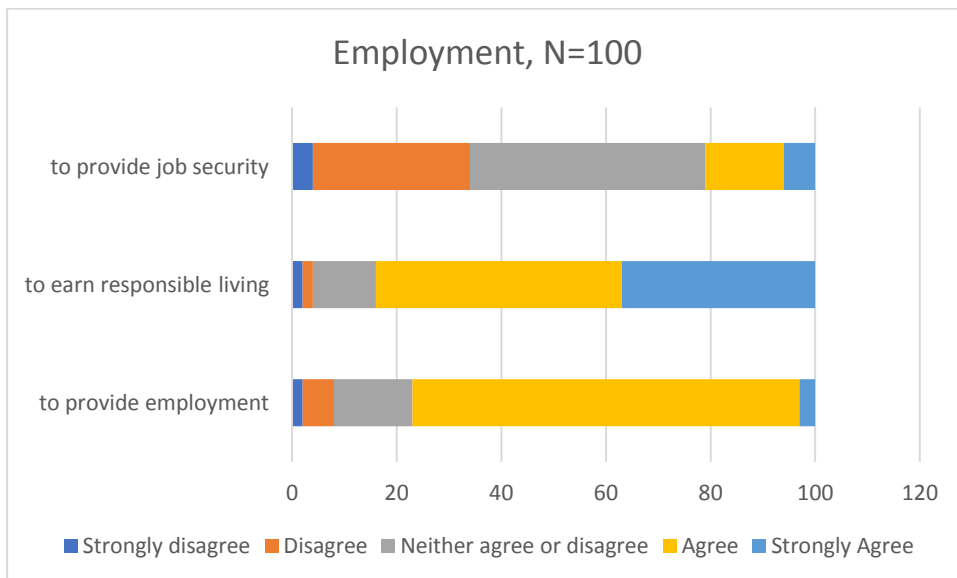
Source: KfW-Gründungsmonitor, 2018.

4.3 Results of the survey

Following paragraphs and figures are an abstract of the analysis of the conducted quantitative survey of young women entrepreneurs in Baden-Württemberg and Bayern.

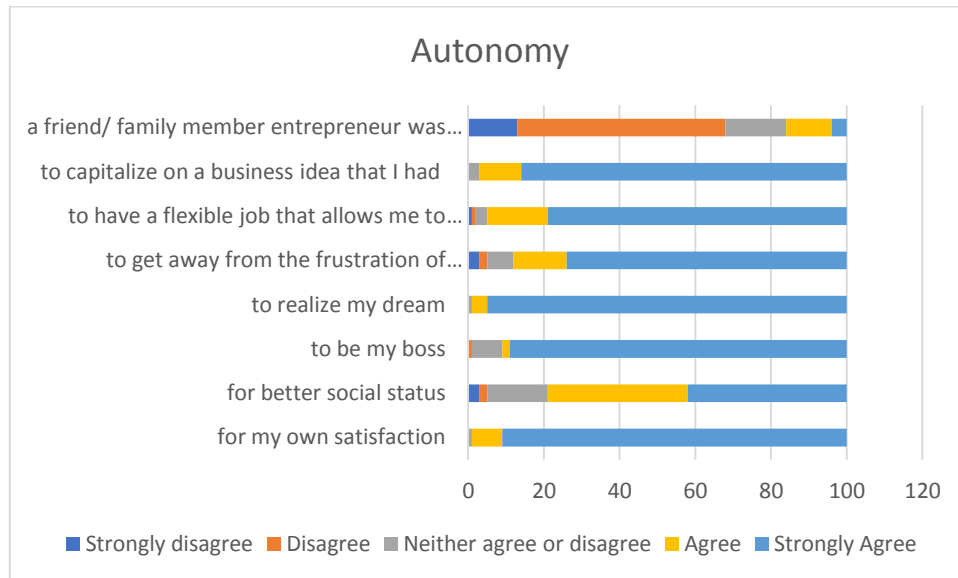
The main reason for young women to consider starting their own business is to provide employment. However, job security seems not to be associated with an own startup. The reason for starting a business in order to get high earnings seems to be very important (figure 10: Employment as motivation to set up or run the business). However, the main reasons appear to be the high autonomy that comes with being self-employed. Women appreciate being their own boss and thrive for personal satisfaction through implementing their business ideas. The social status of a young women entrepreneur seems a bit less important (figure 11: Autonomy).

Figure 10 Employment as motivation to set up or run the business



Source: „Women in Business“-Survey results from Baden-Württemberg & Bayern.

