



South East European Centre
for Entrepreneurial Learning



WOMEN ENTREPRENEURS' TRAINING NEEDS ANALYSIS

A Systematic Approach in the Western
Balkans, Turkey and Moldova



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**A Systematic Approach In The Western
Balkans, Turkey And Moldova**

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ORGANISATIONAL PROFILE



The South East European Centre for Entrepreneurial Learning (SEECEL) was established in 2009 as a direct result of the initiative of eight pre-accession countries of South East Europe (SEE). It is a regional institution whose mission is to promote the development of a lifelong entrepreneurial learning system and entrepreneurship as key competence in line with Small Business Act for Europe.

SEECEL is financed by the European Union (EU) through the Multi-beneficiary Package under the Instrument for Pre-Accession Assistance and from the national budget of the Government of the Republic of Croatia through the Ministry of Entrepreneurship and Crafts.

All SEECEL member states share full ownership of the process and actively and equally participate in the governance of SEECEL, content development and implementation.

SEECEL is governed by an international Steering Committee composed of two representatives from

each member state. The representatives come from the Ministry of Education and from the relevant ministry in charge of the Small Business Act for Europe (SBA). This ensures political policy dialogue between the worlds of education and economy.

SEECEL also cooperates very closely with: the European Commission (DG Enlargement, DG Enterprise and Industry, DG Education and Culture, DG Regional Development and DG Employment and Social Affairs), European Training Foundation (ETF), the Organisation for Economic Cooperation and Development (OECD) and the Regional Cooperation Council (RCC).

As the first institution developed from the SBA, SEECEL shares all of its programs with European and international institutions and agencies, EU member states and other interested parties. SEECEL activities are an integral and complementary part of the SEE 2020 strategy, the EU Danube Strategy (EUSDR) and the future EU Strategy for the Adriatic and Ionian Region (EUSAIR). In sharing its activities and contribut-

ing to other congruent strategies and initiatives, SEECCEL generates benefits for SEECCEL member states as well as EU member states and fully respects all EU policy recommendations in the field of lifelong entrepreneurial learning development.

Since its establishment, SEECCEL has been recognised by the European Commission as the best practice example and the most advanced development in the field of lifelong entrepreneurial learning. For its work SEECCEL has been awarded the international Best Practice Award for structured regional cooperation by the Knowledge Economy Network and the European Projects Awards IPA 2013 as the second best of all on-going projects.

In 2011, with the support of Swedish Government through the Swedish Development Instrument, SEECCEL has expanded its activities to women entrepreneurs. In addition to the existing eight SEECCEL member states from pre-accession region, Moldova has joined from the EU Eastern Partnership.

SEECCEL Women Entrepreneurs (WE) member states¹ are (in alphabetical order):

- Albania
- Bosnia and Herzegovina
- Croatia
- Kosovo*
- Macedonia**
- Moldova
- Montenegro
- Serbia
- Turkey

* This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of independence

** The Former Yugoslav Republic of

1 In the rest of the text, the country abbreviations will be (in alphabetical order): ALB, BIH, HRV, KOS*, MKD**, MDA, MNE, SRB, TUR

FOREWORD



Both the public and private sectors around the world are increasingly paying special attention to women entrepreneurs as one of the main forces that is driving integrated, inclusive, smart and sustainable growth and economic development.

While public policy sets broad directions and builds momentum and consensus for change, it is the private sector and its entrepreneurs that reach these policies and translate them into sustainable action. Women entrepreneurs are a vital part of these actions. Specifically, they are an integral part for job and wealth creation, and can critically contribute to increasing competitiveness.

The true value and potential of the contribution by women entrepreneurs in the SME sector has consistently been highlighted in national strategies, programs and action plans in a majority of the nine SEECEL participating countries.

Two main premises need to be kept in mind:

- Women entrepreneurs are the fastest-growing sector in the economy;
- Women entrepreneurs face unique challenges and barriers in starting or growing a business that succeeds;

A comprehensive analysis was carried out, bolstered by the SBA assessment process. The conclusion was that there has not been a systematic approach in training needs analysis for women entrepreneurs, in any of the nine participating countries.

The Women Entrepreneurs' Training Needs Analysis System has been identified by national stakeholders as a crucial element in fostering the competitiveness of women entrepreneurs. The systematic training needs analysis of women entrepreneurs should address: the discrepancy between the expressed needs for training; the training offered; and on the lack of data on the training needs of women entrepreneurs.

The SEECEL instrument and associated methodology has been implemented on-line in the nine SEECEL member countries. This publication provides an overview of the findings, conclusions and recommendations from first regional WETNAS, all of which could lead to greater system efficiency, the elimination of unnecessary costs, and support for women entrepreneurs with adequate training that will increase the rate of women start-ups and contribute to a competitive and sustainable economy in the participating countries and the region as a whole.

ACKNOWLEDGEMENTS



This document is the result of a broad and complex effort of SEECEL WE member states to promote policy development and a supporting policy framework for women entrepreneurs by establishing a system to follow the training needs for women entrepreneurs - WETNAS.

We would like to thank the governments of:

- Albania
- Bosnia and Herzegovina
- Croatia
- Kosovo*
- Macedonia**
- Moldova
- Montenegro
- Serbia
- Turkey

We would also like to express our gratitude to the SEECEL WE member states national SBA coordinators for their full support and cooperation, without which this step forward would not have been possible.

We would especially like to thank the Government of the Republic of Croatia, represented by the Ministry of Entrepreneurship and Crafts as a SEECEL cofounder and the Kingdom of Sweden and Swedish International Development Cooperation Agency for their financial support.

Our appreciation goes to implementing partners for this project, the Regional Cooperation Council (RCC) and the Gender Task Force (GTF).

These developments would not have been possible without the contribution, expertise and knowledge of national and international experts. We would therefore like to thank the following institutions and experts: SHGPAZ - Albanian National Professional Businesswomen and Crafts Association, Chamber of Commerce and Industry of the Republic of Srpska, Croatian Chamber of Economy, Women's Business Association SHE-RA, Business Confederation Macedonia, Centre for Advancement of Women in Business ICAWB, Directorate for Development of SMEs, Association of Business Women in Serbia, The Union of Chambers and Commodity Exchanges of Turkey TOBB supported by KOSGEB as well as Mr Edmond Sheshi, Albania; Ms Jelena Ivošević, Bosnia and Herzegovina; Ms Vesna Štefica, Croatia; Mr Gazmend Mejzini, Kosovo*; Ms Gabriela Kostovska Bogoeska, Macedonia**; Ms Lucia Usurelu, Moldova; Ms Ana Šebek, Montenegro; Ms Dušica Semenčenko, Serbia; Ms Nezahat Yilmaz, Turkey and the group facilitator, Mr Igor Nikoloski, Macedonia**. We are also grateful to Ms Nataša Miskin, Embassy of Sweden in Sarajevo; Mr Sanjin Arifagić and Ms Dragana Đurica, RCC; Ms Mary Ann Rukavina Cipetić, GTF.

Our special thanks go to Mr Anthony Gribben, Ms Olena Bekh and the ETF Enterprise team. SEECEL also looks forward to exchanging ideas and the knowledge with the ETF and to continuing the excellent cooperation that has already been established with them.

LIST OF ABBREVIATIONS

- CoP** - Community of Practice
- EC** - European Commission
- EU** - European Union
- ETF** - European Training Foundation
- GTF** - Gender Task Force
- HRD** - Human Resource Development
- NACE** - Statistical Classification of Economic Activities in the European Community
- NGO** - Non-governmental organisation
- RCC** - Regional Cooperation Council
- SBA** - Small Business Act
- SEE** - Southeast Europe
- SEECCEL** - Southeast European Centre for Entrepreneurial Learning
- SIDA** - Swedish International Development Cooperation Agency
- SME** - (Micro) Small and medium enterprise
- TNA** - Training needs analysis
- VET** - Vocational education training
- WE** - Women Entrepreneurs
- WETNAS** - Women Entrepreneurs Training Needs Analysis System

EXECUTIVE SUMMARY

In 2011, the Southeast European Centre for Entrepreneurial Learning (SEECEL) initiated implementation of the project “Women Entrepreneurship – A Job Creation Engine for South East European Region (9 Countries)” in cooperation with the Regional Cooperation Council and the Gender Task Force, financed by the Swedish International Development Cooperation Agency.

The project’s objective was to promote women entrepreneurship best policy practices in the following countries, which are the SEECEL WE member states (in alphabetical order):

- Albania
- Bosnia and Herzegovina
- Croatia
- Kosovo*
- Macedonia**
- Moldova
- Montenegro
- Serbia
- Turkey

in line with the Small Business Act (SBA) for Europe and the support of national and regional women’s

entrepreneur networks & associations, based on the Istanbul indicators for women’s entrepreneurship adopted by all SBA coordinators in June 2010.

At a workshop held in Zagreb in October 2011, SBA coordinators and representatives of women’s entrepreneurship associations analysed and presented national policies and developments regarding WE in their countries. These conclusions were further bolstered by the SBA assessment process in which SEECEL took part. In addition, SEECEL team also conducted research on the existence of women entrepreneurship TNA-related activities in the nine SEECEL WE member states.

The conclusions of the SEECEL research and of the SBA national coordinators and representatives of women’s entrepreneurship associations were:

- there is no systematic approach to a training needs analysis for women entrepreneurs in any of the nine SEECEL WE member states;
- there is a variety of training provisions in the SEECEL WE member states, but they are ad-hoc activities that are not based on a systematic analysis of training needs (mostly donor driven).

- the training available in the SEECEL WE member states for women entrepreneurs most likely does not match their specific needs.
- there is a clear need for the development of a Women Entrepreneurs' Training Needs Analysis System (WETNAS) to achieve greater system efficiency, eliminate unnecessary costs and support women entrepreneurs with adequate training that will increase the rate of women start-ups and contribute to a competitive and sustainable economy.

Training is a crucial element in fostering the competitiveness in the economy as a whole in which women entrepreneurship has a huge, untouched potential. It is also an instrument that helps companies to develop and grow. "Education and training are not only about raising skill levels, but they also result in confidence building and changing women's perceptions of themselves. Their self-perceptions are key, given that in many societies women are going against the tide of cultural values and attitudes to become entrepreneurs." (Global Entrepreneurship Monitor Women's Report, 2012).

A systematic analysis of training needs is necessary in order to design training so that it can be tailored to the specific needs of existing enterprises. This eliminates providing too much training and increases training that is lacking - which results in greater system efficiency.

All these recommendations from the initial phase have led to starting WETNAS as a separate component within the project, Women Entrepreneurship – A Job Creation Engine for South East Europe, which held

its first meeting in September 2012 in Zagreb. A working group composed of nine people from SEECEL WE members was established – Mr Edmond Sheshi, Albania; Ms Jelena Ivošević, Bosnia and Herzegovina; Ms Vesna Štefica, Croatia; Mr Gazmend Mejzini, Kosovo*; Ms Gabriela Kostovska Bogoeska, Macedonia**; Ms Lucia Usurelu, Moldova; Ms Ana Šebek, Montenegro; Ms Dušica Semenčenko, Serbia; Ms Nezahat Yilmaz, Turkey and the group facilitator, Mr Igor Nikoloski.

Based on the previous SEECEL TNA methodology, best practices from the EU, and the recommendations and conclusions from the inception phase of the "Women Entrepreneurship – A Job Creation Engine for South East Europe" project, the working group developed a WETNAS instrument that was strategically piloted in nine countries. The pilot institutions were: Albania - the National Professional Businesswomen and Crafts Association; Bosnia and Herzegovina - the Chamber of Commerce of the Republic of Srpska; Croatia - the Chamber of Economy; Kosovo* - the Women's Business Association SHERA; Macedonia** - the Business Confederation; Moldova - the Centre for the Advancement of Women in Business; Montenegro - the Directorate for Development of SMEs; Serbia - the Association of Business Women; Turkey - the Union of Chambers and Commodity Exchanges of Turkey (TOBB). The main difference between the ad-hoc analysis of training needs of women entrepreneurs implemented in some countries, mainly financed by bilateral donor programs/projects, and the Women Entrepreneurs' Training Needs Analysis System (WETNAS) is the systematic data collection in the latter approach. This system uses the same methodology that

is applicable in the nine SEECEL WE member states and it will be performed at specified time intervals, rather than as ad-hoc initiative at particular period of time. The WETNAS instrument is composed of a specially defined methodology and questionnaire that is available on-line in the nine SEECEL WE member states.

The WETNAS instrument was presented at WETNAS working group meeting in Skopje on November 2012 and finalised in January 2013, when the on-line survey was launched. This on-line platform was developed in coordination with the working group members and the SEECEL team. Attention was given to the use of understandable languages to enable the most valid, reliable and comparable measurements. This platform represents the basis for implementation of future WETNAS-related activities.

During the survey's implementation, each working group member, in cooperation with women's business support organisations in their respective countries, promoted and supervised the implementation of the survey process. The response rate of each country, except for Bosnia and Herzegovina and Montenegro, achieved the predetermined minimum number of completed questionnaires. At the end of the survey, in May 2013, 1856² of the completed questionnaires were uploaded into the on-line data base.

2 Number of enterprises participating in the survey per country: ALB - 201, BIH- 136, HRV - 282, KOS* - 202, MKD** - 209, MDA - 206, MNE - 182, SRB - 203 and TUR - 235

The raw data received from the questionnaire was analysed. The survey results were also communicated and disseminated to national organisations for further examination and processing. This analysis provides an overview of the current situation regarding the training and skills development, and it shows the level of awareness of women entrepreneurs in the nine SEECEL countries. The analysis represents the basis for planning future WE activities (from October 2013 to June 2015) that should focus on defining the Train of Trainers modules³ and defining the good practice criteria for each country⁴.

-
- 3** Based on WETNAS results training module packages for the 3 most required areas of training developed and lead trainers from each national WE most representative association trained
- 4** Good practices per country which meet the criteria broadly internationally promoted and also available for peer learning (tool) for WE CoP members and beyond

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DEVELOPMENT CONTEXT



1.1.

INTRODUCTION

The project, Women's Entrepreneurship – A Job Creation Engine for South East Europe, is focused on actions to harmonize women's entrepreneurship policies in accordance with the principles of the Small Business Act for Europe, to enhance the capacities of the networks and associations of women entrepreneurs, and to promote a systematic policy dialogue among all stakeholders.

The focus for the project is set within the context of the Small Business Act (SBA) process, specifically Principle 1: Entrepreneurial Learning and Women's Entrepreneurship, and Principle 8: Enterprise Skills and Innovation.

Development of the SME sector is the backbone of every economy. In the EU, this sector represents more than 99% of all enterprises in the economy⁵. The European Commission recognises that entrepreneurship and small businesses are a key source of jobs and business dynamics and innovation. Promoting entrepreneurship

is a clear objective for achieving the Lisbon goals. Europe is not fully exploiting its entrepreneurial potential, and women's entrepreneurship is one area of untapped potential. "In terms of policy recommendations, stakeholders underline the importance of better data on which to base policies, as well as the reinforcement of support structures for female entrepreneurs such as the provision of information and training, business networks, business support services, and facilitating access to both human and financial capital for women."⁶

A recent study published by the Maastricht School of Management (Vossenbergh, 2013) states that the growth of the proportion of women entrepreneurs in the last decade, especially in developing countries, has drawn the attention of different groups of stakeholders. Policies and programs such as: programs for capacity-building of entrepreneurial skills, strengthening women's networks, providing finance and training, designing policies that enable more and stronger

5 <http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/>

6 <http://libraryeuroparl.wordpress.com/2013/05/15/womens-entrepreneurship-in-the-eu/>

start-ups and business growth have been initiated to promote and develop women's entrepreneurship. Some even argue that the contribution of women entrepreneurs tends to be higher than that resulting from the entrepreneurial activity of men.

Across the majority of OECD countries the share of women-owned individual enterprises does not exceed 30%. Spain and Sweden have the highest share of women-owned individual firms among European countries based on available data (Piacetini, 2013).

A study by the European Commission in 2008 on women innovators and entrepreneurship⁷ identified three types of obstacles to innovative entrepreneurship for women:

1. Contextual obstacles: educational choices, traditional views and stereotypes about women, science and innovation;
2. Economic obstacles: innovation sector requiring substantial investment with women perceived as financially less credible than men;
3. Soft obstacles: lack of access to technical, scientific and general business networks; and a lack of business training, role models and entrepreneurship skills.

7 European Commission, DG ENTERPRISE AND INDUSTRY: "25, July 2008 EVALUATION ON POLICY: PROMOTION OF WOMEN INNOVATORS AND ENTREPRENEURSHIP" <http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/>

This group of soft obstacles plays an important role in explaining the inability of women to foster and expand businesses. According to the EU SBA for Europe⁸, this skills mismatch will remain very high on the EU agenda, which was confirmed by the EU 2020 Strategy documents. The renewed emphasis of European Commission policies for a more entrepreneurial Europe and for women entrepreneurship as a priority pillar within the SBA requires a concerted commitment by all pre-accession countries to set forth and ensure improvements in women's employment and participation in the economy by guaranteeing policy alignment, monitoring systems and support frameworks for women's entrepreneurship.

Due to the non-existence of a common understanding of who is considered a "woman entrepreneur" there is a strong need for establishing a unified and clear definition. For this purpose, SEECEL WE countries have defined "woman entrepreneur" as the one owning 51% of SMEs.

8 <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2008:0394:FIN:EN:PDF>

1.2.

STATE OF PLAY

In the SEECEL WE countries entrepreneurship is also recognised as the broad-based driver of economic growth. There is also a demonstrated need to support the policy process in recognising women's entrepreneurship as one of core drivers for increased competitiveness and economic development.

All SEECEL WE countries, except Moldova, regularly report to the EC on the policy indicators for women's entrepreneurship. The key findings of the SME Policy Index 2012⁹ regarding women's entrepreneurship are: "Overall, the results from the assessment on women's entrepreneurship show that the training provision is underdeveloped across the region, while particular efforts will be required to improve women's access to finance. Policy support for women's entrepreneurship has been helped by targeted efforts to improve the position of women in society (political, social, and economic), which provide a good basis for more fo-

cused development of the women's entrepreneurship agenda. Networking, particularly in terms of its contribution to advocacy and policy, varies considerably across the pre-accession region. Each economy needs to improve policy support for women's entrepreneurship to ensure women can contribute to the wider competitiveness drive."

A number of areas have been proposed to bring forward developments in women's entrepreneurship.

"All economies should work towards adopting a competitiveness paradigm that makes women's entrepreneurship a central pillar in each economy's economic development strategy. This should be accompanied by a programme or action plan with dedicated resources for technical support, training, measures to improve access to finance, and include targets and an effective monitoring framework."¹⁰

Despite the fact that there has been some progress in

9 OECD, et al. (2012) SME policy Index: Western Balkan and Turkey 2012: Progress in implementation of the Small Business Act for Europe, OECD Publishing.

10 OECD, et al. (2012) SME policy Index: Western Balkan and Turkey 2012: Progress in implementation of the Small Business Act for Europe, OECD Publishing.

the area of women's entrepreneurship in SEECEL WE countries, there has been no systematic follow-up of women's entrepreneurship training needs, either as a part of general national TNA or a specific national WETNA for SMEs.

In view of the above, the SEECEL WE countries have decided to cooperate in this project on WETNA system development in order to improve national development (Table 1).

Table 1: Key Facts for WETNAS

	ALB	BIH	HRV	KOS*	MKD**	MDA	MNE	SRB	TUR
GDP per capita (US \$)¹¹	4149	4447	13227	3453	4568	2038	6813	5190	10666
GDP per capita PPS¹²	31 ^e	29	61	N/A	36	N/A	43	35	52
¹³									
% of SME	99.9	99.1	99.6	99	99.3	97.7	99.5	99.4	99.92
% of micro	95.7	75.5	76.2	98.37	82.9	71.5	87.36	85.4	95.54
% of small	3.5	17.8	12.1	1.35	6.1	22.1	9.83	11.1	4.03
% of medium	0.7	5.8	1.3	0.22	1.6	5.4	2.8	2.7	0.35
% of SME-employed population	71	N/A	67.5	62.24	52.5	58.8	66.3	59.4	78
% of GDP SME's contribute	73	N/A	45	43.3	60	36,8	N/A	N/A	55
% WE in SME's	27	N/A ¹⁴	N/A	12.44	32.43	27.5	9.7	25.8	N/A

11 GDP per capita in US dollars for 2012. GDP per capita is gross domestic product divided by midyear population. <http://data.world-bank.org/indicator/NY.GDP.PCAPCD>, date: 20/12/2013 – GDP per capita

12 GDP per capita PPS for 2012. The volume index of GDP per capita in Purchasing Power Standards (PPS) is expressed in relation to the European Union (EU28) average set to equal 100. <http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&plugin=1&language=en&pcode=teco0114>, date: 20/12/2013 – GDP per capita PPS

13 Information is gathered from National Sources of SEECEL WE member states

14 Republic of Srpska - 27,92 %

METHODOLOGY: THEORY AND PRACTICE



2.1.