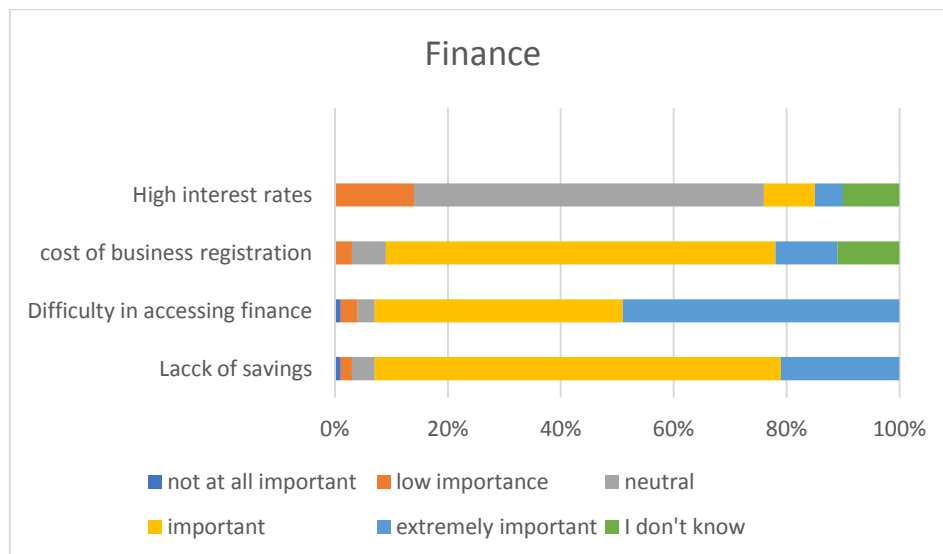
Figure 11 Autonomy



Source: „Women in Business“-Survey results from Baden-Württemberg & Bayern.

In terms of finance, lack of savings seem to be an obstacle to start an own business as well as the difficulty in accessing finance. It might be that women face greater rejection, when searching for funding. Nevertheless, the reasons for that are not explained by these answers (figure 12: Finance).

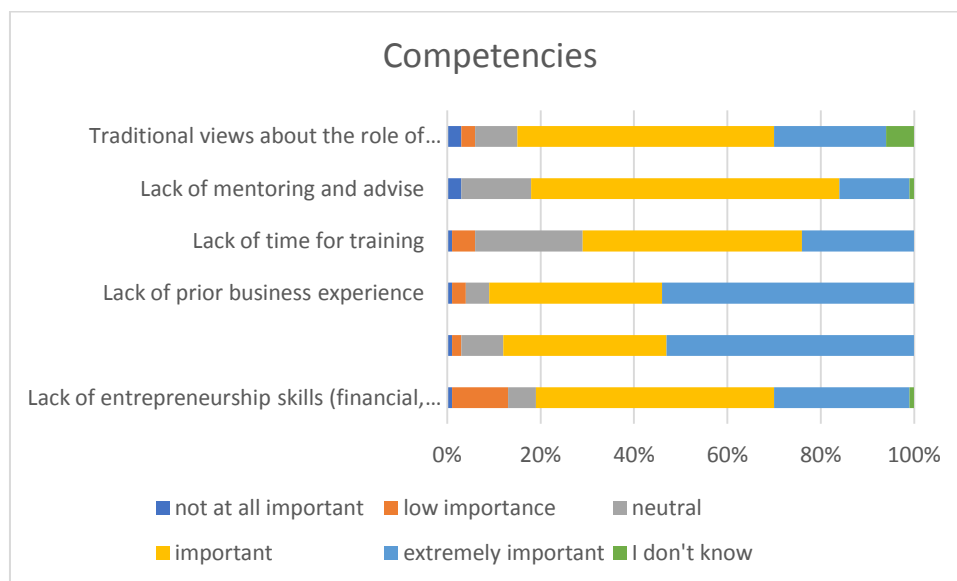
Figure 12 Finance



Source: „Women in Business“- Survey results for Baden-Württemberg & Bayern

The challenge to get a proper funding might be answered with the questions regarding competencies. The respondents state that there still is a traditional view about the role of women in businesses. Apart from the outside factors, it also seems that women do not dare to start their own business, because they feel that they lack entrepreneurship skills and general information, about how to set up a business. The respondents also stated that they lack mentoring and advise (figure 13: Competencies).

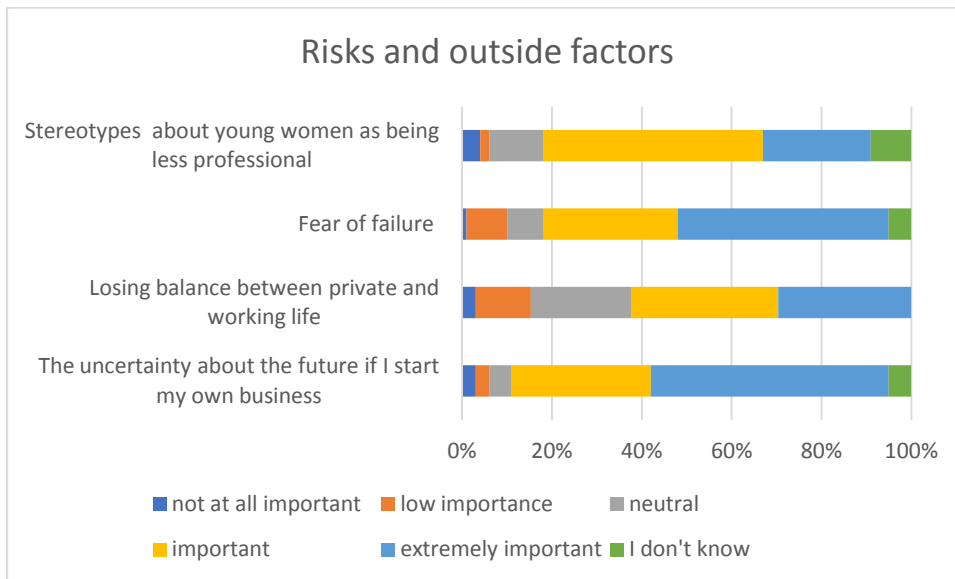
Figure 13 Competencies



Source: „Women in Business“- Survey results for Baden-Württemberg & Bayern

It also becomes clear, that the respondents perceive several factors as risks, which might keep them from setting up their own business. As it was noticeable in the earlier questions, stereotypes about women still seem to exist in Germany. What is added is the insecurity of many respondents, that they are afraid of failure and the uncertainty about their future, when they become self-employed and self-responsible (figure 14: risks and other outside factors).

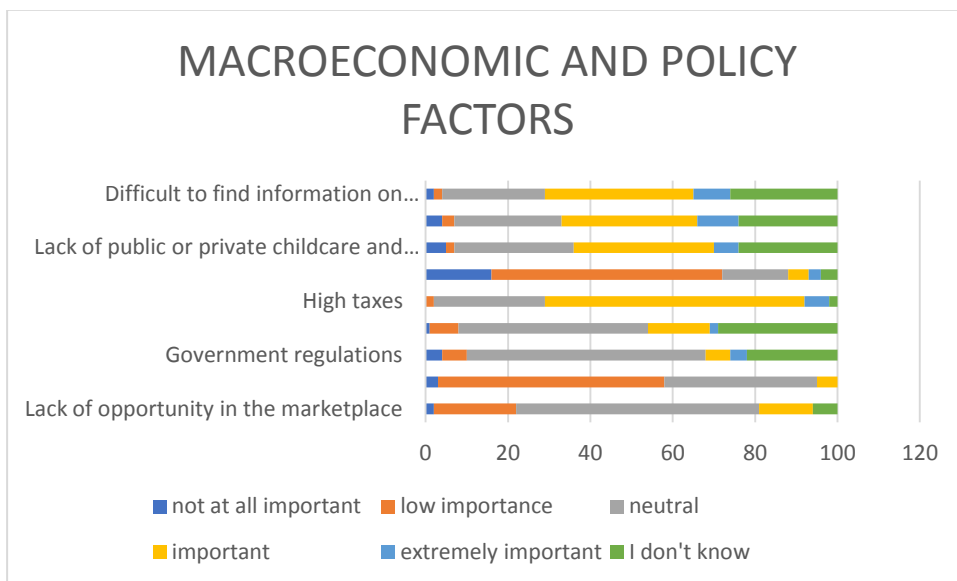
Figure 14 Risks and other outside factors



Source: „Women in Business“- Survey results for Baden-Württemberg & Bayern

In terms of macroeconomic and policy factors, it seems that the main obstacle for young women entrepreneurs are high taxes and the difficulty to find information on registration, legal and start-up requirements. What is additional for mothers is the lack of public or private childcare and eldercare services. This seems to be a main obstacle, since women tend to be mainly responsible for their children and need a sufficient support in childcare, when they are in the middle of a startup phase, which requires a lot of time.

Figure 15 Macroeconomic and policy factors



Source: „Women in Business“-Survey results from Baden-Württemberg and Bayern.

The results from the survey confirm, that young women entrepreneurs In Baden-Württemberg and Bayern have the potential for successfully setting up a business. They seem to have the necessary creativity and innovativeness that it takes to start something from scratch. However, it also becomes clear that they are often bothered by insecurities. The startup life involves many risks and uncertainties that women usually tend to avoid. But with the right consultation and mentoring many obstacles can be overwhelmed. Nevertheless, that seems not to be enough because some regulations have to be adapted to womens' needs. Especially childcare is a hot topic which needs to be adressed, when women should be getting the optimal support.

5. Characteristics of youth female entrepreneurship

5.1 *General characteristics*

Technological-innovative start-ups have a small proportion of women enterprises in Germany. Programs for young women entrepreneurs differ from state to state in Germany, since they have their individual programs, which still have an optimization potential. Main problem remains financing, which is why many entrepreneurs start their businesses without employees and in areas of services, where the investment rate is quite low. In addition, the access to institutional investors for women is more difficult, since male investors hesitate to invest in women enterprises.² To solve this problem, efforts are being made to establish programmes like “Venture Ladies”, a network for women in the startup and venture capital industry. At the moment there are also no tax incentives for entrepreneurs. Another thing that is missing are meaningful data of women in terms of entrepreneurship. Existing support for entrepreneurs are not one-stop solutions, since these tend not to be serious because of the variety of branches, state requirements for start-ups have different basic conditions.

Although top-down approaches exist (e.g. women’s quota) structures in companies depend on the corporate cultures and the steering of the strategy level. Women need to be represented to at least 30 % in the advisory board of companies because that seems to be the line, from where it becomes a sure-fire success for mutually support. For this purpose there are many networks, but the main problem remains the culture change. In order to provide the right type of support to women, their special needs have to be considered. The fact that women being more “realistic” than men, often leads to a differently written business plan, even if everything else would be exactly the same. That often results in challenges that especially women face when looking for a financing. To counteract this tendency, networks consisting of female Business angels would be conceivable. The same goes for mentoring, women need mentors that push them and constantly support them in their actions, because at certain points women will be confronted with obstacles that prevent them from being successful. The reason for that are social and economic structures that favor men. In order for a social change to take place, the current inequality needs

² Interview with Dr. Katja von der Bey.

to gain stronger awareness. Although there are several incentives from the government for equal opportunities, few of them come from the economy.

Overall, it does not seem that enough efforts from Germany are being made to promote women Entrepreneurs. That is why they get together by themselves in certain women networks and try to increase their visibility in each region. Women have specific needs resulting by their biology. Their genes are responsible for women usually being collectors while men are hunters. Women are usually not comfortable with occupational changes (especially because of their private life). Men and women also work completely different: Women take longer to decide and consider the consequences, which makes the opportunity pass sometimes. Same applies to negotiations: while men are competitive and try to win, women are cooperative and follow a win-win approach. This is only an alternative for men when they cannot achieve the complete success.