METHODOLOGICAL FRAMEWORK

SEECCEL uses the Open Method of Coordination (OMC) and Evidence Based Policy Making (EBPM) as its fundamental methodology. Under the OMC, members learn from each other by sharing information and comparing initiatives. This enables them to adopt best practices and coordinate their national policies. On the other hand, EBPM is based on the premise that policy decisions would be better informed by available evidence and should include rational analysis because policy based on systematic evidence produces better outcomes (Overseas Development Institute, 2005).

No one's talents should be wasted in the quest for high performance. Thus, training is an essential feature to turn knowledge into effective and efficient operations, sustaining security and career progression in a climate conducive for success (O'Reagan, Stainer and Sims, 2010). Women capable of starting growth companies can be considered the most under-utilized resource. Entrepreneurship literature agrees that women are an unrecognised potential and a niche for the development of national competitiveness.

SEECCEL's definition of Training Needs Analysis (TNA) from 2012 was adopted in the development of the Women Entrepreneurs' Training Needs Analysis

(WETNA) methodology. "TNA is a process that identifies the training needs of SMEs (from individual to organisational level) in order to help SMEs to perform effectively and compete in the market".

WETNA serves sustainable policy making with the delivery of significant information as the basis for efficient planning of training, and the identification of shortages in skills, knowledge and abilities. Moreover, it reveals present practices in the field of training from a substantive, organisational and financial point of view.

2.2.

OBJECTIVES

SEECEL has established the Women Entrepreneurs' Training Needs Analysis Working Group (WETNA WG), which is comprised of a representative from each of the most representative business associations focused on women entrepreneurs from SEECEL WE countries.

The objectives of SEECEL WETNA are to develop a comprehensive WETNA instrument to identify the relevant training needs of women entrepreneurs in SEECEL WE countries and to conclude whether WETNA should be implemented independently or as a part of a broader TNA. It should be noted that this research is first of its kind; no similar research for this number of countries has been found in the existing literature.

WETNA results should support Evidence Based Policy Making principle, so policy makers can make

their decisions in a way that increases the efficiency of the public money that is spent. OMC has an interesting characteristic by raising the possibility of participants learning from each other. Therefore WETNA should enable capacity building for the most representative business associations in their collaboration with policy makers. In order for SEECEL WE countries to assist each other in the process, to exchange knowledge and to further improve themselves through their experience OMC infuses peer learning. A triangle consisting of women entrepreneurs, policy makers and business associations should be introduced and it should be actively engaged, in carrying out a specific know-how, experience and expertise.

2.3.

METHODOLOGICAL APPROACH

Based on the previous successful SEECEL experience in the implementation of the regional TNA, two approaches were used for the work of WETNA WG – *in vivo* and the SEECEL Community of Practice (CoP). A WETNA WG *in vivo* meeting was held in Skopje, Macedonia**, while the rest of the process was facilitated through the use of the CoP, an online, cost-efficient tool that provided geographically distant experts the opportunity for continuous discussion. SEECEL WG members committed themselves to participate frequently enough to produce the final results.

The WETNA process had three main phases:

1. Development of the instrument
2. Implementation of the instrument
3. Analysis of the results

Development of the instrument – At the *in vivo* meeting in Skopje, the members started to develop the “Questionnaire for Conducting a Regional Training Needs Analysis for Women Entrepreneurship in Albania, Bosnia and Herzegovina, Croatia, Kosovo*, Macedonia**, Moldova, Montenegro, Serbia and Turkey”. During this meeting, WG members were trained in the use of CoP. Afterwards they continued to filter, adjust

and prepare the instrument until it was finalised. In addition to the substantive part of the questionnaire, the features of the online system for data collection were established with peer support through the CoP.

Implementation of the instrument – For this phase the online system for data collection was developed and introduced. The instrument was translated into local languages and then implemented by the most representative business association from each SEECEL WE country (Annex 1). These associations also carried out public awareness campaigns before the implementation of the instrument. The first step for each of the business associations, however, was to test the validity and functionality of the data collection system. Once the system was given a green light, women entrepreneurs had to access the web platform in order to take part in WETNA.

Analysis of the results – After the data for the regional WETNA was gathered, the analysis itself was carried out. When regional WETNA was made, however, data for an individual SEECEL WE country was also given to each member states so they could make an in-depth, tailor-made analysis based on their specific needs.

2.4.

SAMPLING

The existing literature showed no broadly agreed upon definition of a woman entrepreneur. Therefore, SEECEL is using a definition of women entrepreneurs as those women who have at least a 51% ownership share in a company. The EU SME definition was used as a basis for the criteria in the SMEs. Keeping in mind their economic development, the SEECEL WE member states harmonized their SMEs with the EU SME definition on number of employees within an enterprise. According to this definition, micro enterprises employ up to 10 employees, small enterprises have up to 50 employees, and medium ones up to 250 employees. The majority of businesses fail within the first three years. Once enterprises manage to survive for 3 years, it is very likely that they will continue to operate on the market in the future. For this reason, the training that an enterprise needs during the start-up and survival phase differs from the needs that come afterwards. It is desirable to learn from those enterprises that were established in 2009, at the latest (meaning they operated during economic crisis), in order to transfer their tacit knowledge to explicit knowledge. Different countries, based on their geopolitical surroundings, have priorities in different sectors. For

example, in Croatia one of the main sectors would be tourism, in Kosovo* this might be trade, while in Turkey it might be manufacturing. Since, this project is implemented in nine countries, it was difficult to define one unique pattern in defining the priority sector and for this reason all sectors of the NACE Version 2 (Annex 2) classification were included. It was agreed that a representative sample should be 200 companies per SEECEL WE member state.

The following criteria were adopted by the WG members as relevant for the selection and implementation of the WETNA Questionnaire:

- Any NACE sector
- Micro, small and medium-sized enterprises
- Privately owned company
- Owned (with a share of at least 51%)
- Exists on the market and has had continuous business activities for at least 3 years

In order to make information such as that on Women Entrepreneurs' Training Needs Analysis available in a highly dynamic and turbulent environment in which

businesses are increasingly affected by the actions of international competitors as a result of the globalization process, a final S for “System” should be introduced in the WETNA acronym. WETNAS, or the Women Entrepreneur Training Needs Analysis System should be conducted on frequent basis so that policy makers can make their decisions in a way which to increase the efficiency of public money that is spent. This means that further work and cooperation should achieve a transformation from individual problem-solving to a systematic solution.

2.5.

INSTRUMENT

An instrument was developed to identify the training needs of women entrepreneurs in SEECEL WE countries: the Questionnaire for Conducting the Regional Training Needs Analysis for Women Entrepreneurship in Albania, Bosnia and Herzegovina, Croatia, Kosovo*, Macedonia**, Moldova, Montenegro, Serbia and Turkey (Annex 3). It was broad and complex to allow for in-depth analysis. Concretely, it consists of 37 items divided into five chapters:

- A.** General information, providing information about an enterprise's sector of operation and its background and experience;
- B.** Networking and business partnership, gathering information regarding the networking and cooperation and collaboration activities and possibilities;
- C.** Enterprise information, collecting data about business performance, demographic structure and market success;
- D.** Access to finance, which gathers information on the perception of the availability and usage of the basic and the alternative financial instruments, and the sources of information; and

- E.** Human resources and training, which is the main part of the survey, collecting data regarding the activities carried out, plans and a budget for training, education and skills development for both managerial and non-managerial staff.

The instrument was piloted through the web platform, in other words through the online system for data collection, using asp.net programme language and Windows hosting technology. The on-line questionnaire automatically sent all data to a joint database, so data collected can be comparable. To respect the privacy of the companies involved, a coding system and individual data protection were used. Analysis of the results can be found in the chapter entitled "Findings."

FINDINGS



The findings and analysis presented in this chapter are based on the data gathered during the survey conducted between February and May 2013. The survey was carried out using the SEECEL on-line data collection tool specifically developed for the WETNAS component within the *Women Entrepreneurship – A Job Creation Engine for South East Europe*.

3.1.

DATA COLLECTION INSTRUMENTS AND PROCEDURES

The *Questionnaire for Conducting the Regional Training Needs Analysis for Women Entrepreneurs* used in the study consisted of five parts: (1) General information; (2) Information on networking and business partnership; (3) Enterprise information; (4) Access to finance; and (5) Human resources and training information.

Prior to its dissemination, the questionnaire was translated into local languages, supported by WG members and organisations. The on-line survey was limited by 1000 unique survey codes that were disseminated among SMEs in nine SEECEL WE countries. As can be seen in Table 2, a total of 1856 completed surveys were used in this data analysis.

In designing the study, we planned to collect 200 questionnaires from each of the participating countries. Bosnia and Herzegovina and Montenegro faced reasonable difficulties in achieving this goal. Nevertheless, when taking into consideration the population size of these two countries, the sample can be considered as a representative one. Descriptive statistics (measures of central tendency, measures of dispersions, etc.) and inferential statistics (analysis of variance) are used to describe the basic features of the data.

Table 2: Completed questionnaires by country

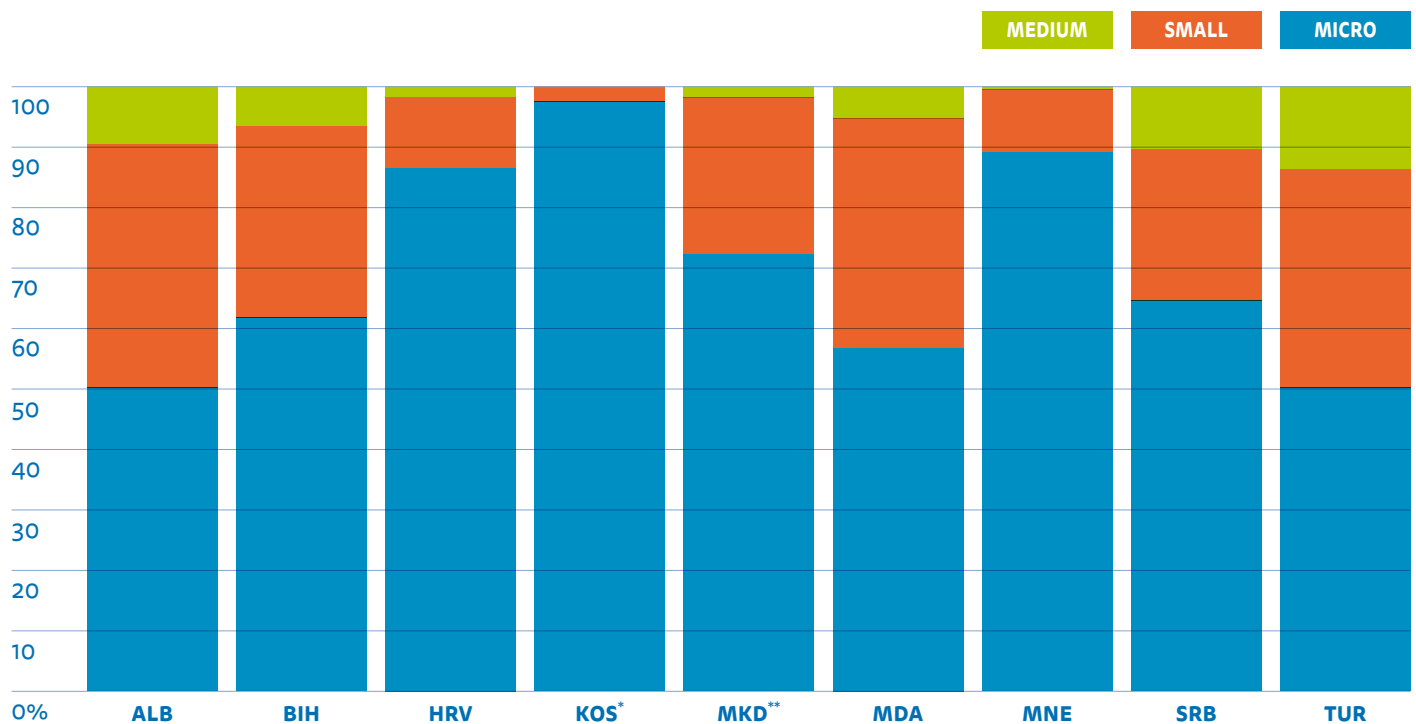
COUNTRY	NUMBER OF SMES
Albania	201
Bosnia and Herzegovina	136
Croatia	282
Kosovo*	202
Macedonia**	209
Moldova	206
Montenegro	182
Serbia	203
Turkey	235
Total	1,856

3.2.

GENERAL AND ENTERPRISE INFORMATION

This section provides general information about the participating SMEs (dispersion by country and age) and some basic information concerning owners and employees.

Figure 1: Sample dispersion by country and size of women-owned SMEs



In Figure 1, micro enterprises are prevalent in all participating countries. The highest share of micro enterprises is present in Kosovo* (97.5%), Montenegro (89%) and Croatia (86.5%). While the largest number of small enterprises are present in Albania (40.3%), Moldova (37.9%) and Turkey (36.2%).

Turkey (13.6%) again, with Serbia (10.3%) and Albania (9.5%) has the highest sample share in medium-sized enterprises. On the other hand, the sample of small enterprises is the lowest in Kosovo* (2.5%), Montenegro (10.4%) and Croatia (11.7%). The lowest proportion of medium-sized enterprises in the sample are found in Kosovo* (0%), Montenegro (0.5%), Croatia (1.8%) and Macedonia** (1.9%).

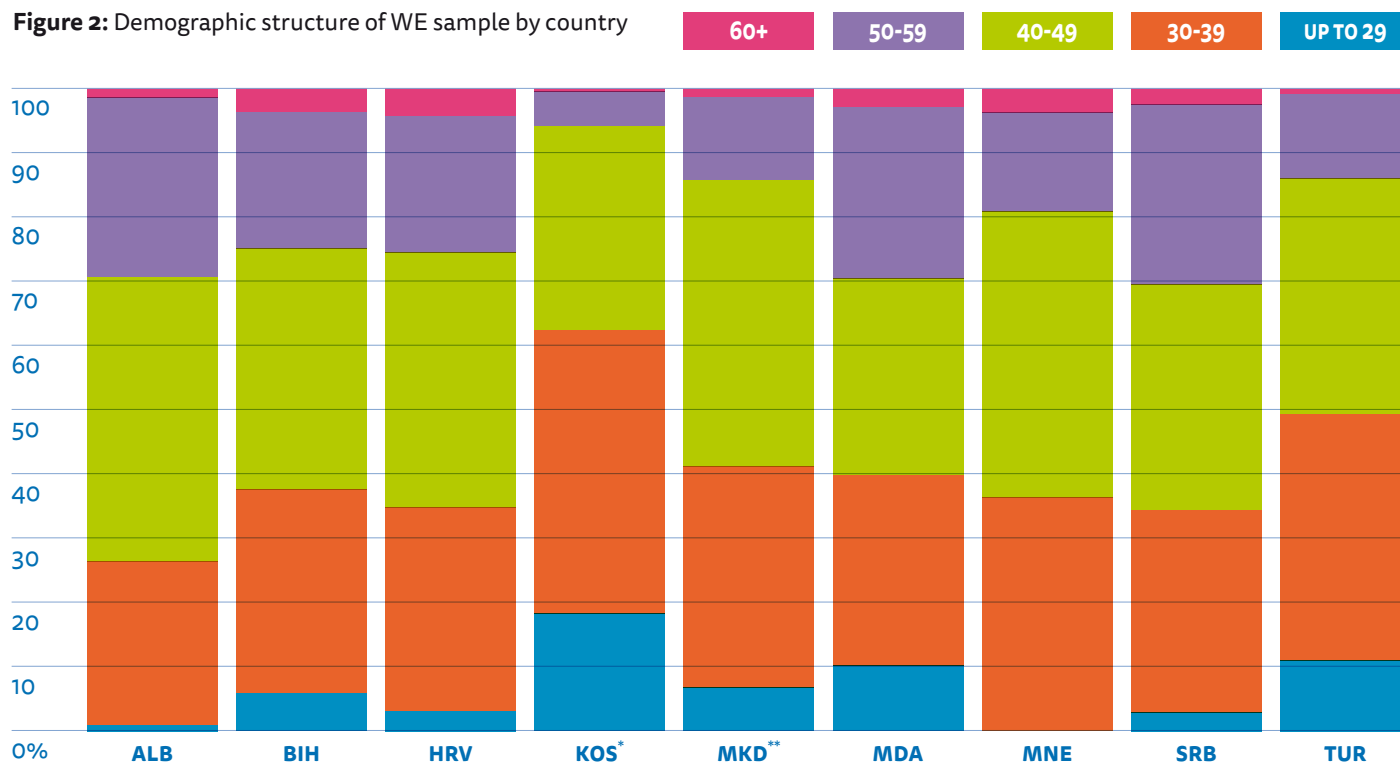
Due to the small number of the medium-sized enterprises in the overall sample, further statistical analysis per country according to SME size could be subject to national analysis, which might be of interest to national stakeholders.

Analysing the sample by NACE Sector Version 2 (Annex 2), it is evident that women entrepreneurs from the sample are present mostly in wholesale and retail trade and in the repair of motor vehicles

and motorcycles sector (16.2% of the total number of SMEs), followed by professional, scientific, technical and support service activities sector (14.6%) and the manufacturing sector (11%). These three sectors jointly represent 41.8% of the total sample, concretely 776 enterprises in SEECEL WE countries. Women entrepreneurs from the sample are less active in the utility-related sectors (gas, electricity, steam and water supply and waste management). Observed and analysed micro enterprises are mainly active in wholesale and retail trade; the repair of motor vehicles and motorcycles sector (12.6%, or 18% of total micro enterprises in the sample), professional, scientific, technical and support service activities sector and (12.4%, or 18%) and arts, entertainment and recreation (5.5%, or 8%).

WE in Albania are of the special interest for further analysis because Albania has the largest number of women owners in the sample for holding postgraduate diplomas. In Albania, the most frequent sectors among WE are manufacturing (13.9%), professional, scientific, technical and support service activities sector and (11.4%), accommodation and food service activities (10%), and the health sector (9.5%).

Figure 2: Demographic structure of WE sample by country



As presented in Figure 2, a low presence of “young women entrepreneurs” (up to the age of 29) in the sample is obvious for all countries. However, Kosovo* has the highest share (18.3%) of young women entrepreneurs in the sample. On the other hand, Montenegro has no young women entrepreneurs in the sample. It is obvious from Figure 2 that the most frequent group in the sample are women from the ages of 40-49, followed by women from the ages of 30-39 years old who are owners of SMEs. A small percentage of women-owners over the age of 60 is detectable in all countries. The majority of WE in the sample (71.9%)

fall within two categories, 30-39 and 40-49 years old, or in absolute number - 1,335 women entrepreneurs. Women entrepreneurs in the category of 55 years of age and above are operating in the manufacturing sector (17%), sale and trade (14%), professional, scientific, technical and support service activities (11%) and health (11%). On the other hand, young women entrepreneurs aged 29 and below are operating in sales and trade (22%), professional, scientific, technical and support service activities (15%), arts, entertainment and recreation (13%) and the manufacturing sector (12%).