5.2 Results of the interview with young women entrepreneurs

Young female entrepreneurs that participated in the interviews are quite different types of entrepreneurs. Although all of them are in their mid-twenties, their background and motivations as well as their individual perception of the topic “young women entrepreneurs” seem to differ quite a bit. Even if two of them are not married and have no kids, their views are contradictory. While Lena seems to be very much based on her instincts and attaches great importance to interpersonal aspects, Kathrin seems to be very tough and straightforward, keeping things on a professional level and not caring a lot about differences between men and women. Esther is married, does not have kids yet but seems to represent the middle of the two. All of them have founded a very young and small enterprise and all of them are active in a technological field. Following tables give an overview of their backgrounds:

1. Lena Mohr

<i>Variable</i>	<i>Category</i>	<i>Position</i>
Gender	Male	
	Female	X
Age		27
Educational attainment	Primary education	
	Secondary education	

	Tertiary education	X
Family status	With children	
	Without children	X
Size of the company	Micro	X
	Small	
	Medium sized	
Owner of the company in %		50
Role in the company		Founder
Employment status	Student	
	Employed	X
	Unemployed	

2. Esther Arroyo

<i>Variable</i>	<i>Category</i>	<i>Position</i>
Gender	Male	
	Female	X
Age		26
Educational attainment	Primary education	
	Secondary education	
	Tertiary education	X
Family status	With children	
	Without children	X
Size of the company	Micro	X
	Small	
	Medium sized	
Owner of the company in %		30
Role in the company		Founder, Marketing & Sales
Employment status	Student	
	Employed	X
	Unemployed	

3. Kathrin Brenker

<i>Variable</i>	<i>Category</i>	<i>Position</i>
Gender	Male	
	Female	X
Age		25

Educational attainment	Primary education	
	Secondary education	
	Tertiary education	X
Family status	With children	
	Without children	X
Size of the company	Micro	X
	Small	
	Medium sized	
Owner of the company in %		30
Role in the company		Founder, Science & Marketing
Employment status	Student	
	Employed	X
	Unemployed	

6 Typical biographies of young women entrepreneurs

Following chapter deals with these three young women entrepreneurs by focusing more on their personal backgrounds with the aim to understand their motives and point of views. In addition, their personal experiences with starting their own businesses in Baden-Württemberg should be highlighted.

Lena Mohr from the Start-up “Cocktails & Code”:

Lena Mohr is an UX Design Freelancer and is about to found the non-profit organization “Ready to Code” in November. Therefor she quit her job, looking for a part time job in order to have enough time for her “Ready to Code”-Project. She had great respect for being self-employed, but her scholarship and former colleague convinced her, that she has the ability to start her own business so she dared.

When Lena think of Germany “innovative” is not the first term that comes to her mind. Since Germany’s industry is quite large group-oriented, agility is not its strength. Lena thinks that if these large groups were handling everything perfectly, there would be no need for start-ups. However, she also thinks that the perception depends on the circles where you stay. But the

start-up circles in Germany does not seem to be leading. As of the support, she has the feeling that there are already a lot initiatives existing. The problem is that these are being offered independently from each other so that it becomes a problem to identify the differences and which offer to claim at which point of the business lifecycle. Concerning the motivation of entrepreneurs to start their own business, Lena sees the intrinsic motivation as the main reason. People start to work and realize that the effort they put into it is in no relation to the output they get in form of salary and recognition. That is why; they are looking for projects that provide them with more identity and decision-making freedom. Nevertheless, Lena also mentions the differences between male and female entrepreneurs that she perceives when working at the co-working space. She says that women are much more cautious and less courageous. She detects these differences when witnessing business talks from men. They are very “down-to-business” and objective, whereas she always tries to build a personal relationship to whoever her interlocutor is.

Lena is not convinced that entrepreneurship and especially women entrepreneurship is promoted by the national culture. Starting your own business still seems to be tailored for men characteristics, as cancelling well thought plans and starting something from scratch seems to be more compatible to men’s values. Whereas women seem to start their own business in order to work part-time and be able to manage their families. In addition, some co-working spaces offer childcare, which is useful for female entrepreneurs. Other initiatives for women entrepreneurs are certain network formats, but the ones she knows are more focused on women in technical branches rather than women entrepreneurs. Lena thinks that for these networks to be useful there have to be many different types of women telling their personal experiences so that there is the possibility to find someone relatable. However, she does not know from any women incubators or tax incentives for women. Lena feels that the incentives for women to start their own business have to start in school; just to gain awareness that there is the possibility to start your own business. These offers need to become more specialized during study, as she also considers the time after graduating from University to be the best time to start your business since you do not have to lose a lot (e.g. no paying off a mortgage on the housing), which seems important for risk-averse women.

Lena Mohr seems like an Entrepreneur, who started running her own business in order to find self-identification and get the recognition she wants. However, in order to achieve it, she stays true to herself. She puts great value on personal interactions. Although she experienced great uncertainty in the beginning, the support of her personal surrounding, especially from other women entrepreneurs, encouraged her in the end to take the plunge.

Esther Arroyo from the Start-up “The Chainless”:

Esther Arroyo is one of the entrepreneurs of the start-up “The Chainless”. They provide media and software companies with efficient and automated analysis of large image and video assets, resulting in significant cost savings and valuable meta-information. Esther is responsible for Marketing & Sales. She has a lot of room for development, especially because of their extensive network and the exhibitions where she gets to meet relevant partners. Esther thinks that Baden-Württemberg is a good region for start-ups to start their business. There are especially a lot of offers concerning networking possibilities for young start-ups, which is also a success factor for them to connect to relevant actors and institutions. However, she also admits that in their field of action, which is data analysis, they do experience a lack of specific offers and support. Overall, she has the feeling that the start-up support seems to increase everywhere and conditions improve.

Esther thinks that there are already good offers for young women entrepreneurs who want to connect to other women experiencing same challenges when starting their own business. That is also, why she believes that the gender gap will improve because more women find self-confidence and follow their dreams by starting their own business. Still Esther highlights the challenges that especially women face in this process. Nevertheless she is happy for having gone this path since starting her own business has a lot of benefits for her, in particular the flexibility that self-employment provides. She always wanted to start her own business and to be her own boss dealing with challenging tasks that she find interesting. Another challenge she sees is that women are most likely to start a family and get a child. Since women tend to be in charge for their families this often carries a time limitation. That is why Esther thinks that it should be more recognized by the society that women want to start their own business despite her family responsibility. Esther does not know from any special support instruments for women entrepreneurs, same applies for tax incentives, that do not exist. Esther wishes more clearing up

about existing tools. In addition, she is not convinced that women are being encouraged to start their own business; they are only being informed about women being underrepresented in the entrepreneurship community, but they are not really being informed about existing support instruments. Therefore, the main challenges for women trying to gain ground in this area are for Esther self-confidence to assert themselves against the men in the majority and the fact that they need to balance their private family life and the hard day-to-day work of a start-up. All in all Esther wishes support instruments for women entrepreneurs that focus on the compatibility of family and start-up.

Esther seems to be the kind of Women Entrepreneur, that is well aware of the challenges that women face and she is willing to change something about it. Except for networks, she is not informed about any support for women, which she finds problematic. She wishes for the political environment to be more women entrepreneur friendly.

Kathrin Brenker from the Start-up “Optobiolabs”:

Opto biolabs is a spin-off from the University of Freiburg/Germany developing innovative solutions for scientific and technological problems in the field of optogenetics. They develop illumination devices and are development partner for tailor-made solutions for optogenetics research expanding the experimental spectrum and increasing efficiency in research. Kathrin is one of the 3 Founders with 2 male colleagues. Even though all of their positions in the startups are equal, she is mainly responsible for science & marketing.

Kathrin has the feeling that Baden-Württemberg is quite innovative and a good region for start-ups to set their business. Right after her PhD thesis, she started the project with her colleagues. Although she is not a part of the entrepreneurship community for too long, she already realized that women are underrepresented, especially on specific startup-events. Still she is happy with her decision, since new technologies and innovations interest her a lot. Her background is medicine and science and her PhD thesis brought her the idea for her own business. Since she needed an exit strategy from science, she was glad for the opportunity and the decision she made. Self-employment means to her the will to do your own thing and be completely ambitious about it.

Kathrin does not really see any differences concerning entrepreneurship for men and women. What must be mentioned in this context is that she is quite new in the business and she does not intend to start a family now. She is convinced that surrounding conditions for parents need to be optimized, regardless of which gender. Kathrin has a problem with women-specific support instruments, because women tend to be degraded quickly. Women should not only be supported because of their gender but because of their good idea and courage to implement it. When the only different “challenge” for women is childcare, men should also get the same support in case of them being responsible for childcare and also wanting to start their business simultaneously. Kathrin also does not see any difference in efficiency between men and women, especially her personal experience shows that both men and women have to work a lot when starting your own business. Challenges that come along with starting a business are finding the required capital, compatible Investors, qualified employees and adequate office spaces. Moreover, that effects both men and women alike. Kathrin is not informed about special support instruments being offered, but is convinced that these should all aim a working infrastructure for parents regardless of their gender. However, she finds that especially women should be encouraged to take the step into self-employment.

Kathrin seems to be a tough and self-confident women entrepreneur, well aware of her capabilities. This is probably why she rejects women-specific support, but wants equal support for both men and women. She did not experience any women-specific obstacles. The reason for that could be the fact, that she has two male colleagues. Kathrin is responsible for science & marketing, where she does not seem to face any challenges.

7 Challenges connected to youth women entrepreneurs and policies aimed to deal with them

7.1 Policy competences, institutional actors involved

Youth female entrepreneurship is not very much institutionalized in Germany. Networks exist, but these are often efforts made by actors of the public that have a personal interest in fostering young women entrepreneurs in the country. There is no holistic process, which starts early enough to sensitize youth and support them in their personal pathways of starting their own start-up. This is probably also, why it is not a present topic in the society, since women still tend to experience disadvantages in business, resulting in also poor experiences in entrepreneurship. The role and responsibility of institutional actors in business development, in particular youth women entrepreneurship, starts in schools.