Figure 3: Educational structure of WE sample by country

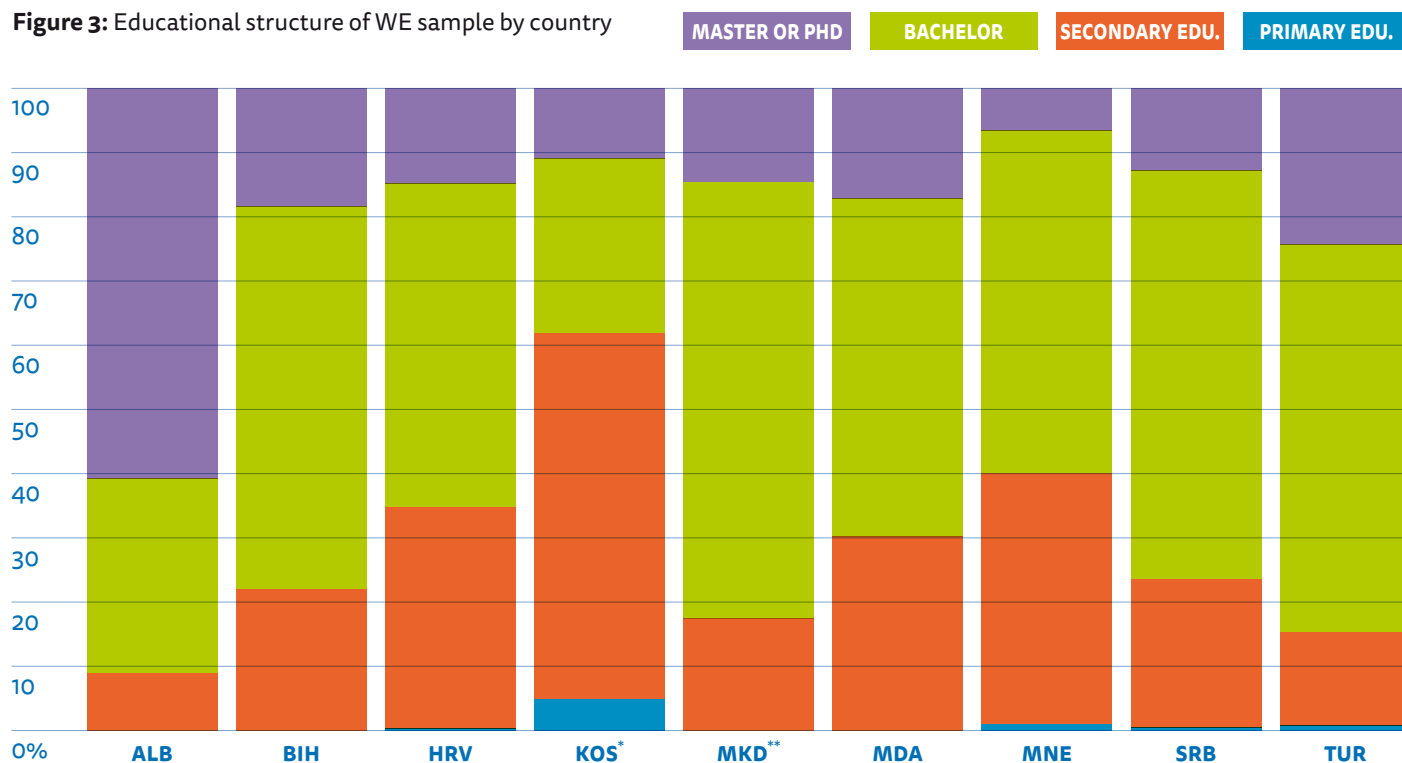
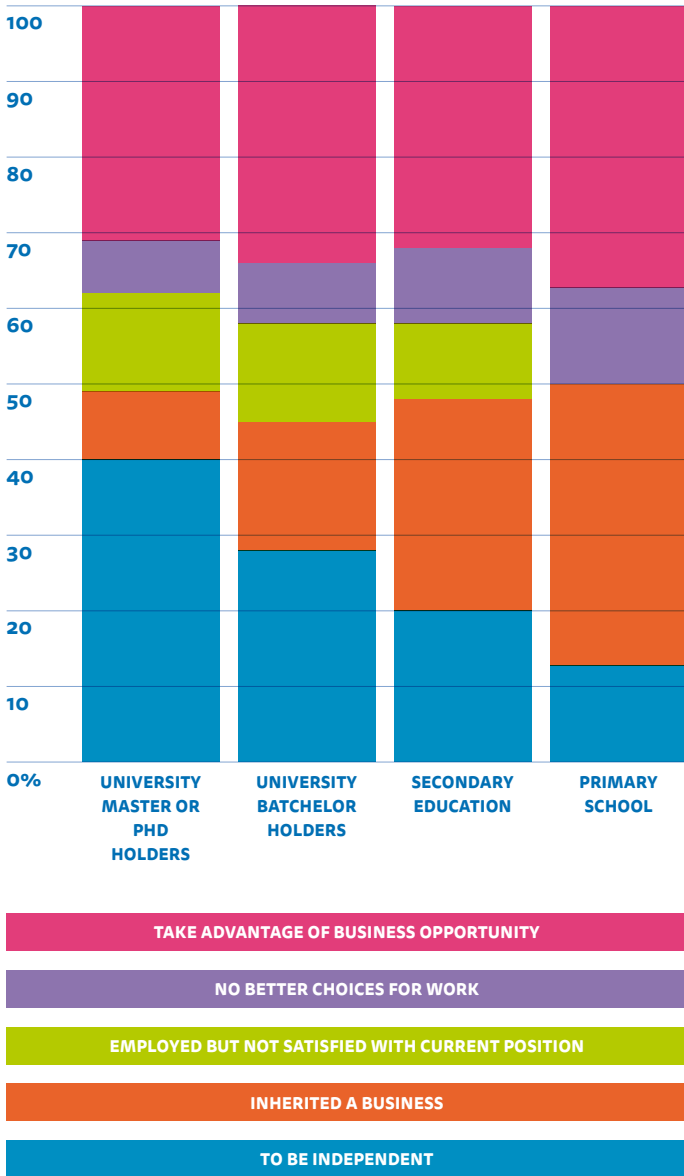


Figure 3 shows the educational background of the SME owners by country. In all countries, apart from Kosovo* and Albania, women entrepreneurs mostly have a Bachelor's degree. The complete sample is composed of 72.2% of women entrepreneurs holding a Bachelor, Master or PhD degree.

Interestingly, Albania's sample has no women entrepreneurs who have not finished primary educa-

tion and Albania's sample contains the most women entrepreneurs with a Master or PhD degree (60.7%), which is consistent with the data presented in Figure 2. Kosovo* has the highest share of women entrepreneurs in the sample with secondary education as their highest educational accomplishment (59%) but also 5.2% of WE in Kosovo* finished primary education as their highest educational achievement.

Figure 4: Level of education and reason for getting into business activities



The data indicates that almost 33% of women entrepreneurs get into business to be independent and 27% do so to take advantage of a business opportunity. As Figure 4 shows, there are considerable differences between women entrepreneurs holding different levels of education compared to their reason for getting into business. Nevertheless, at the $p < 0.05$ level these differences are not statistically significant [$F(3, 1854) = 2.561, p = 0.053$].

Figure 5: Educational structure of employees

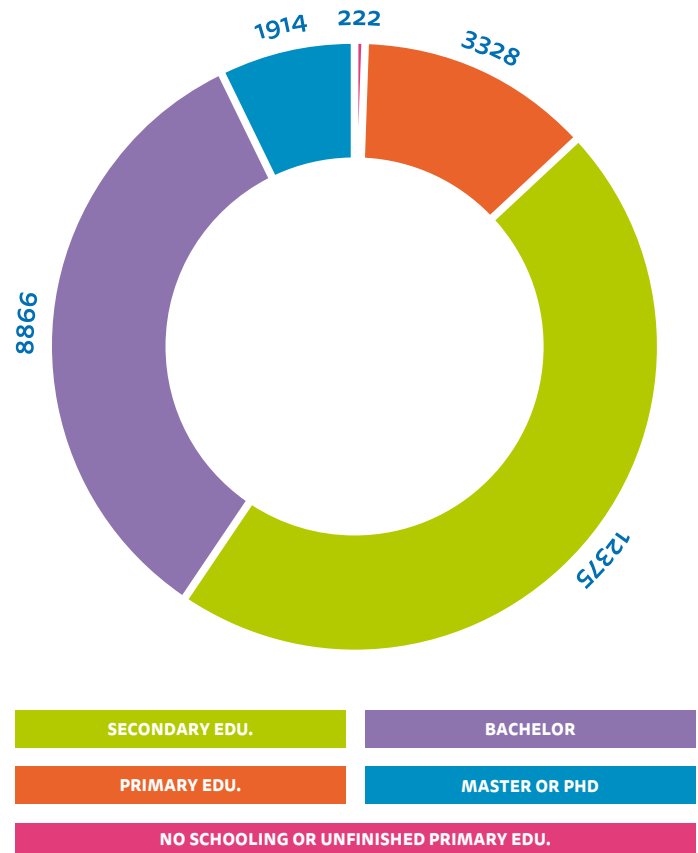


Figure 5 is an overview which shows that 46.3% of employees working at the women-owned businesses have finished secondary education, 33.2% have obtained a Bachelor's degree, 7.2% have a Master's degree or a PhD, and 12.5% have only primary school diploma. Only 0.8% of the employees has no schooling or has not finished primary education.

Additional analysis shows that the size of a company is related to the educational level of its employees. Figure 6 shows that larger companies tend to have a greater the percentage of less educated employees. Furthermore, the highest percentage of employees with a Master's degree or a PhD is found in small/medium-size companies.

Figure 6: Company size and employees educational level

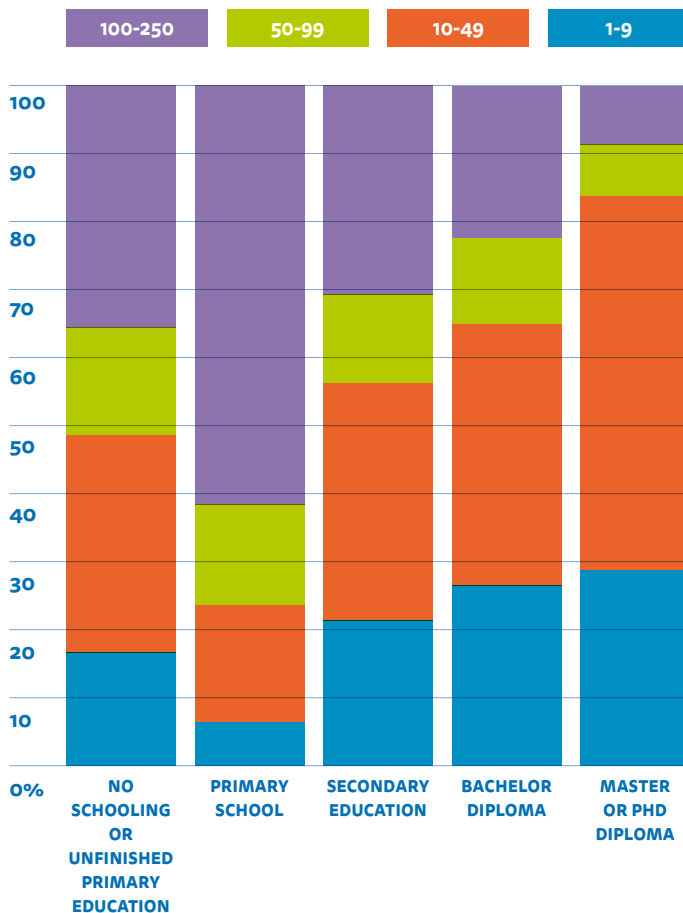


Figure 7: Structure of employees by age and gender

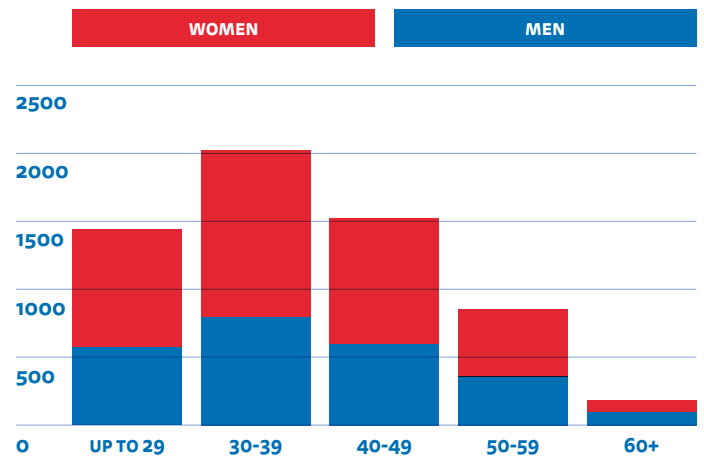


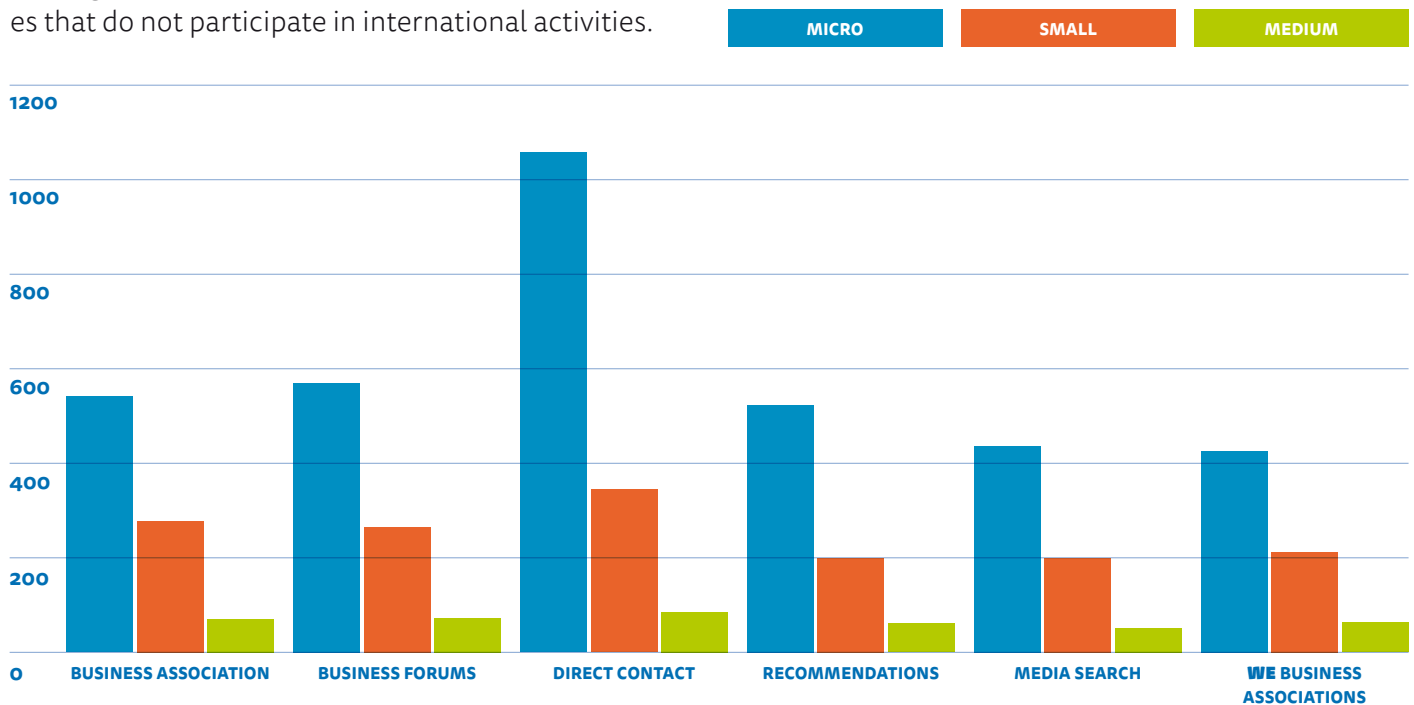
Figure 7 depicts the structure of employees by age and gender. It should be noted that women entrepreneurs from the sample hire women and men at the ratio of 60:40. If we analyse only the group 30-39 year old employees, the ratio of women to men is 61:39. The same age category encompasses 33.6% of all employees in the sample. We might conclude that women entrepreneurs from the sample tend to have more women employees in all age categories, with exception of the employees that are older than 60.

3.3.

NETWORKING

This section focuses on ways of cooperation and the most common ways of networking and promoting businesses. Furthermore, it presents the level of participation of entrepreneurs in international initiatives is presented and their level of awareness about supporting other start-up business compared to businesses that do not participate in international activities.

Figure 8: Distribution of networking methods used by SME size



Despite the great efforts of the business support institutions and economic organisations to foster networking and collaboration throughout the various types of activities, the most commonly used tool for networking remains direct contacts between the entrepreneurs themselves. As shown in Figure 8, medium-size enterprises used this method in 84.3% of cases, micro enterprises in 81.1% of cases and small enterprises in 59.2% of cases. Media search is the least used tool/instrument for networking. The results showed that

only 37% of respondents used this method – micro enterprises in 33.4% of cases, small enterprises in 44.5% of cases and medium-size enterprises in 50% of cases. Analysis of variance indicate that at the $p < 0.05$ level there are significant statistical differences in the distribution of networking methods used according to SME size [$F(2, 1855) = 39.694, p = 0.000$].

Figure 9: Preferred networking tools by SME size for the future use

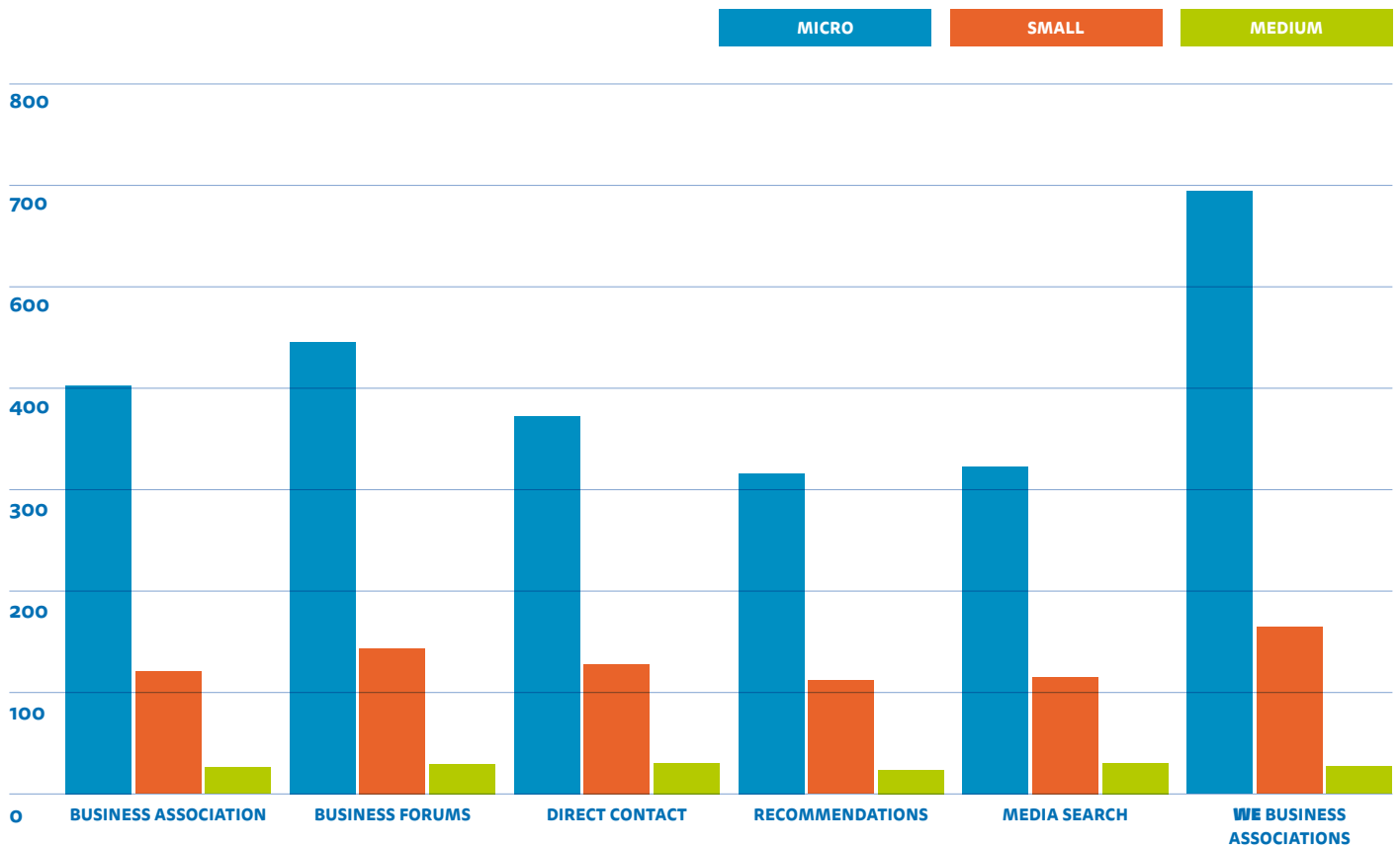


Figure 9 presents the results on preferred tool for creation of networking and collaboration by SME size in the future. The results indicate that the most popular tool used by WE Business Associations. 68.8% of the SMEs that participated in this research are ready to accept this method for their future networking. While direct contacts are the most common method used at the moment, they are recognised as a desirable tool for the future in only 32.7% of cases. Analysis of variance indicate that at the $p < 0.05$ level there are no significant statistical differences between preferred distribution methods of networking for future use according to SME size [$F(2, 1855) = 1.951, p = 0.142$].

Figure 10: Correlation between participation in International Women Initiatives and interest towards mentoring

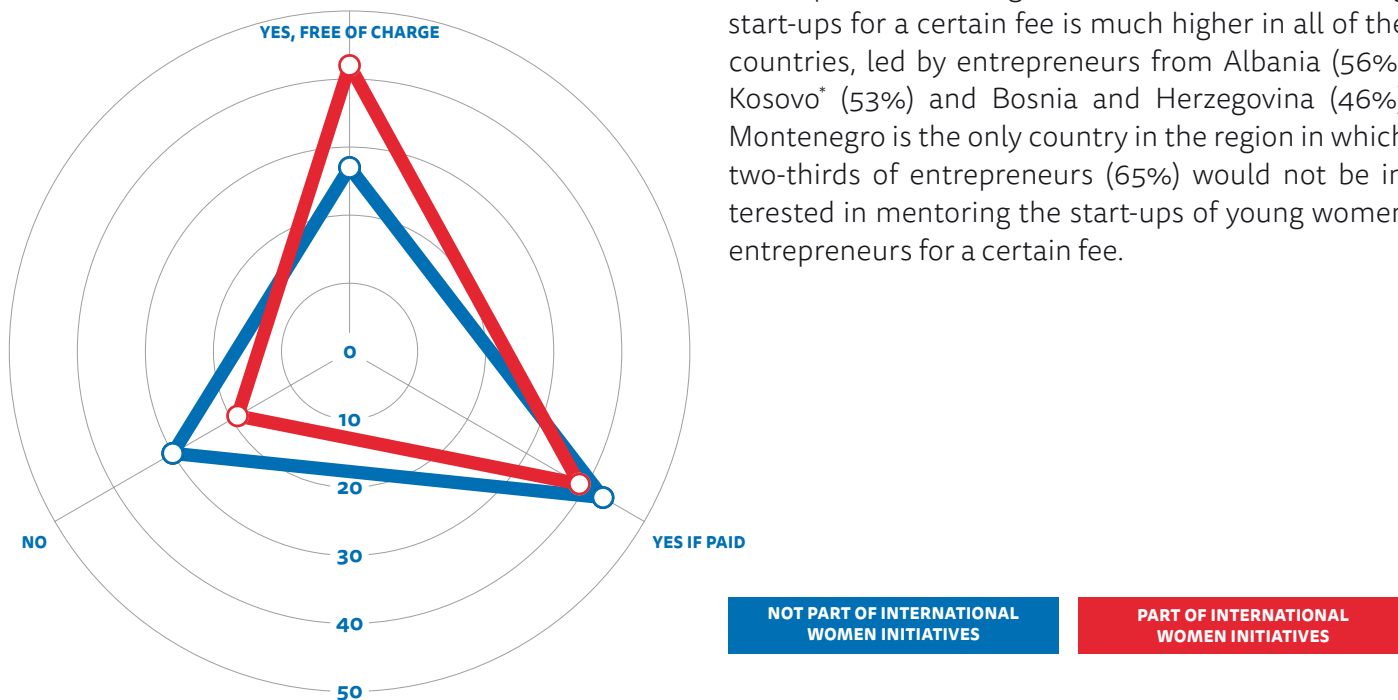


Figure 10 shows that women entrepreneurs who have been involved in international women's initiatives have demonstrated a significantly higher interest in mentoring other women in entrepreneurial activities. Participation in these initiatives helped them to raise their awareness of the importance of the mentoring process. On the other hand, this group of entrepreneurs would be more willing to mentor a start-up company if this service was paid for compared to those who were not involved in such initiatives.

The highest interest in mentoring women start-up entrepreneurs (free of charge) was shown by women entrepreneurs in Serbia (28%), Kosovo* (23%) and Turkey (19%). Women entrepreneurs from Croatia and Macedonia** did not show any interest in mentoring start-ups free of charge. The interest for mentoring start-ups for a certain fee is much higher in all of the countries, led by entrepreneurs from Albania (56%), Kosovo* (53%) and Bosnia and Herzegovina (46%). Montenegro is the only country in the region in which two-thirds of entrepreneurs (65%) would not be interested in mentoring the start-ups of young women entrepreneurs for a certain fee.

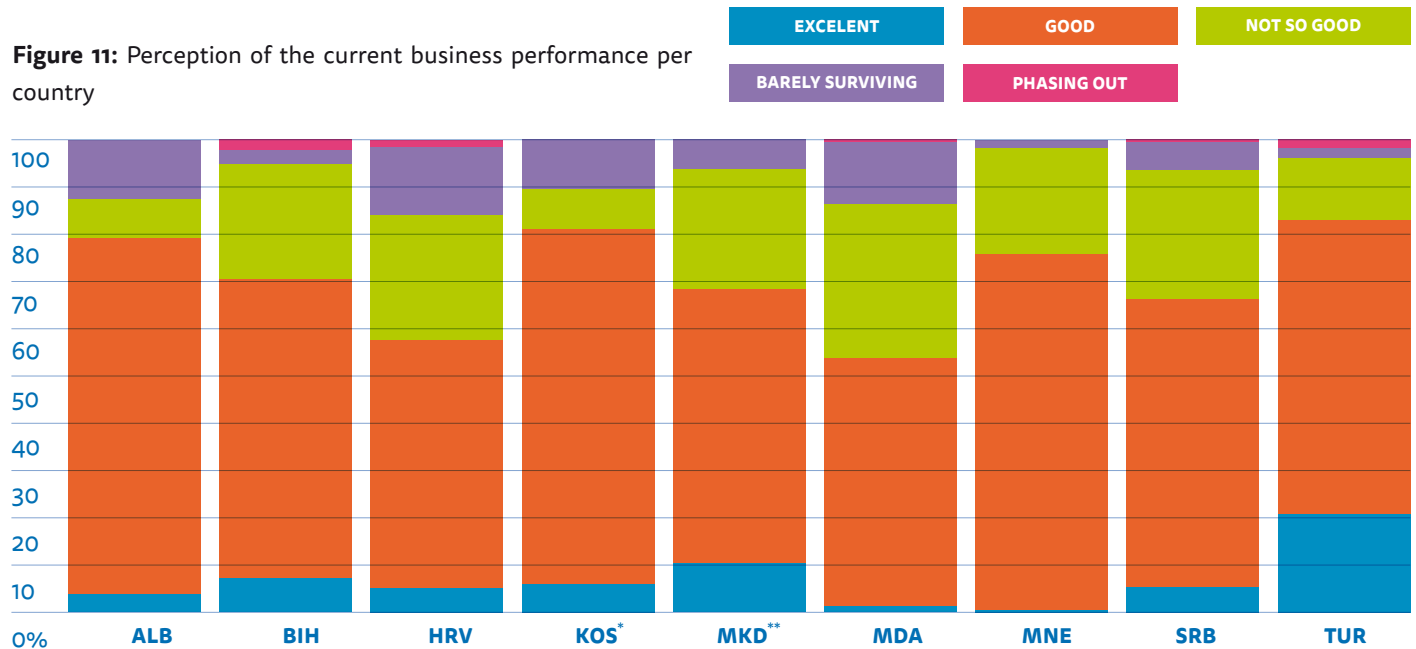
3.4.

ENTERPRISE INFORMATION

This section provides specific information about company performance, its size, number of employees and their educational backgrounds. It also makes correlations between the number of employees and company size. Additional investigations were made to determine the factors that might influence business performance.

Figure 11 presents information on the perception of current business performance by country. Almost two-thirds of women-owned companies stated that they currently have good business performance, and only one-third stated that they are in the process of phasing out and closing their activities. Considering this data, it can be confirmed that SMEs managed by women are

Figure 11: Perception of the current business performance per country

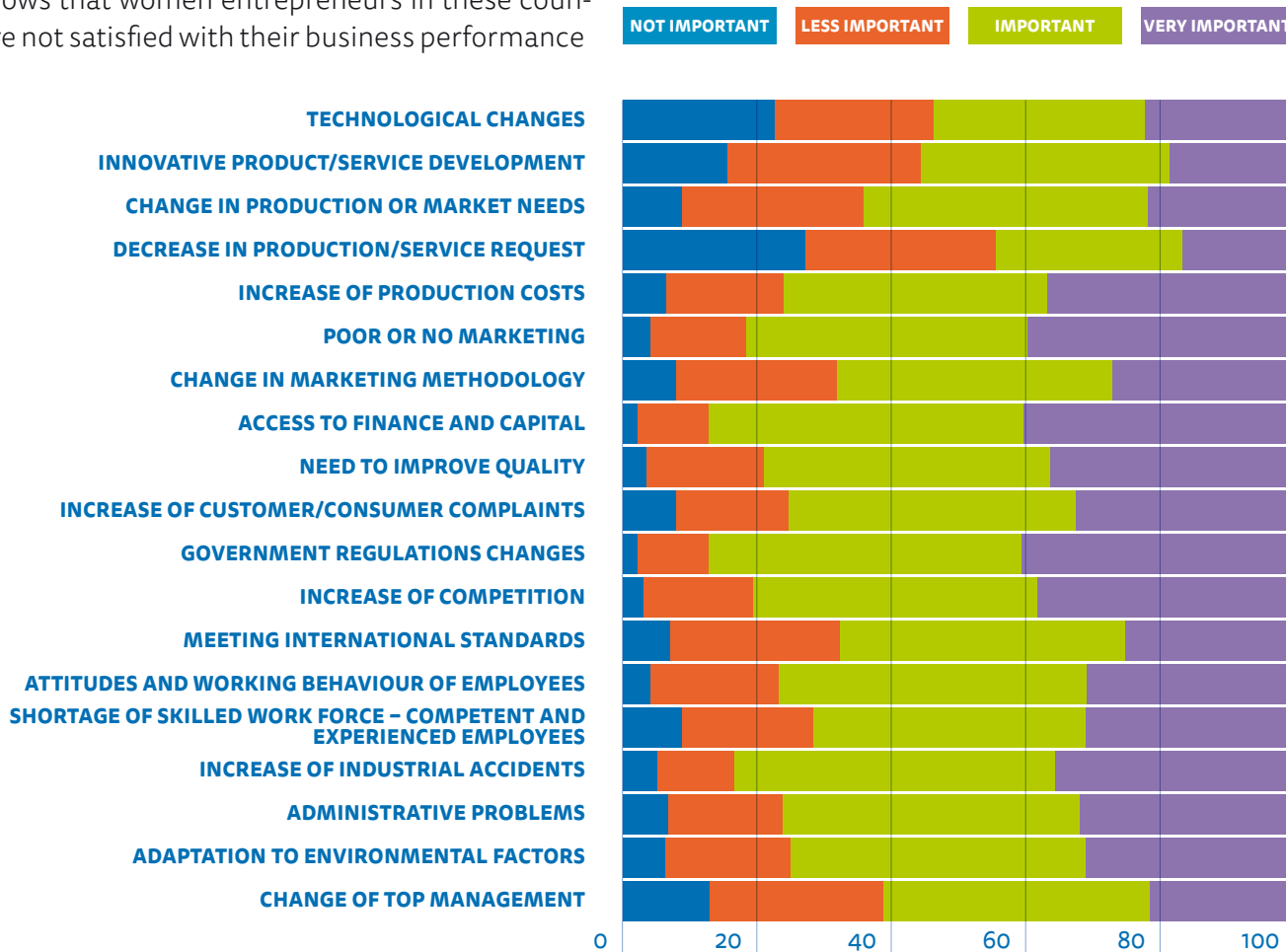


performing very well in this time of global economic crisis and they should be promoted as best examples. This study's findings suggest that the number of companies in Kosovo*, Macedonia**, Montenegro and Albania that are in a phasing out stage is very small.

On the other hand, Moldova and Montenegro have small portion of companies that are performing well. This shows that women entrepreneurs in these countries are not satisfied with their business performance

and there is a room for further improvement of the business environment and the economy to satisfy their expectations. The largest number of the companies with excellent performance is in Turkey.

Figure 12: Business impact areas



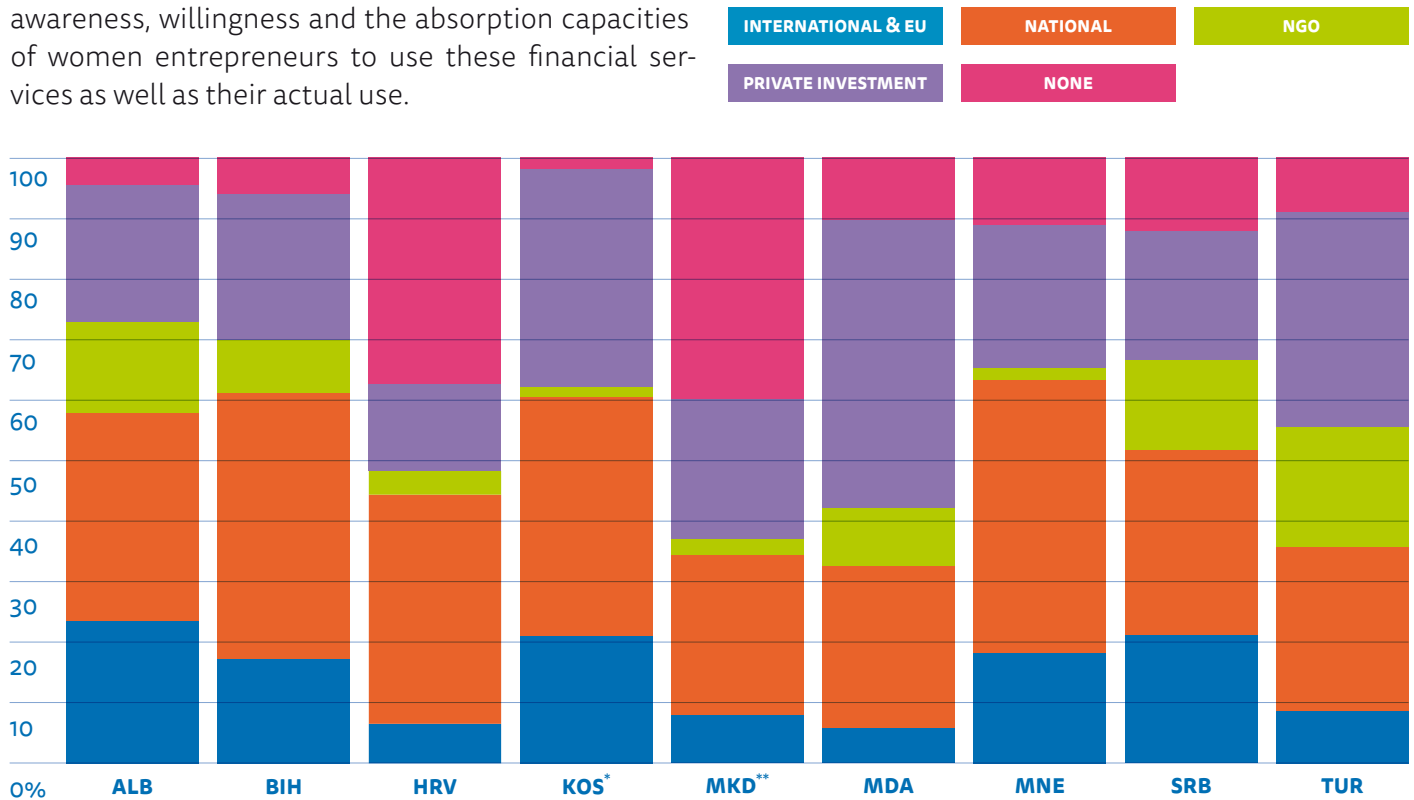
As presented in Figure 12, the women entrepreneurs have stressed that an increase of competition, the need of improvement of quality, the attitudes and working behaviour of the employees and the access to finance and capital are one of the most important areas with the strongest impact on the enterprise functioning. On the other hand, they have stated that the change of top management, adaptation to environmental factors, the increase of industrial accidents and the technological changes have the least impact on the business performance when compared to other factors/areas.

3.5.

ACCESS TO FINANCE

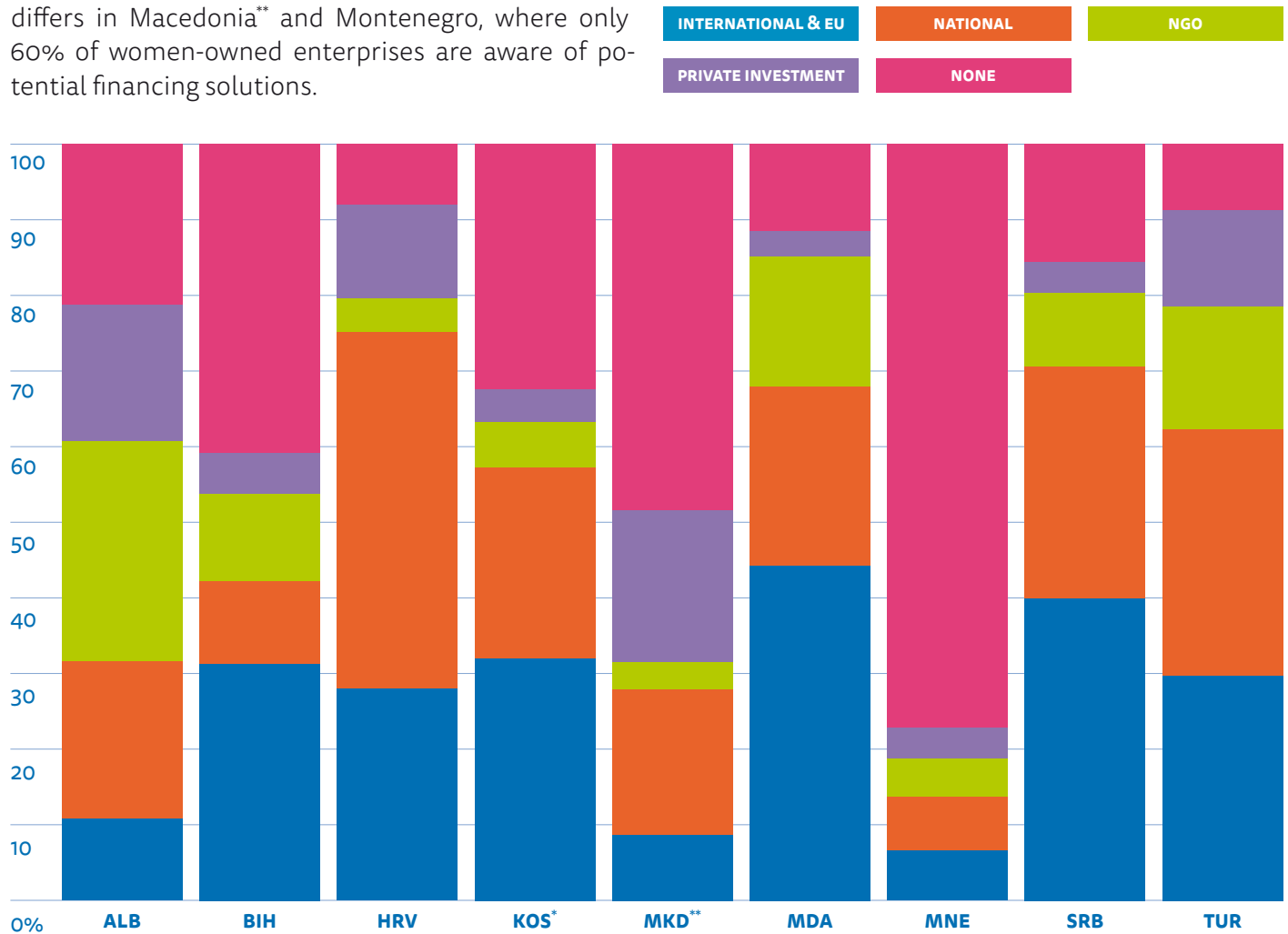
This section provides an overview of the availability and providers of loans and grants to SMEs for each participating country. It also elaborates on the level of awareness, willingness and the absorption capacities of women entrepreneurs to use these financial services as well as their actual use.