It is crucial that the sensitization starts at an early age in schools, when young people develop their personalities and define their pathways. The role of women in business has to be strengthened in Germany, which is why schools should raise awareness of technical branches for women, where they tend to be underrepresented. Besides the importance of raising awareness of male-dominating areas, the possibility of starting an own business should also be addressed at schools. At the moment this is not a teaching content. After having raised a certain awareness, the establishment of such founding centres at universities seem to be a logical consequence. Although these centres already do exist, what is missing are specific women founding centres, dealing with obstacles and needs, that women face. Important the establishment of funding programmes tailored for women, since they are disadvantaged in terms of getting a funding. Conceivable are so-called “Female venture capital funds”. Apart from that it is crucial, that women are provided with a variety of different mentors, where the possibility to get a mentor, that fits to the entrepreneur on a personal level, is higher. Also, they should get a consultation, that faces their “female way” of approaches: e. g. they should be advised not to write their business plan too pessimistic, to take initiatives and to try avoid hesitation, which can lead to missed opportunities in the agility of the start-up environment. Another major point that needs to be addressed by politics is childcare. Mothers have to get ach much flexible as they can, which can be eased through policy framework. At a later stage, it is also important that established

enterprises are willing to cooperate with young start-ups and for example tackle pilot projects. There are no regulations that promote these actions. Same applies to tax incentives. That should also be approached. Overall, it is very important that these actions, fostering youth women entrepreneurship, need to be represented in a smooth process nationwide.

7.2 Policies aimed to deal with youth women entrepreneurs

In Baden-Württemberg, there is an economic prosperity so that only few people feel the need of an innovation or economic pressure, which makes them take a risk by starting their own company. They rather stay employed as salaried employees. The Role of women in technical fields is still not very dominant. They should be more courageous to achieve technical profession and sell themselves better. That is why certain networks are created, trying to strengthen the role of women. It seems that recognition is a key motivator for women. The difference between women and men is that women have to organize themselves more efficiently. While men seem to focus on networking women have to multitask and have to do many things in order to be perceived as an efficiently working person.

The main Challenge regarding young women entrepreneurs that should be addressed is the discrimination of women in business, which is not to be taken personally. This is also, what this needs to be communicated in counselling programs. However, in fact, it should be the first priority to change something about the current mindset that is anchored in society. To do so, there should be early programmes in the education system, encouraging girls to get involved in MINT subjects.

That is also why entrepreneurs need to have a strong determination that their idea is good and worth pursuing. This applies also to women, who often become self-employed on a part-time basis. When they have an idea and want to build their own business while starting a family, they often do it on a part-time basis. In this way, they can build their self-employment while still having a certain flexibility, which is required when they also have to manage childcare. All in all women entrepreneurs in Germany tend to start a business in the branch "other services". When they are involved in a technological High-Tech start-up, they are often one of a few founders of

the start-up, along with male colleagues. Nevertheless, the fact that women tend to start a business on a part-time basis bears certain consequences. For example, certain investors doubt their business sense and will to push their business, what minimizes their willingness to invest in their start-up. Things change when it is a mixed group of founders, which is more appreciated anyways.

OUTLOOK, CONCLUSIONS and RECCOMENDATIONS

The main problem is the lack of young women entrepreneurs in Germany, especially in the fields of High Tech Industry. That is also, why there is no statistically meaningful data on this topic. At this point, it must be said that Entrepreneurship in general is relatively little spread in Germany. The main reason for that is the Industry in Germany, which brings prosperity. Especially in Baden-Württemberg, where manufacturing is very successful, there are enough jobs, that provide young professionals a good status and salary. Since starting a business always involves a great risk, and women being cautious and risk-averse, it results in less women starting their own business. Especially when they are young and maybe lack self-confidence. When women start their business, the reason for that seems to be able to work part-time and maybe have more flexible time for their families. However, these women are often in the service industry.

There are little programs, designed for young women entrepreneurs in Germany. There are networks, where young women entrepreneurs can talk about their experiences, but these often seem to be initiatives that are not necessarily from the government. What is missing, are for example networks of female Business Angels, since getting a crucial funding seems to be quite challenging for women entrepreneurs. In addition, support regarding childcare seems to be upgradeable. All in all the study shows that the main challenge in Germany is the conservative views of society, still maintaining the deeply engrained stereotypes. To counteract this, it is crucial that women are considered as important as they are in business, which results in required activities in the very early stage, namely in education. Empowering young girls to get involved in science and “men domains” is crucial.

In order to have good working tools for fostering young women entrepreneurship, it is crucial begin with gathering meaningful data in this field. In addition, tax incentives should be established, and support measures for cooperation with established companies, to ensure the growth of start-ups. Other conceivable measures are women founding centers that may even start or at least connect to high schools in order to ensure their awareness at a young age.

8 REFERENCES

- „KfW Gründungsmonitor 2018“: <https://www.kfw.de/PDF/Download-Center/Konzernthemen/Research/PDF-Dokumente-Gr%C3%BCndungsmonitor/KfW-Gruendungsmonitor-2018.pdf>
- „Statistik Aktuell: Erwerbstätigkeit von Frauen und Männern in Baden-Württemberg“ (2015). Statistisches Landesamt Baden-Württemberg: https://www.statistik-bw.de/Service/Veroeff/Statistik_AKTUELL/803416004.pdf
- „Unternehmerinnen in Oberbayern“ (2016). IHK München und Oberbayern: https://www.ihk-muenchen.de/ihk/studie_unternehmerinnen_in_oberbayern-1.pdf
- „Economic Facts and Figures Baden-Württemberg 2018“. Ministerium für Wirtschaft und Wohnungsbau: <https://www.statistik-bw.de/Service/Veroeff/Faltblatt/803818009.pdf;jsessionid=W5xKVCd2EC15yDUuQMJIxXuGPf3hO3MX31A9sevm.webext04>
- „Produzierendes Gewerbe und Dienstleistungen im Überblick“ (2018). Federal Office of Statistics: https://www.destatis.de/DE/Publikationen/StatistischesJahrbuch/ProdGewerbeDienstleistungen.pdf?__blob=publicationFile
- Conducted interviews with institutional actors (Annex 1)
- Conducted interviews with young women entrepreneurs (Annex 2)