Figure 13: Perceived availability of loans



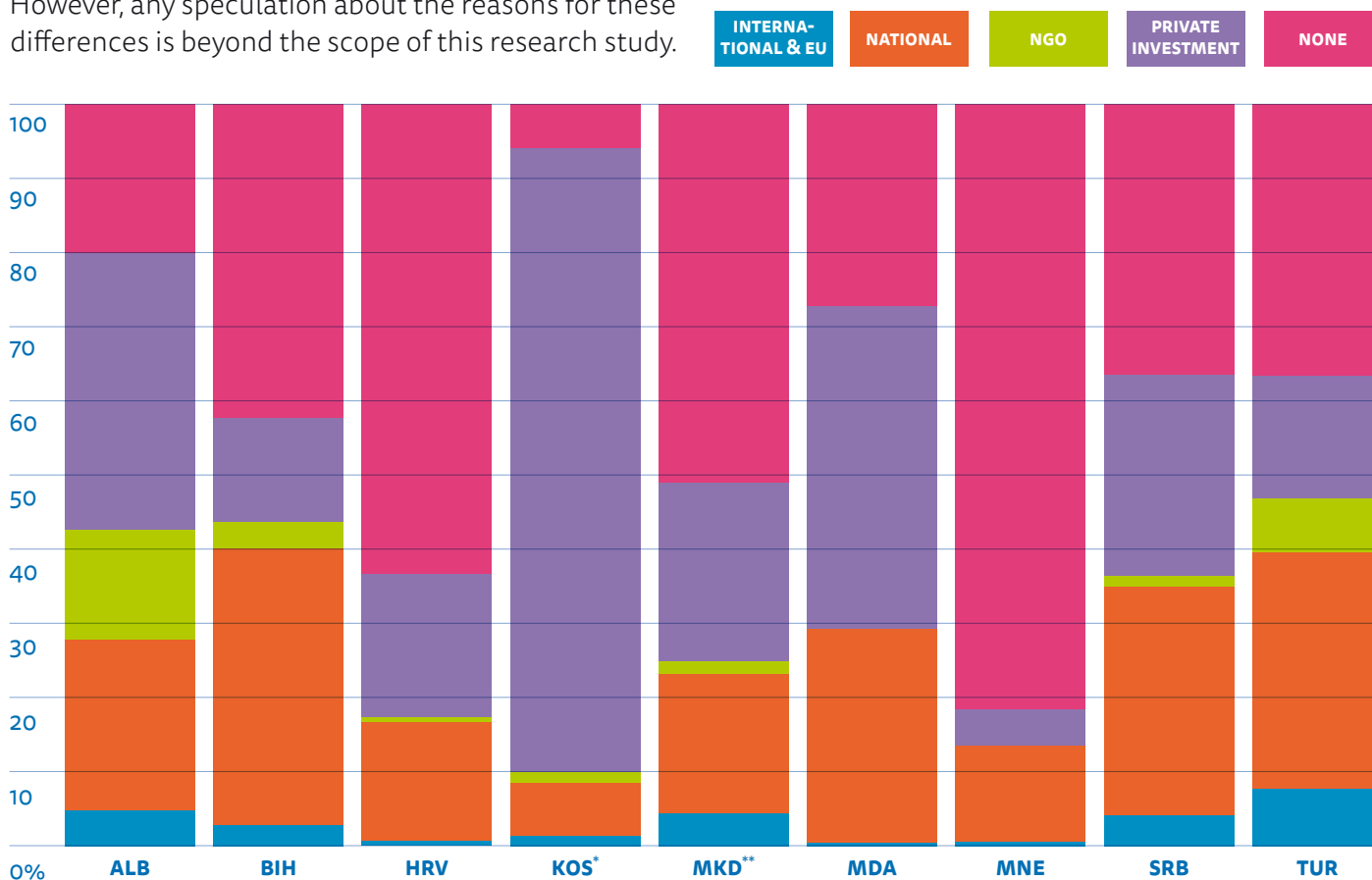
The perception of the availability of loans among women entrepreneurs in the participating countries is high, which confirms that most of the companies are aware of the possibilities for credit financing opportunities offered by different providers. As shown in Figure 13, the situation in regard to loan recognition differs in Macedonia** and Montenegro, where only 60% of women-owned enterprises are aware of potential financing solutions.

Figure 14: Perceived availability of grants



Unlike the perception of loans, the general awareness of the availability of grants in region is much lower. Figure 14 shows that companies in Croatia and Turkey seem to have better overview of the situation (90%) than the other countries in the region. The most favourable situation in regard to the perception of grant availability is in companies in Montenegro and Macedonia**. It seems that the financial sector in Turkey and Croatia is more developed than in other countries. However, any speculation about the reasons for these differences is beyond the scope of this research study.

Figure 15: Use of loans per country



Although the perception of the availability of loans is sufficient in most of the countries, the use of loans is still relatively low, especially in Montenegro where only 2% of companies are using them (Figure 15). This information might be considered as showing that there is a need to extend additional funding for the private sector with new services, or that the loan conditions are in favour to support the SME sector. On the other hand, the situation in Albania is quite opposite, as almost two-thirds of women entrepreneurs are financing their business activities through the use of

loans. The regional average shows that 20-40% of the companies owned by women use loans to fund their activities. This shows that, in general, loan providers (banks, NGOs, other financial institutions) are offer favourable loan terms.

Figure 16: Use of grants per country

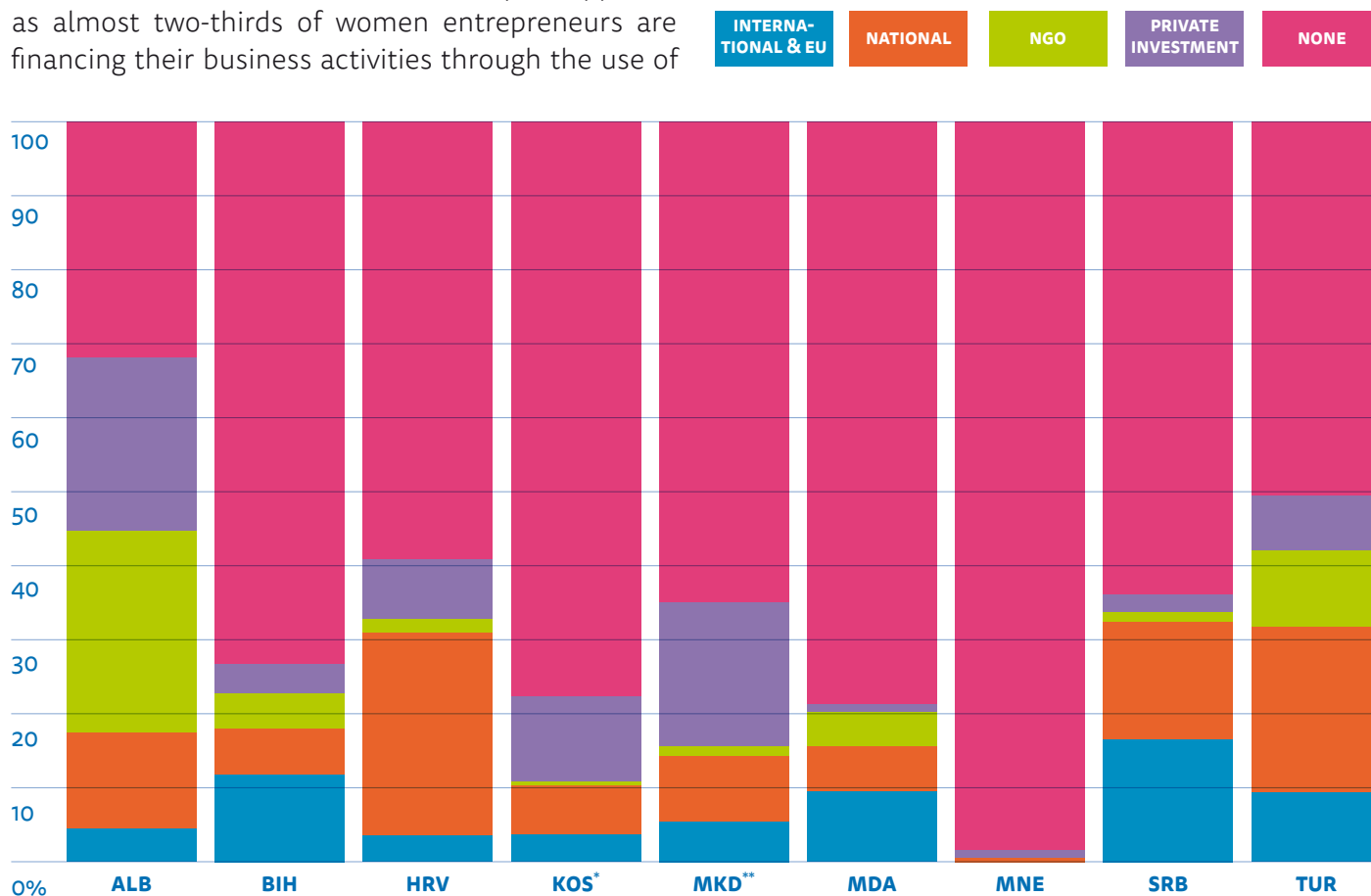


Figure 16 presents grants usage. It is apparent that the use of loans is higher than the use grants. Similar to the situation with loans, women entrepreneurs from Montenegro use only 17% of the grants provided in the country. This confirms that either there are not many grant providers in Montenegro, or women entrepreneurs are not aware of them. The most favourable situation in regard to grant usage is in Albania, where almost 70% of companies are using grants. Most grant providers in Albania have a private source, this might

be considered as money provided by the family. Grant providers differ from country to country. For example, in Bosnia and Herzegovina, Serbia and Turkey most grants come from national funds, while in Albania, Kosovo* and Moldova they come by way of private investments.

Figure 17: Overview of the perception of availability and usage of grants and loans

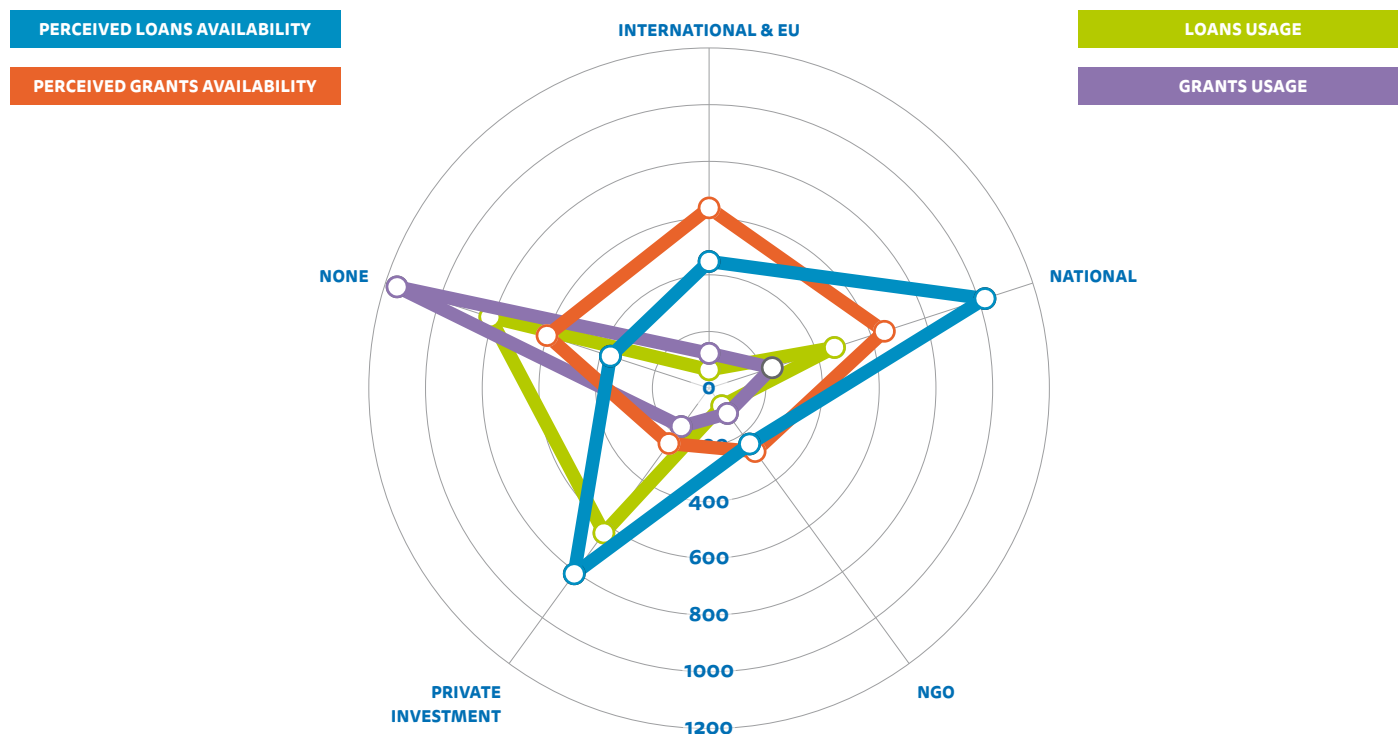


Figure 17 presents the overall regional awareness and actual usage of loans and grants by women entrepreneurs. As it was noted previously, most of the surveyed companies have stated that they do not use grants. The perception of the availability of grants shows that there is a need for an additional awareness raising campaign and/or provision of additional grant schemes. Most of the grants used have been awarded by national funds and, as second choice, private funds. This shows the awareness of the private sec-

tor in supporting the national economy and its SMEs by providing non-refundable financial resources. The most commonly used source for loans are private investments (mainly banks) followed by national funds, and NGOs. The credit lines of the EU and other international donors are very rarely used.

Figure 18: Information on access to finance per country

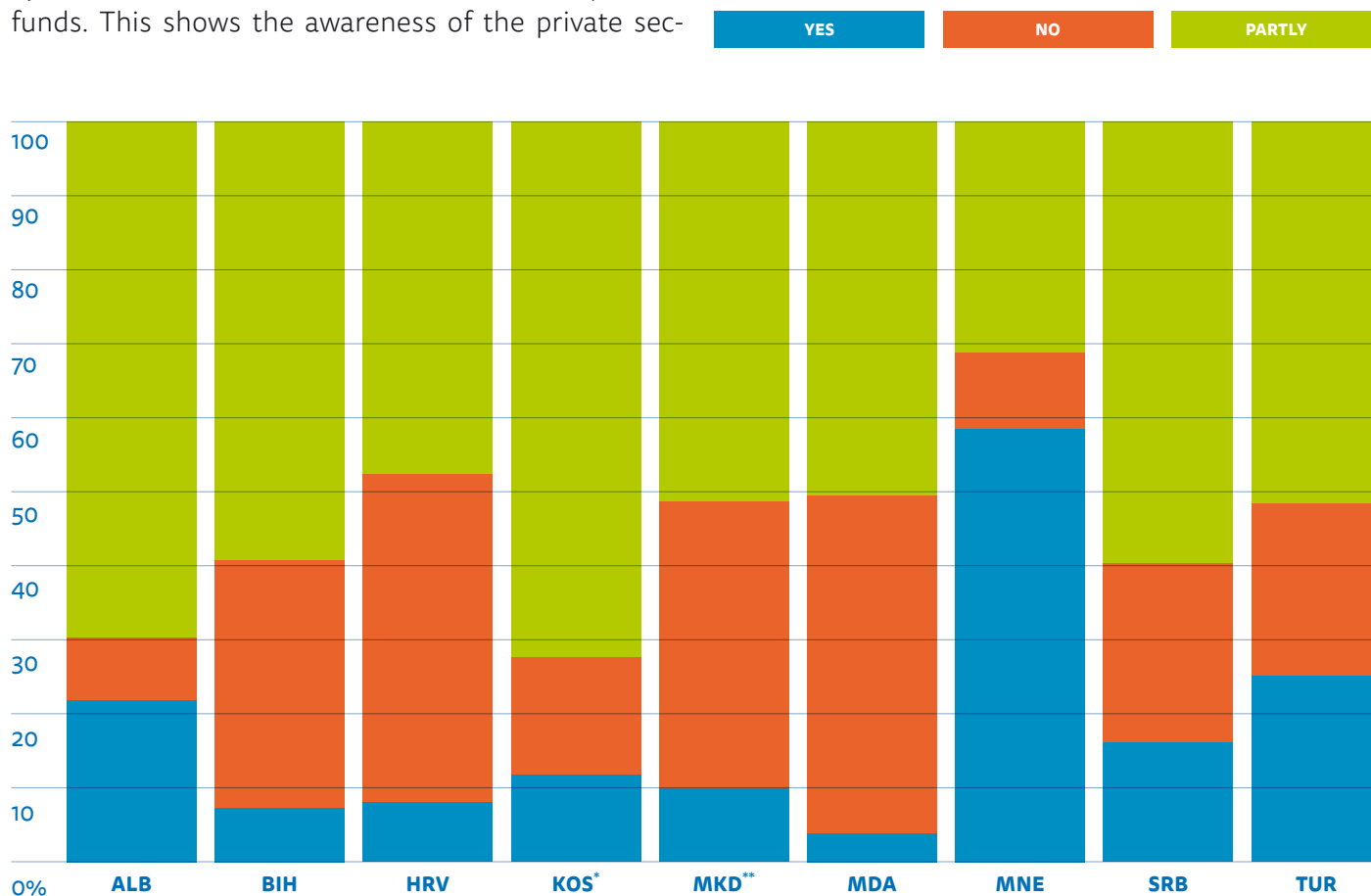


Figure 18 shows that the women entrepreneurs in the region agree that there is insufficient information on access to finance. This situation needs to be improved. Although entrepreneurs from Montenegro showed themselves to be the lowest users of financial instruments, 54% stated that there is sufficient information regarding access to finance. The situation in Kosovo* and Macedonia** is different, although they are small countries. In this case, the size of the country does not play a role. Instead, the lead role must be the proactiveness of providers, first to offer, and second to promote and disseminate the information about their products and services. Entrepreneurs from Moldova and Bosnia and Herzegovina are the least satisfied with the information disseminated by financial services providers.

Figure 19: Sources of information on access to finance

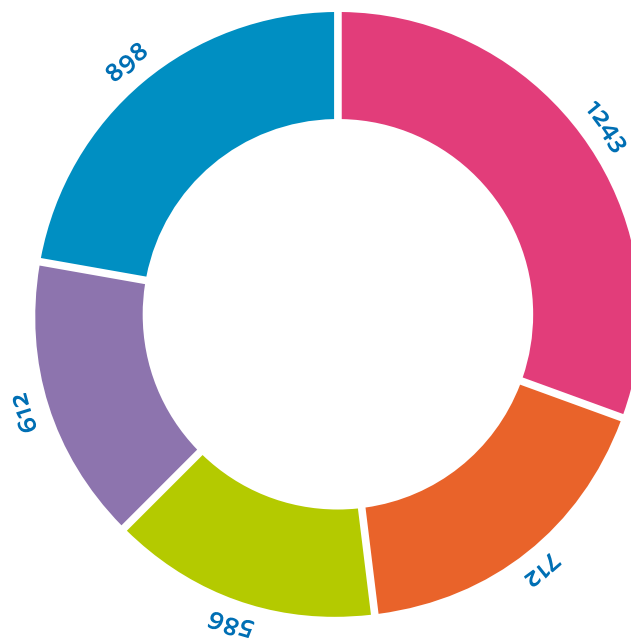
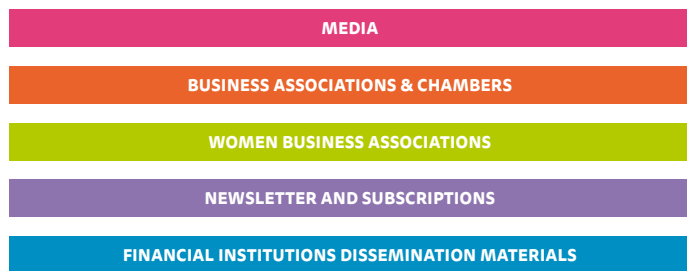


Figure 19 presents data on the sources of information on access to finance. Overall, in all countries, the most commonly used source for providing this information is the media (31%), followed by materials disseminated by financial institutions (22%), business associations and chambers (18%) newsletters and subscriptions (15%) and women’s business associations (14%).