ANNEX 1: Table with interviews with institutional actors

Name and Surname	Institution / Company	Date of the Interview
Ulrike Steinbrenner	Energy & Klimaschutz	12th September 2018
Dr. Katja von der Bey	Weiberwirtschaft & bga	12th September 2018
Christina Nahr-Ettl	IHK	4th October 2018
Nathalie da Silva	Steinbeis Europazentrum	22nd October 2018
Dr. Katja Puteanus-Birkenbach	University Pforzheim	5th October 2018

ANNEX 2: Table with interviews with young women entrepreneurs

Name and Surname	Institution / Company	Date of the Interview
Lena Mohr	Start-up: Cocktails & Code	17th October 2018
Esther Arroyo	Start-up: The Chainless	30th August 2018
Kathrin Brenker	Start-up: Optobiolabs	30th August 2018

ANNEX 3: QUESTIONNAIRE

WOMEN IN BUSINESS SURVEY

Dear Madam,

By participating in this survey, you will contribute to the research about the needs and barriers young women are facing, when trying to run their own business. The results of the questionnaire will serve to study the current state of women entrepreneurship across the Danube Region, to develop tailored training models and policy recommendations. This survey is part of the activities within the WOMEN IN BUSINESS project co-financed by Danube Transnational Programme, with the aim to strengthen the entrepreneurship of young women in the Danube Region.

The study consists of 19 questions divided into 6 groups. Participation is completely anonymous; therefore, it does not require your name or any other identifying information.

If you are a woman, aged between 15-34, join us, fill in the survey and share your views and experiences with us to support the development of young women entrepreneurship.

To begin the study, click the survey link below.

Thank you for your time and participation!

Signature of the relevant PP

- G Gender: M/F (eliminary)
- A Year of birth: __ (eliminary)
- C Country/ Region: (eliminary)
 - a. Austria
 - b. Bosnia and Herzegovina

Project co-funded by European Union Funds (ERDF, IPA, ENI)

- c. Bulgaria
- d. Croatia
- e. Germany - Baden-Württemberg and Bavaria
- f. Hungary
- g. Republic of Moldova
- h. Romania
- i. Slovenia
- j. Another country (to be eliminated from the further survey)

I - ENTREPRENEURIAL INTENTION

1. Are you already an entrepreneur? (Do you already have your own business?)
 - a. Yes
 - b. No

2. Are you seriously considering becoming an entrepreneur? (if Yes in #1, skip this question)
 1. Would not consider
 2. Might or might not consider / I am not sure
 3. Definitely consider.

3. How many employees does your company have? (if No in #1 skip this question)
 1. Only one
 2. Less than 10
 3. More than 10

4. What is the sector of your activities? / chose only 1/
 1. Agriculture and mining
 2. Manufacturing and transportation
 3. Wholesale and retail
 4. ICT
 5. Health/ Education/ Social Services
 6. Financial/ Administrative/ Consumer Services
 7. R&D
 8. Other _____

5. Please mark if you (within a company or an entrepreneurial attempt) introduced the following innovation/IPR:
 1. Service Innovation (a new or significantly improved services)
 2. Goods Innovation (a new or significantly improved goods)
 3. Process Innovation (a new or significantly improved process)
 4. Apply for a Patent
 5. Register a Trademark

II - MOTIVATIONS AND OBSTACLES TO ENTREPRENEURSHIP

6. Why would you or did you start your own business? Indicate your level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 - Strongly disagree	2 - Disagree	3 - Neither agree or disagree	4 - Agree	5 - Strongly Agree
EMPLOYMENT					
EMP1 ³ To provide employment					
EMP2 To provide job security					
EMP3 To earn a reasonable living					
AUTONOMY					
AUT1 For my own satisfaction					
AUT2 For better social status					
AUT3 To be my own boss					
AUT4 To realize my dream					
AUT5 To get away from the frustration of previous job					
AUT6 To have a flexible job that allows me to combine my personal and working life					
AUT7 To capitalize on a business idea that I had					
AUT8 A friend/ family member entrepreneur was a role model					

7. How would you describe yourself in daily life? Indicate your level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 - Strongly disagree	2 - Disagree	3 - Neither agree or disagree	4 - Agree	5 - Strongly Agree
CREATIVITY					

³ All codes are to be used for internal purpose. Codes will not be visible for respondents.

CRE1 I always suggest new ways to achieve goals.					
CRE2 I always come up with new and practical ideas.					
CRE3 I search for new technologies, processes, techniques, and/or product ideas.					
CRE4 I am a good source of creative ideas.					
CRE5 I exhibit creativity when given the opportunity.					
CRE6 I come up with creative solutions to problems.					
CRE7 I often have a fresh approach to problems.					
INDIVIDUAL INNOVATIVENESS					
INO1 I often surprise people with my novel ideas.					
INO2 I prefer coming up with new ideas to mastering skills.					
INO3 I prefer work that requires original thinking.					

8. How important are/were the following barriers for starting own business? Indicate the level of importance of following barriers for you personally, from 1 (not at all important) to 5 (extremely important).