Figure 20: Use of alternative financial instruments per country

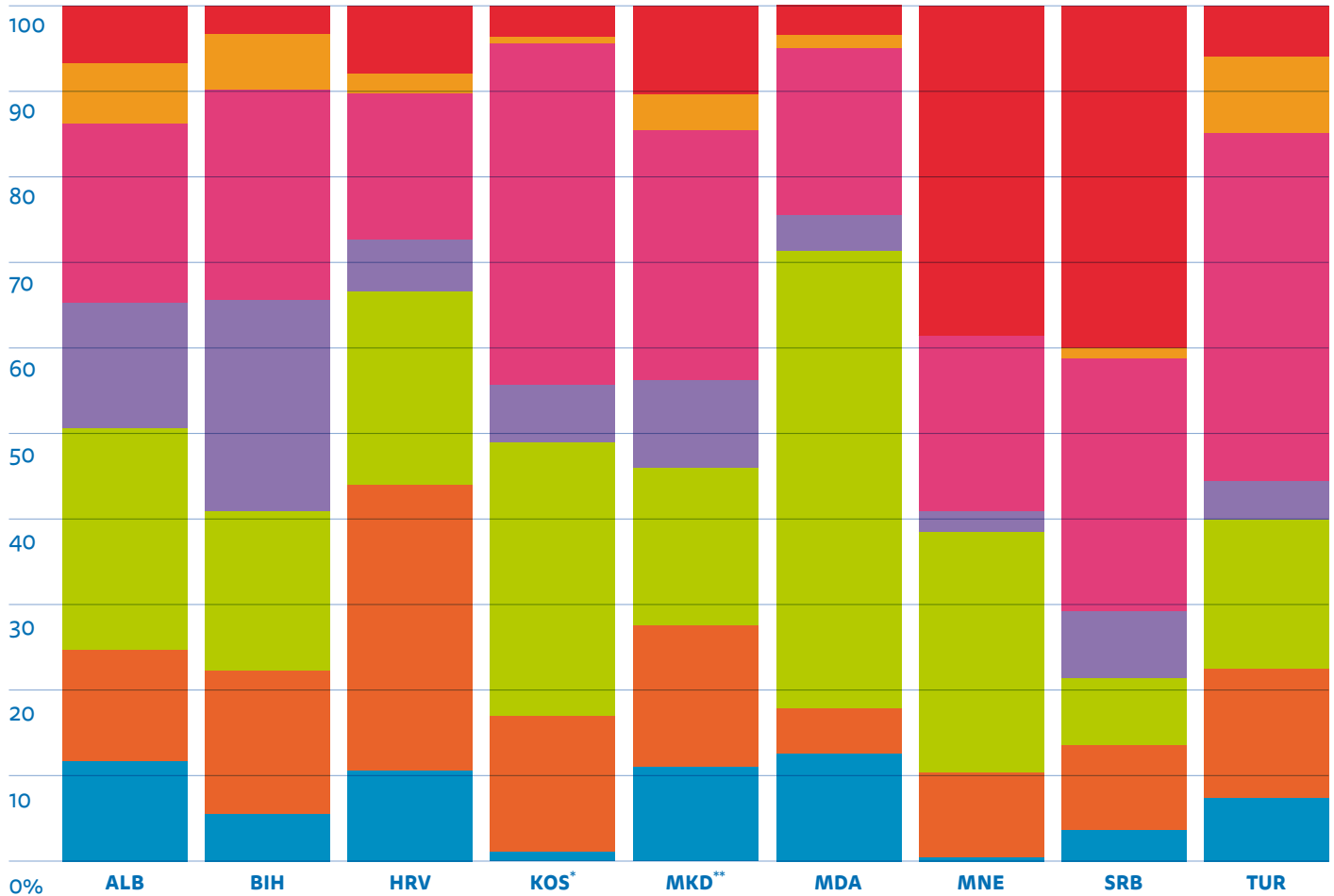


Figure 20 indicates that the most commonly used alternative financial instruments are bank guarantees and purchase order financing, followed by leasing. These findings suggest that the market of alternative financial instruments has developed in the participating countries.

The frequency of usage of alternative financial instruments is different in each country due to different legislation, financial market development and business environments. In Albania, Kosovo*, Macedonia**

and Turkey, bank guarantees are the most commonly used alternative financing sources. On the other hand, in Albania and Moldova, purchase order financing is the most commonly used alternative financial instrument. Finally, in Serbia and Croatia business angels are well developed due to awareness raising activities in the last few years and several projects that were implemented to promote business angels, so, women entrepreneurs from these countries prefer this latter form of alternative financing.

3.6.

HUMAN RESOURCES AND TRAINING

Figure 21: Share of attendance of start-up training by SMEs age

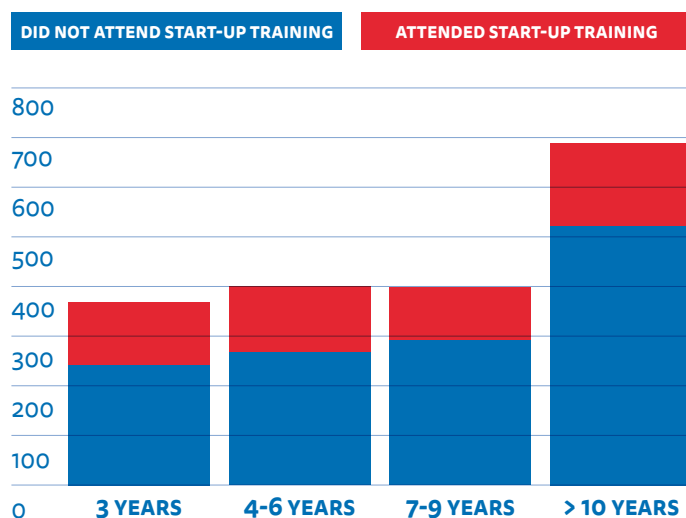


Figure 21 shows that there is a negative correlation between the time of the establishment of companies and attendance at start-up training. Companies registered 10 or more years ago have participated less in such trainings (approximately 20%) compared to those established in the more recent period (up to three years ago), where almost 33% of them have participated in some start-up training. This figure

demonstrates the results of programs to promote and support entrepreneurship that were intensively carried out in these countries in the last few years. It also shows the awareness raised by policy makers in these countries by accepting the European Charter for Small Enterprises (2003) and Small Business Act for Europe (2008) and adopting more measures for the promotion of (women's) entrepreneurship.

Figure 22: Share of attendance of start-up training by company size

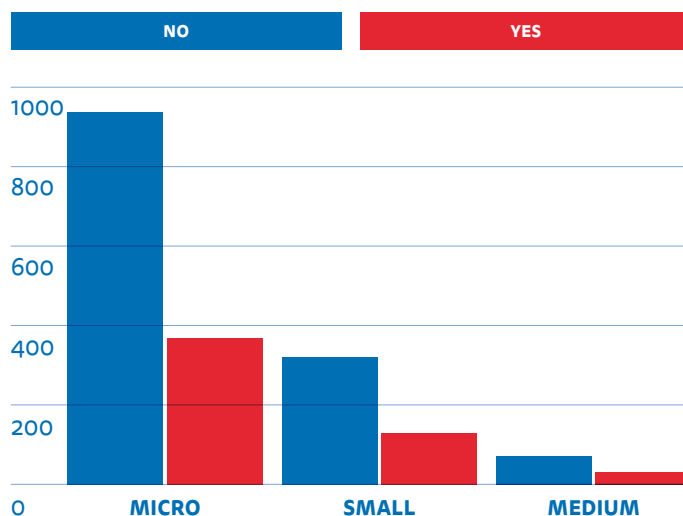
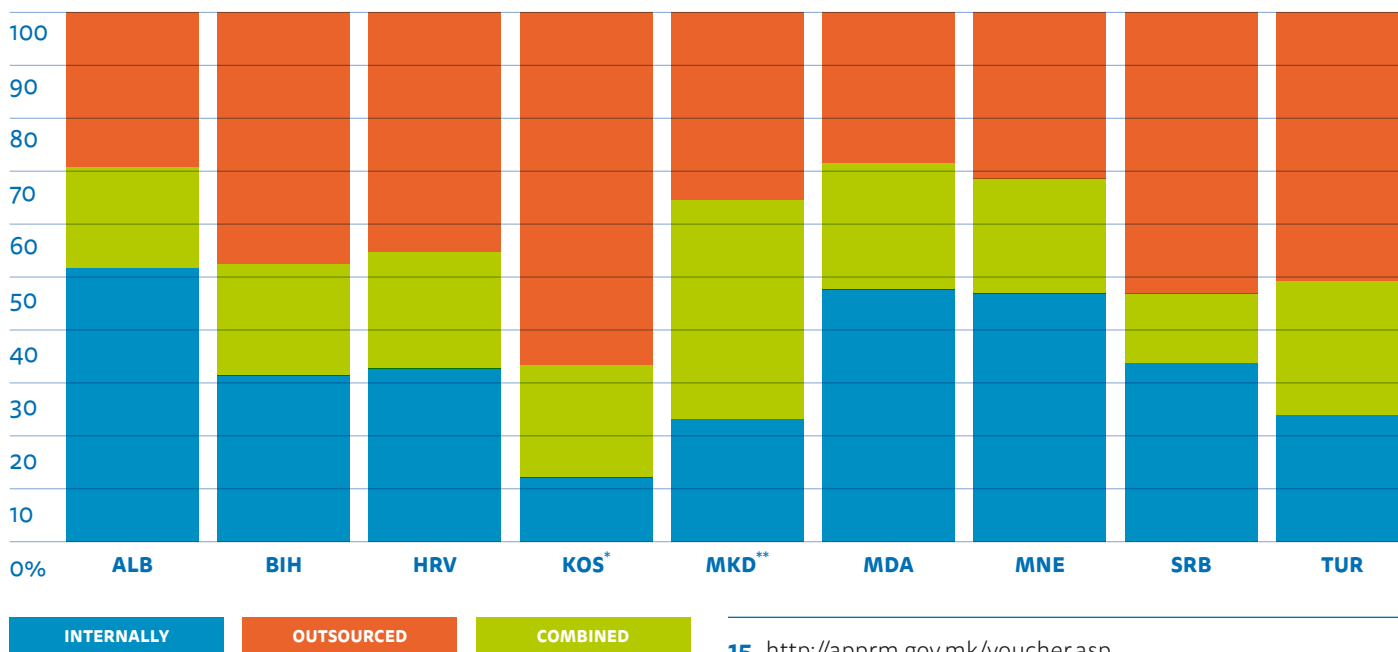


Figure 22 shows the share of attendance in start-up training by company size. According to the analysis of variance at the $p < 0.05$ level, there are no statistically significant difference in attendance of start-up training in relation to the size of a company [$F(2, 1855) = 0.118$, $p = 0.889$].

This chart (Fig. 22) provides information about the perception of training and human resource development (HRD) in general. It gives an overview of a company's awareness in regard to the importance of human resources, the budget resources that they allocate for this purpose, the level of satisfaction from participation in the training, and the types of trainings they prefer.

An overview on the preferred way training is organised from country to country (Fig. 23). More than 40% of the companies in Albania, Moldova and Montenegro, prefer training to be organised internally by their own experts. On the other hand, women entrepreneurs in Macedonia** prefer outsourced services, which could be linked to the implementation of the voucher scheme project¹⁵ for subsidizing consultancy services. Under this project, implemented by the Agency for Promotion of Entrepreneurship, companies can engage a consultant to deliver training, or to help them to overcome a concrete issue, for half of the consultant's normal fee, since the other half of the fee is paid by the state upon successful implementation of the training. This project has been working

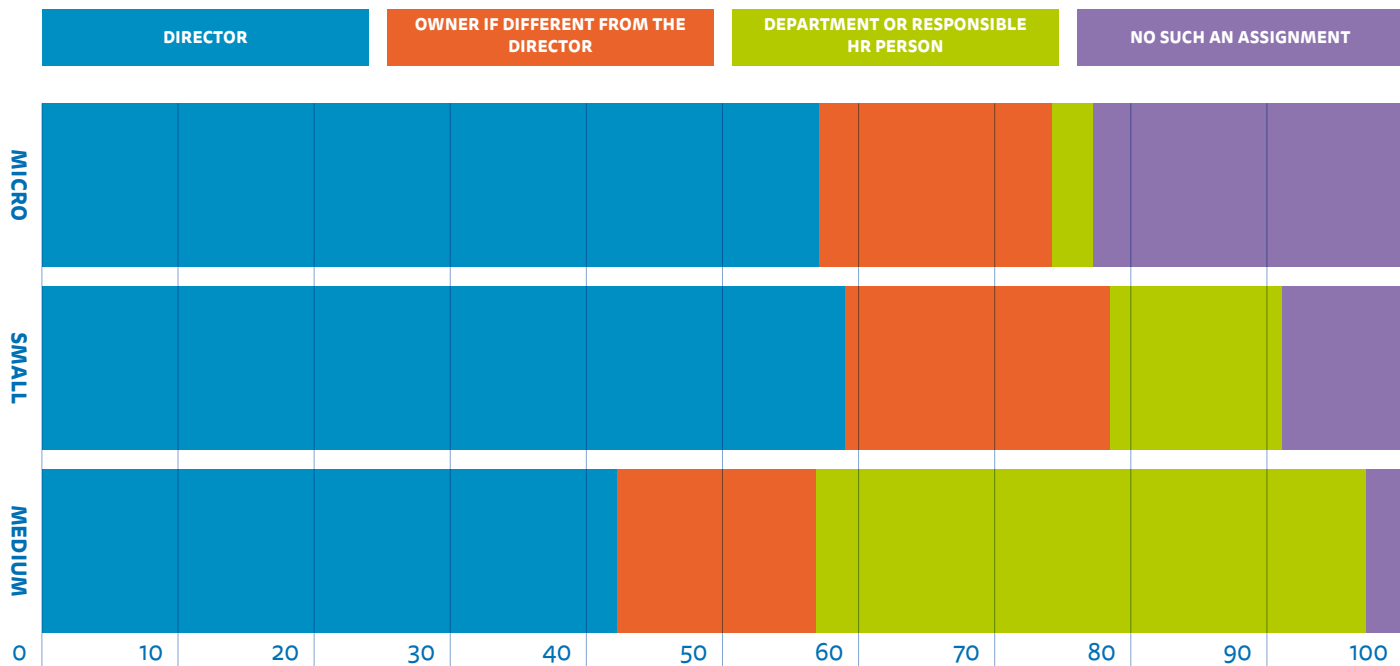
Figure 23: Method of training organised



since 2005, so companies are quite aware of it. Finally, in Turkey, Serbia and Kosovo* the most common use of training is a combination of internal and outsourced expertise.

The responsibility for HRD and training activities can also be considered by the size of company (Fig. 24). In more than 50% of small and micro companies the company director is the person who decides if and when training should be organised and who should participate. However, as companies increase in size there is a specific HR department/person with the responsibility to plan and coordinate all human resource management activities within the company. The business and environment culture and the com-

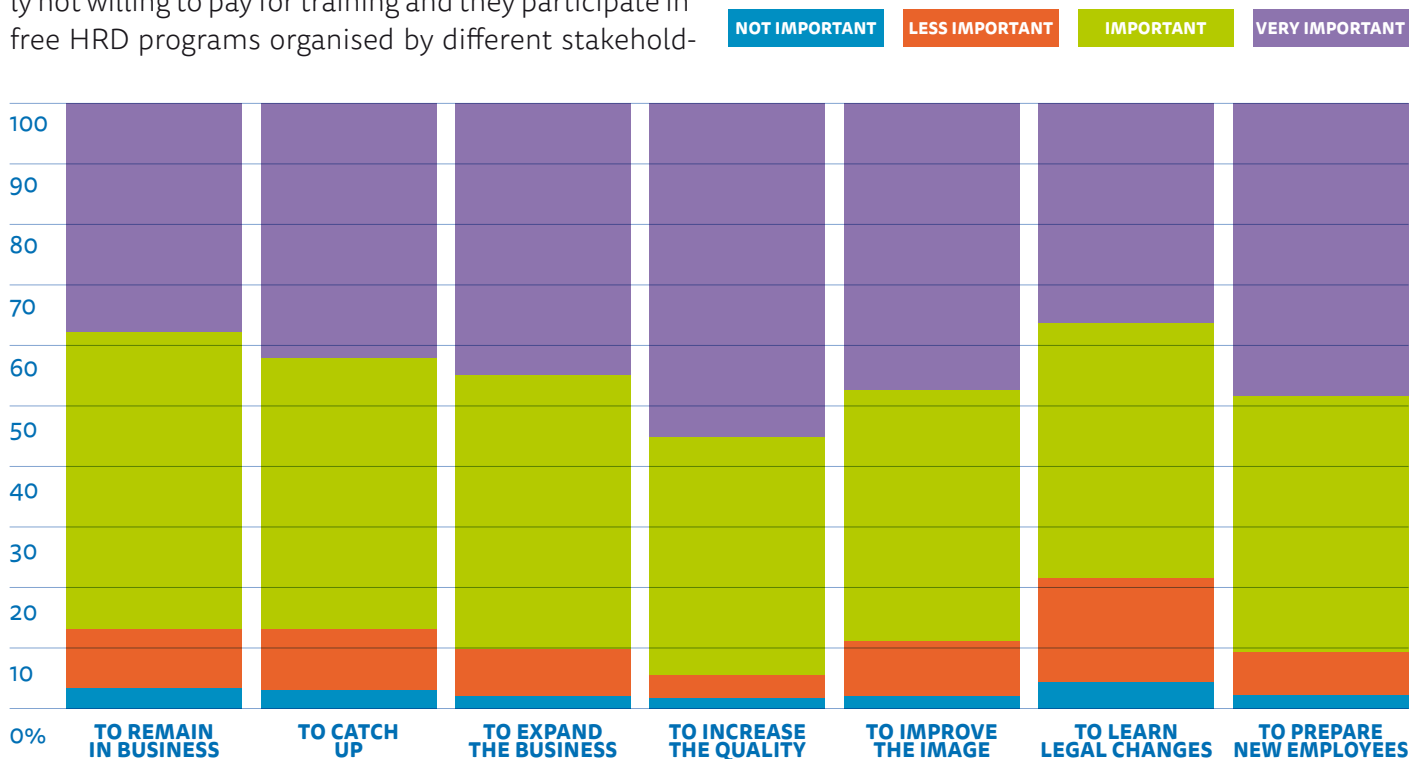
Figure 24: Responsibility for human resources and training activities by SME size



pany structure are the main factors that influence a company's perception of HRD. Still, when it comes to who is responsible for HRD and training in the company, the results across the enterprises in these countries follow a similar pattern. On a regional level, the largest deviation is apparent in Kosovo*, where in half of the women-owned companies there is no person or department that is responsible for HRD. These decisions are made on ad-hoc basis, by different types of management structures. This shows that training is considered as an important tool to help the companies, but there is no planning process conducted prior to the delivery of training. These companies are usually not willing to pay for training and they participate in free HRD programs organised by different stakehold-

ers. In Turkey, the responsibility is equally distributed between the company director and the owner at the micro and small companies and between the director, the owner and the HR manager/department in medium-sized companies.

Figure 25: Reasons for organizing training



Training can lead to an improvement in many aspects of business performance. Figure 25 shows that the most common reasons why training is organised is to help increase the quality of products and services, the preparation of new employees in the tasks they will need to perform, and to improve the image of the enterprise. This shows that training and education to increase the skills and knowledge of owners and employees usually have a wider range of goals and expected outcomes for the company.

Figure 26: Existence of annually reserved budget for training investment by country

Figure 26 presents company budget allocations for training by country. Only 2% of companies from Kosovo* have said that they have reserved a portion of their annual budget for training. Other countries that also have small portion of companies (less than 10%) with a planned budget allocation for training are Montenegro and Moldova. On the other hand, more than 30% of women-owned enterprises in Albania and Turkey have reserved some of their annual budget for HRD. According to an analysis of variance at the $p < 0.05$ level, there are statistically significant differences in the existence of an annually reserved budget amount for training investment by country [$F(8, 1849) = 18,339, p = 0.000$].