	1 - Not at all important	2 - Low importance	3 - Neutral	4 - Important	5 - Extremely important	9 - I don't know
FINANCE						
FIN1 Lack of savings						
FIN2 Difficulty in accessing finance						

FIN3 Cost of business registration						
FIN4 High interest rates						
COMPETENCY						
COM1 Lack of entrepreneurship skills (financial, marketing, planning, technology, etc.)						
COM2 Lack of information about how to start a business (e.g., rules and regulations)						
COM3 Lack of prior business experience						
COM4 Lack of time for training						
COM5 Lack of mentoring and advise						
COM6 Traditional views about the role of women in society						
RISKS AND OTHER OUTSIDE FACTORS						
RIS1 The uncertainty about the future if I start my own business						
RIS2 Losing balance between private and working life						
RIS3 Fear of failure						
RIS4 Stereotypes about young women as being less professional						
MACRO-ECONOMY AND POLICY						
MAC1 Lack of opportunity in the marketplace						
MAC2 Weak economic environment						

MAC3 Government regulations						
MAC4 The red tape (such as lengthy and costly bureaucracy procedures and standards to be met before running a business)						
MAC5 High taxes						
MAC6 High corruption						
MAC7 Lack of public or private childcare and eldercare services						
MAC8 Insufficient maternity leave provisions						
MAC9 Difficult to find information on registration, legal and start-up requirements						

9. How important were the following aspects in the success of your most recent startup? (if No in #1, skip this question)

	1 - Not at all important	2 - Neutral	3 - Very important
M1 Your educational background			
M2 Your prior professional experience			
M3 Lessons learned from previous success			
M4 Company's management team skills			
M5 Availability of financial capital/ loans			
M6 Availability of public funds and grants for start-ups support /EU, national, regional, local/			
M7 Advisory support, consulting, mentoring			

M8 Market research			
M9 Business training courses and mentoring			
M10 Support provided by innovation/ development agencies, business support organizations			
M11 Participation in business and/ professional networks and clusters /female, international, European, national/			
M12 Received societal support /working childcare or elderly care service, adequate maternity leave provisions, etc./			

III - ENTREPRENEURIAL SELF-EFFICACY

10. Considering your own efficiency, indicate the level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 - Strongly disagree	2 - Disagree	3 - Neither agree or disagree	4 - Agree	5 - Strongly Agree
SE1 It is easy for me to follow my aims and accomplish my goals.					
SE1 Thanks to my resourcefulness, I know how to handle unforeseen situations.					
SE1 I can solve most problems if I invest the necessary effort.					
SE1 When I am confronted with a problem, I can usually find several solutions.					
SE1 If I am in trouble, I can usually think of a solution.					
SE1 I can usually handle whatever comes my way.					

IV - CULTURE OR NORMATIVE PROFILE AND SOCIAL SUPPORT

11. Considering the entrepreneurial culture in your country, indicate the level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 - Strongly	2 -	3 - Neither	4 -	5 - Strongly

	disagree	Disagree	agree or disagree	Agree	Agree
CUL1 In my country, the creation of new ventures is considered to be an appropriate way to become rich/wealthy.					
CUL2 The national culture is highly supportive of individual success achieved through own personal efforts.					
CUL3 In my country, setting up a new business is a necessity.					
CUL4 The national culture encourages creativity and innovativeness.					
CUL5 The national culture encourages entrepreneurial risk-taking.					
CUL6 Most people view becoming an entrepreneur as a desirable career choice.					
CUL7 Successful entrepreneurs have a high standing in the community and are respected.					
CUL8 Most people think of entrepreneurs as competent, resourceful individuals.					

12. If you decided to create a company, or you already own one, would people in your close environment approve that decision? Indicate from 1 (totally disapprove) to 5 (totally approve).

	1 – Strongly disapprove	2 – Disapprove	3 – Neither approve or disapprove	4 – Approve	5 – Strongly Approve
SUP1 Your close family					
SUP2 Your friends					
SUP3 Your colleagues and acquaintances					

SUP4 Your neighbourhood/local community					
---	--	--	--	--	--

V - TRAINING NEEDS

13. If you would have the possibility, which type of support would you prefer? Select all that apply (obligatory)

TR1 Training	
TR2 Coaching and mentoring	
TR3 Counselling and consulting	
TR4 Events and networking	

14. In which business fields would you need additional knowledge? Select all that apply (obligatory)

B1 Management	
B2 Human resources management	
B3 Entrepreneurship	
B4 Finances and budgeting	
B5 Accounting	
B6 Marketing	
B7 Export	
B8 Social media in business	
B9 Business plan development	
B10 Sales	
B11 Business law	
B12 IT in business	
B13 Business Communication	
B0 Other:	

A15 What would be your availability in length and frequency of the training (obligatory)

- a. maximum number of hours per week: _____
- b. maximum number of weeks per training: _____
- c. not available at all

VI - DEMOGRAPHICS

A16 Personal status:

a) Living in an independent household

If yes, please mark:

- Single
- In a steady relationship
- Married
- Divorced
- Widowed

b) Living as part of a household

If yes, please mark:

- Single
- In a steady relationship
- Married
- Divorced
- Widowed

A17 Education level:

- a. Primary
- b. High school
- c. Vocational training
- d. University – Bachelor
- e. University – Master and above

A18 What is your present occupation?

- a. Student
- b. Private sector employee
- c. Public sector employee
- d. Self-employed or entrepreneur
- e. Unemployed but seeking employment
- f. Unemployed but not seeking employment

A19 Roughly speaking, what is the total monthly income in your household?

- a. Below the average in your country
- b. Average
- c. Above the average in your country
- d. I do not know