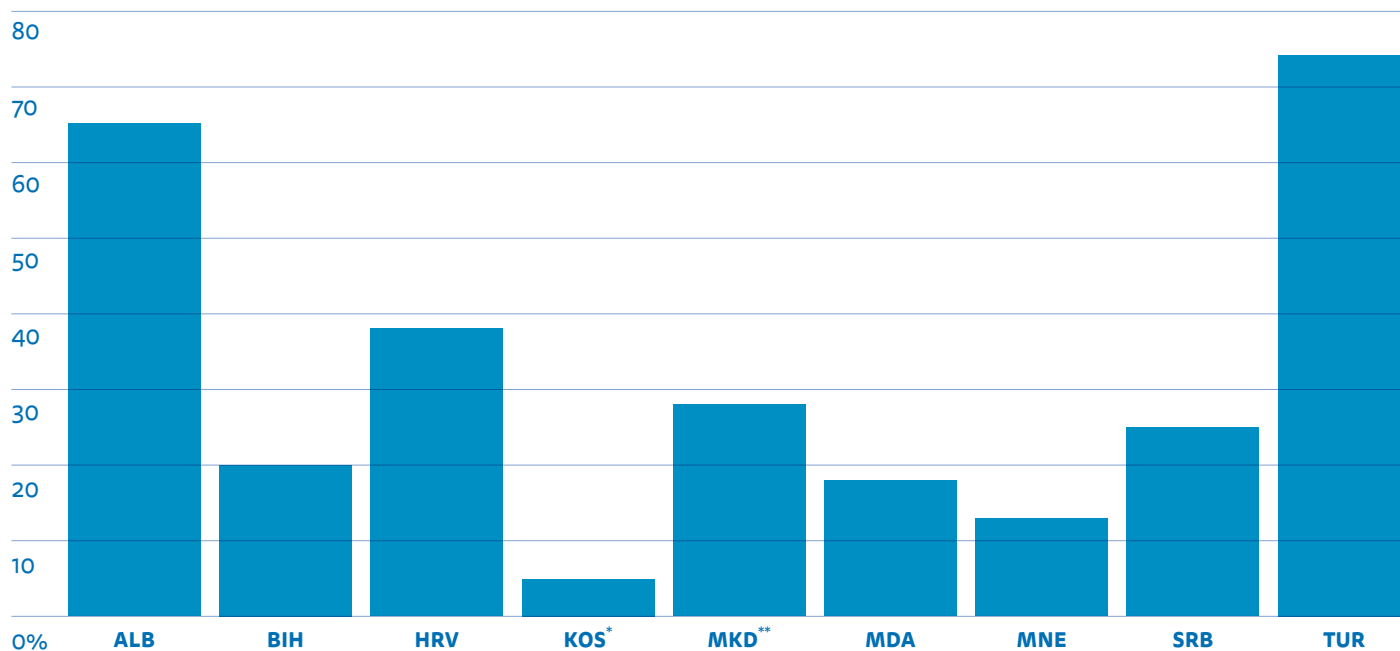


Figure 27: Prevalence of an annually reserved budget for training by SME size

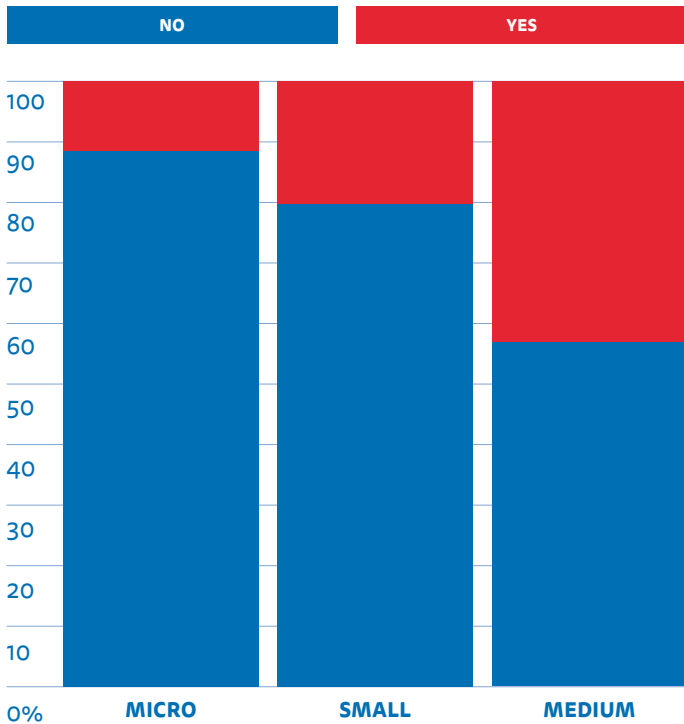
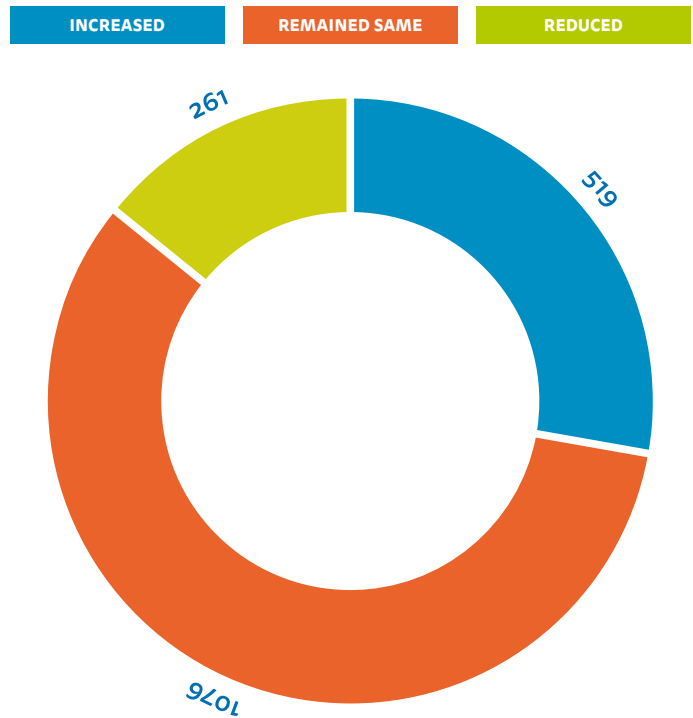


Figure 27 shows the prevalence of an annually reserved budget for investment in training by SME size. A large majority of WE do not have an annually reserved budget for training. Nevertheless, almost 50% of medium-size companies have a reserved budget for training. The analysis of variance at the $p < 0.05$ level indicate that there is a statistically significant difference in annually reserved budget for training investment by SME size [$F(2, 1855) = 43,520, p = 0.000$].

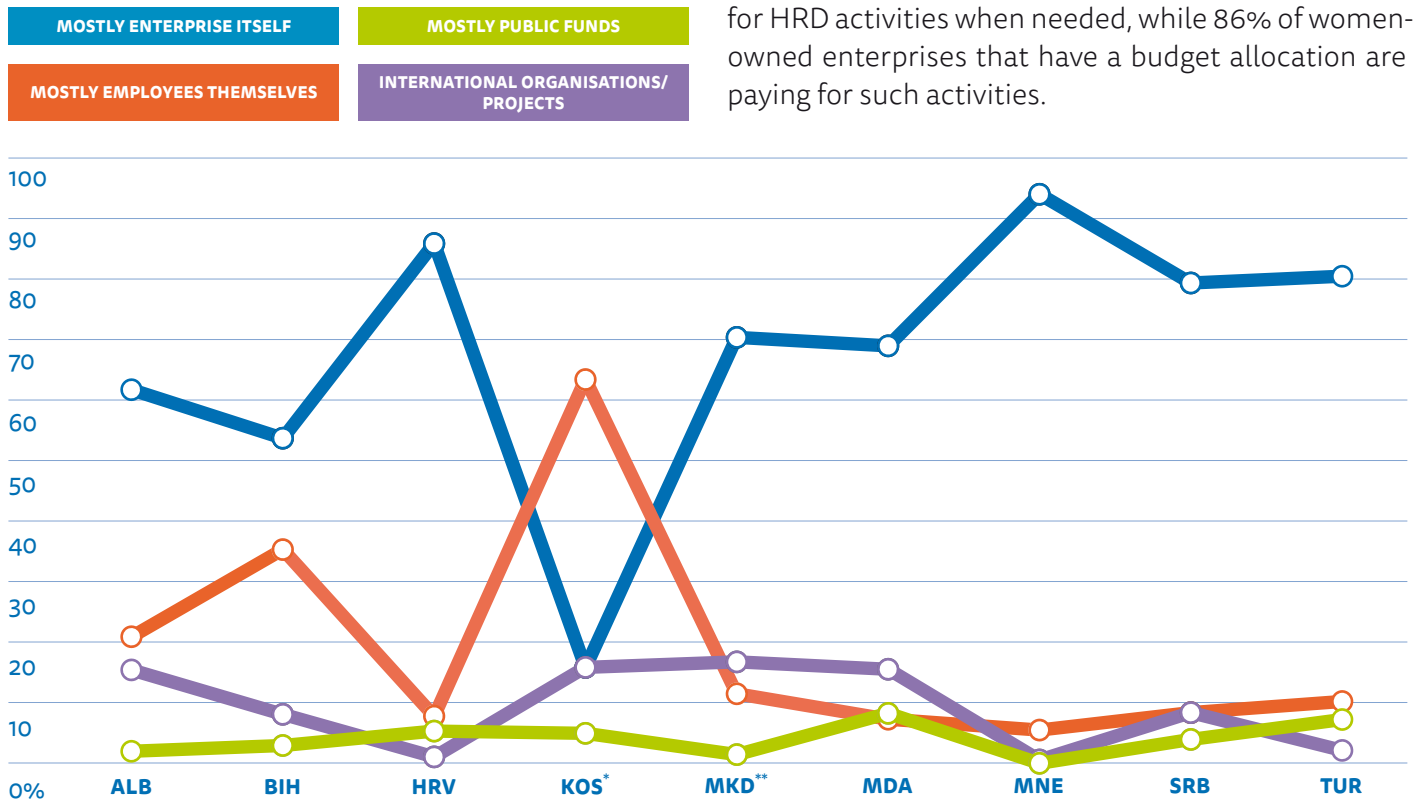
Figure 28: HR investment trend in last three years



As is apparent in Figure 28, more than half of companies (58%) have stated that their investments in HRD has remained the same in the last three years. Twenty-eight percent of them have confirmed that their budget has increased, while 14% have made budget cuts when it comes to HRD. In general, companies in the region succeeding in keeping the same level of investments (including for HRD) in the last few years since they are still struggling with the global economic crisis that has affected the region since 2008.

Figure 29: Sources of funding for HR development

Figure 29 shows that the main source of funding for HRD is secured by the enterprises themselves (69%), and by the employees' own resources (18%). Although, this information shows that more than two-thirds of women-owned enterprises still rely on their own budget for the main source of funding, it is not enough to confirm that they consider this was an investment that can bring more efficiency and effectiveness to the company's future performance, having in mind that only 15% of all companies have allocated a budget for HRD. Around two-thirds of the companies that do not have budget allocation for HRD activities are paying for HRD activities when needed, while 86% of women-owned enterprises that have a budget allocation are paying for such activities.



On the regional level, the situation in Kosovo* is quite different from the other countries. More than 60% of company employees there are responsible for financing their own training and skills development, followed by Bosnia and Herzegovina with almost 40%. This shows that there are certain obstacles in these countries to investing in the training of employees. On the other hand, about 20% of the companies in Albania, Kosovo* and Macedonia** rely on international organisations and projects as the main source for training. In these countries many donor-funded projects are organising the HRD programs for the SMEs. They are usually delivered for free and companies are very often using these programs to increase the level of knowledge and skills of their employees.

Figure 30: Sources of funding for HR development by SME size

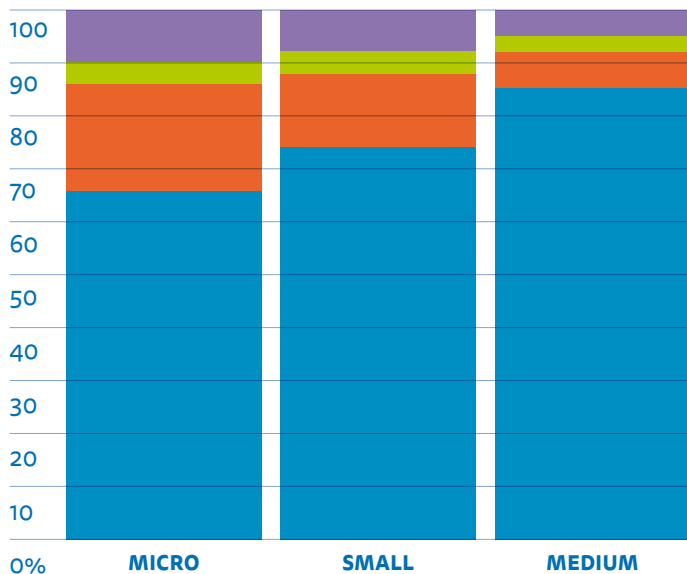
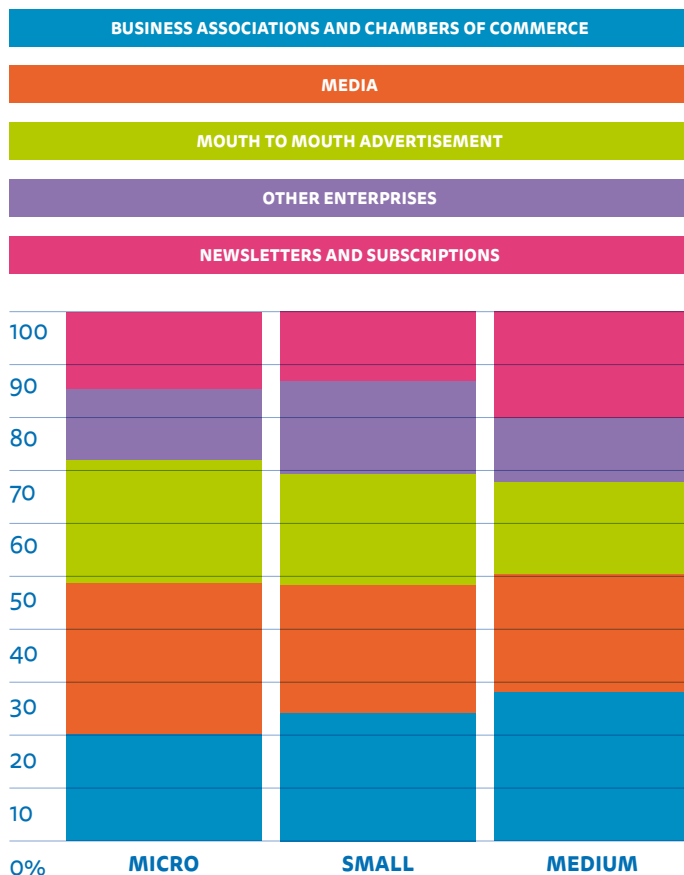


Figure 30 shows that the size of enterprises has an impact on the main source of funding for HRD. The statistical analysis indicates that the differences in sources of funding for HR development by SME size at the $p < 0.05$ level are statistically significant [$F(2, 1855) = 7.086, p = 0.001$]. Larger companies have more responsibilities for HRD activities and they represent the main source of funding (in 88% of all companies). On the other hand, although in micro companies, again enterprises themselves are the main source of funding (62%), employees themselves are also financing such activities (19%). The highest portion of companies that have reserved an annual budget for training is coming from the mining (30%), utilities (27%) and information and communication sectors (22%). On the other hand, only 7% of the companies operating in the sales and trade sector have reserved a budget for training. As expected, 27% of companies that are performing excellently have reserved a budget for HRD compared to only 6% of the companies that are barely surviving.

An enterprise's focus on HRD is the main factor for successful development programs, and it leads to improved business performance. Specifically, only 23% of the companies that do not reserve HRD budget have increased in their investment in HRD in the last three years. On the other hand, women-owned companies that have reserved a budget for training, in the last three years have increased their budget for HRD by 56%.



Figure 31: Usual means of finding information on available training by SME size



As seen in Figure 32, company size does not influence the means of finding information on available training. The most commonly used source of information about available training is the media, followed by business associations/chambers of commerce and word-of-mouth advertising.

Figure 32: Importance of training topics for owners, managers and other employees

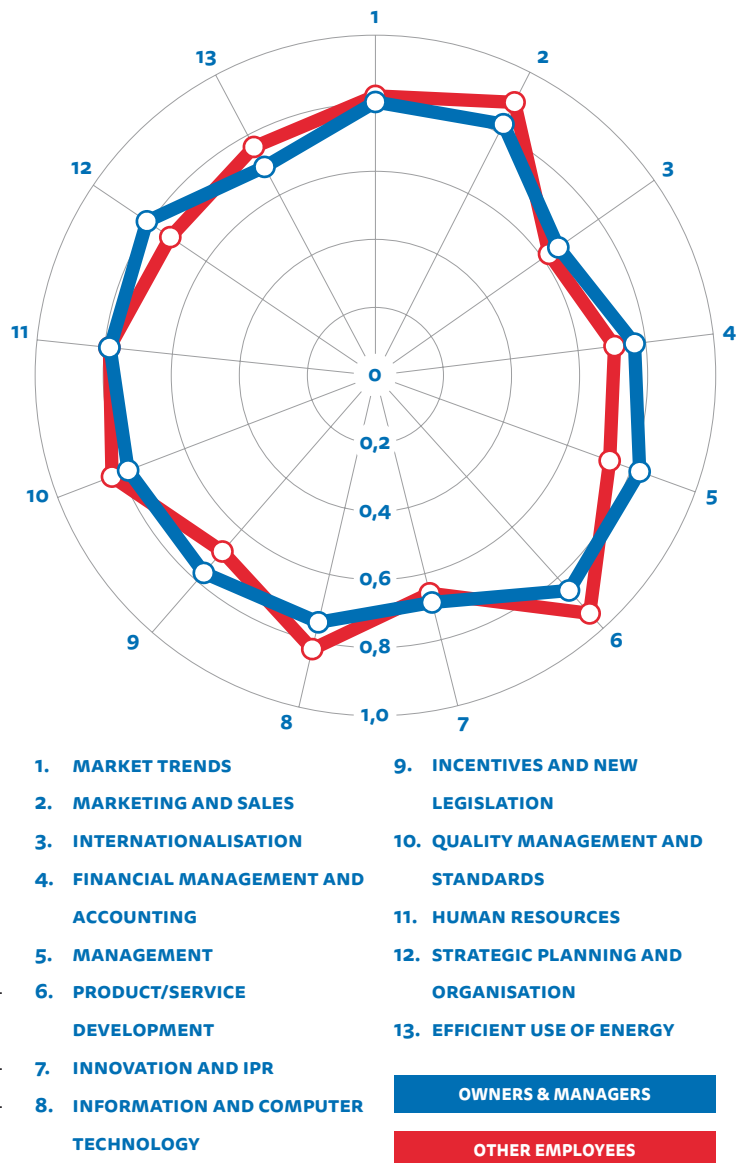
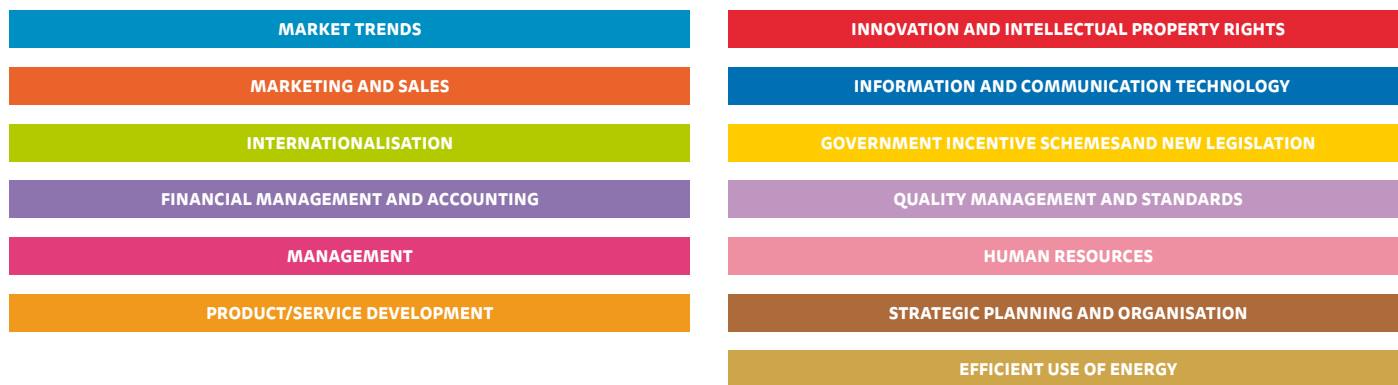


Figure 32 shows the importance of training topics for owners, managers and other employees. Women entrepreneurs and their managers are interested in training related to product and service development, management issues, marketing and sales, strategic planning and organisation, and market trends. On the other hand, the least interesting topics for these target groups are internationalization, innovation and intellectual property rights, and energy efficiency. This confirms that owners and managers are mainly interested in the general development of the company by improving strategic and critical thinking and managerial skills to be able to run the company. Specific oriented trainings are not of high interest to management within a company. On the other hand, employees have stated that product and service development, market-

ing and sales and market trends are most important topics for them. Less important topics were: internationalization, financial management and accounting, management, and training on incentives and new legislation. The comparison between the two categories within a company (owners and managers in one group and the employees in another) shows that apart from human resource training there is a difference in the importance of training topics between management and non-management staff. The greatest difference is in their recognition of the importance of management and information and computer technology training.

Figure 33: Connection between reason for starting a business and training topics that owners and managers recognised as important



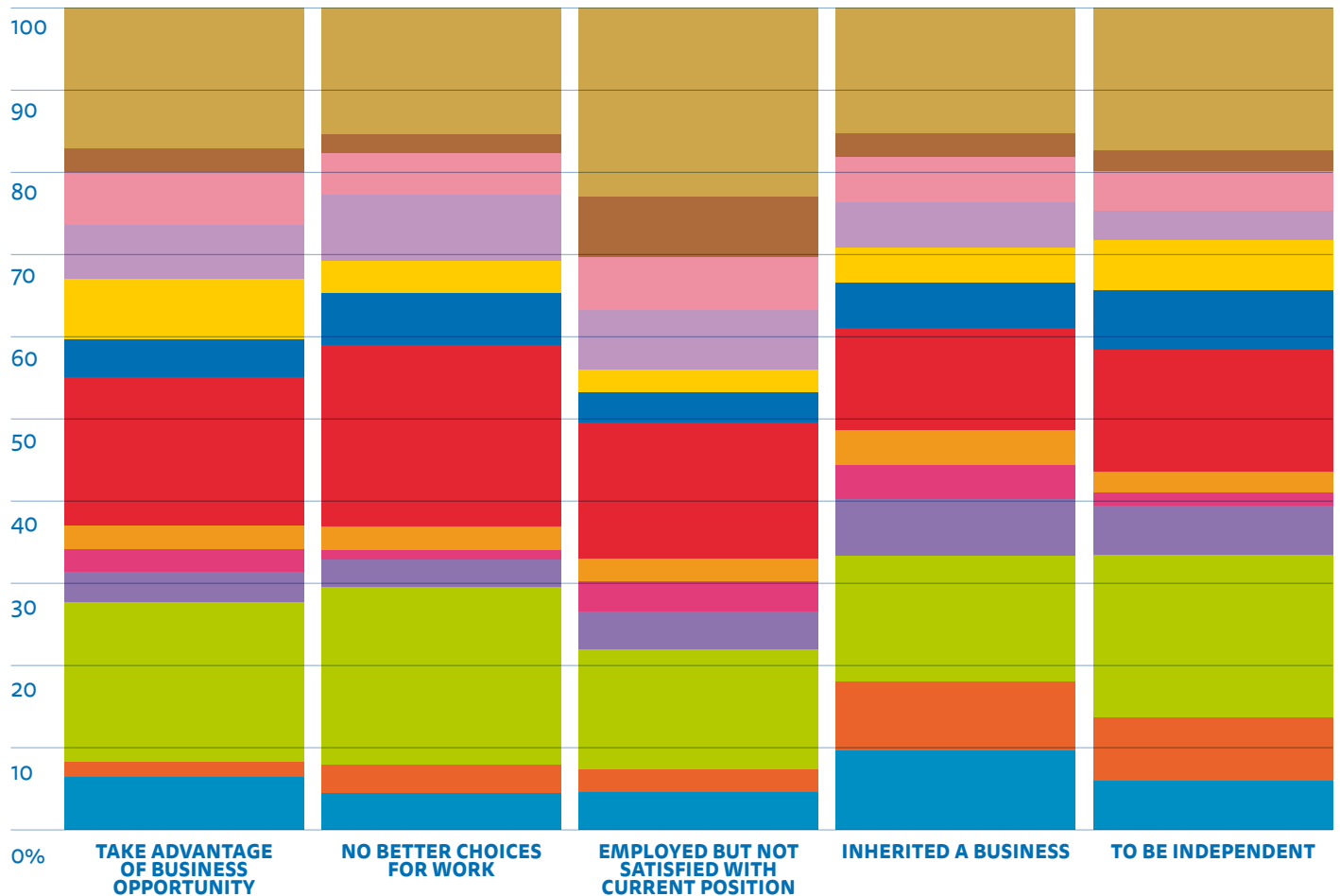


Figure 33 shows that there are not major differences in the way in which owners and managers recognise what was important in terms of the reason for starting a business. WE that are established by owners who wanted independence or who inherited a business have a slightly greater interest in marketing trends and sales

than other three groups of owners. Owners who are not satisfied with their current position recognise a need to improve strategic planning and organisation. Internationalization is a topic of special interest for owners and managers without better choices for work and those who are taking advantage of business opportunities.

Figure 34: Frequency of engagement with training providers

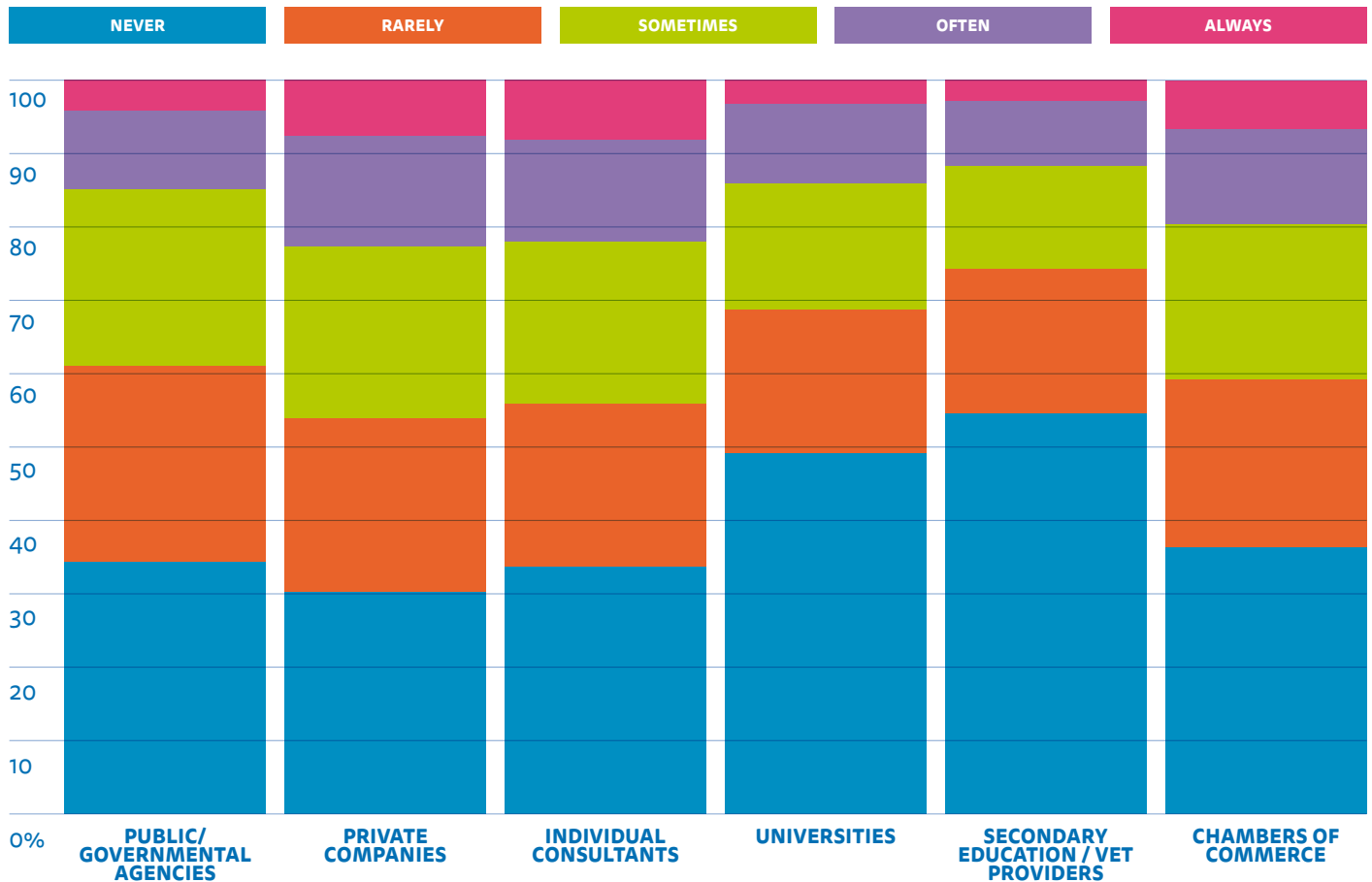
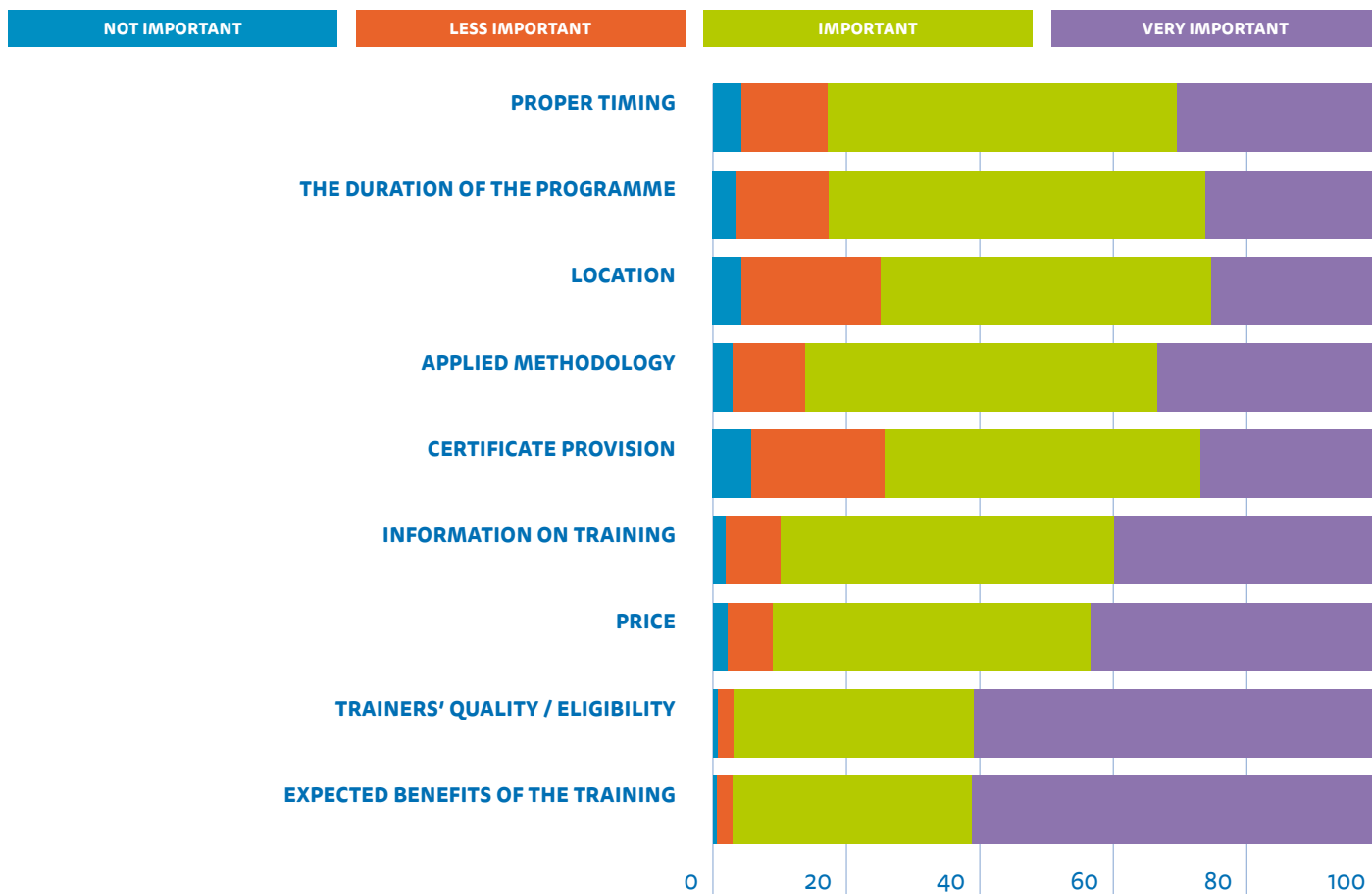


Figure 34 depicts the frequency of engagement with training providers for the WE. As active partners in the business development process, and also as promoters of different training initiatives, chambers of commerce were selected as the most commonly used training provider. Apart from them, other groups of

preferred training providers included private companies and individual experts/consultants. Companies are rarely using training services by (vocational) secondary schools and universities. Women entrepreneurs still do not see formal education institutions as partners in delivering training services.

Figure 35: Factors determining the selection of HR programs



As shown in Figure 35, there are several factors that influence the decision on training. The most common reason for organizing training and HRD is the expectation of the benefits that the training can provide and also the trainer’s quality. Other reasons that influence the training decision are the price of the training pro-

gram and the content of a specific training course. The least important factors identified by women entrepreneurs were: the granting of certificates, the location of the training, and the time when the training would be conducted.

Figure 36 shows that the women entrepreneurs prefer training programs that are organised after work hours or during weekends. More than 40% of entrepreneurs have confirmed that working hours are not the suitable for training; only 10% of them identified it as a preferred option. On the other hand, less than 20% of entrepreneurs considered that the training programs organised after work hours are not suitable.

There are no major differences regarding the time for trainings when it comes to company size, country or even sector of operation, which shows that this is very company/department specific issue, which depends on the organisational culture and its preferences. Furthermore, women entrepreneurs consider the use of a mix of lectures and an interactive approach as the most suitable method for conducting training and HRD.

Figure 37 shows that women owners and managers have rated all of the proposed topics as very important, especially customer-oriented services (93%), leadership and motivation (90%) and presentation skills (87%), except the mathematical-numerical skills, which is rated as least important. On the other hand, employees in women-owned businesses consider customer-oriented service to be the most important for business development. Development skills programs related to EU legislation and directives, mathematical-numerical skills, finance, accounting and controlling, and organisation and management are considered the least important topics. Mathematical and numerical skills have been identified as unimportant by both groups.

Figure 36: Preferred timing for training delivery

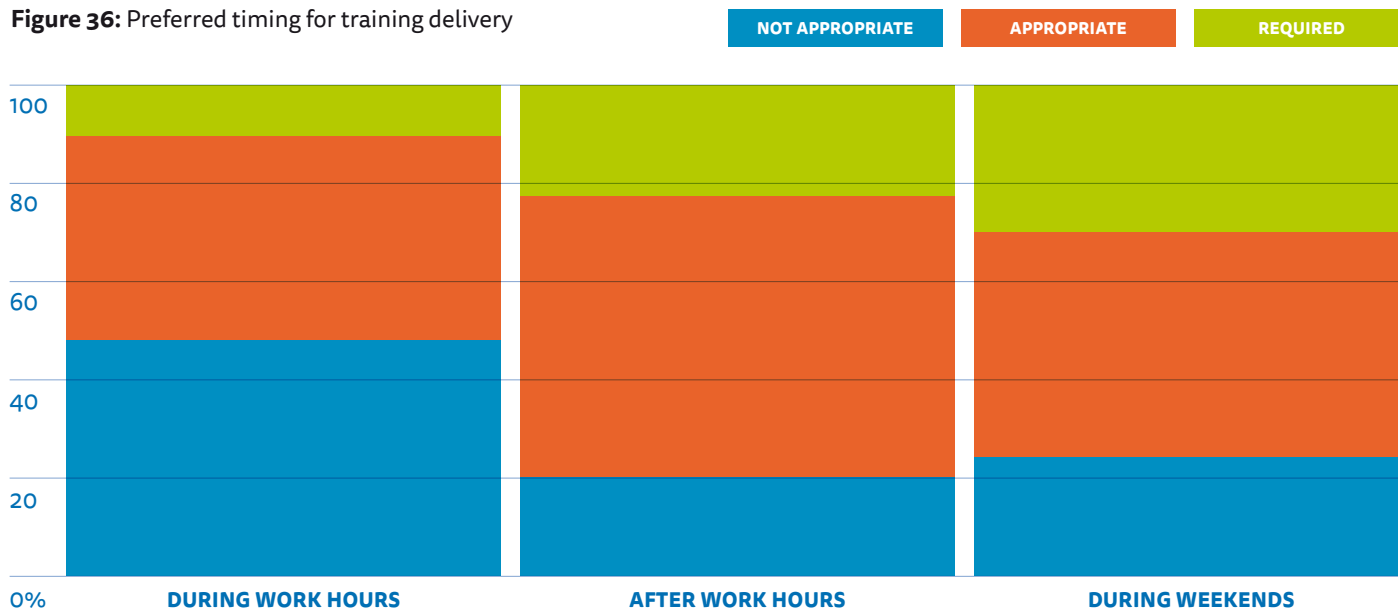


Figure 37: Most important areas for development of owners and managers for owners, managers and employees

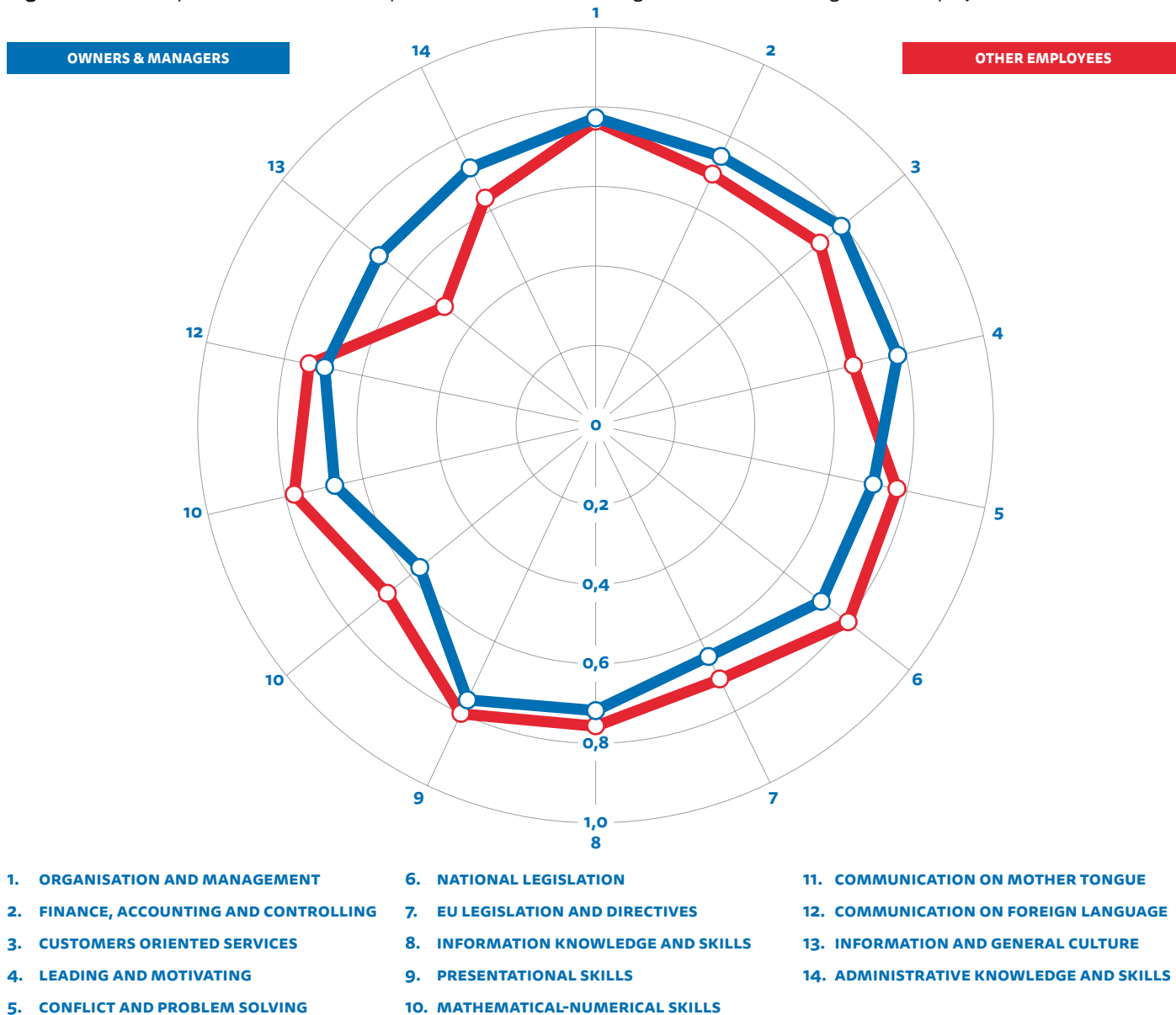
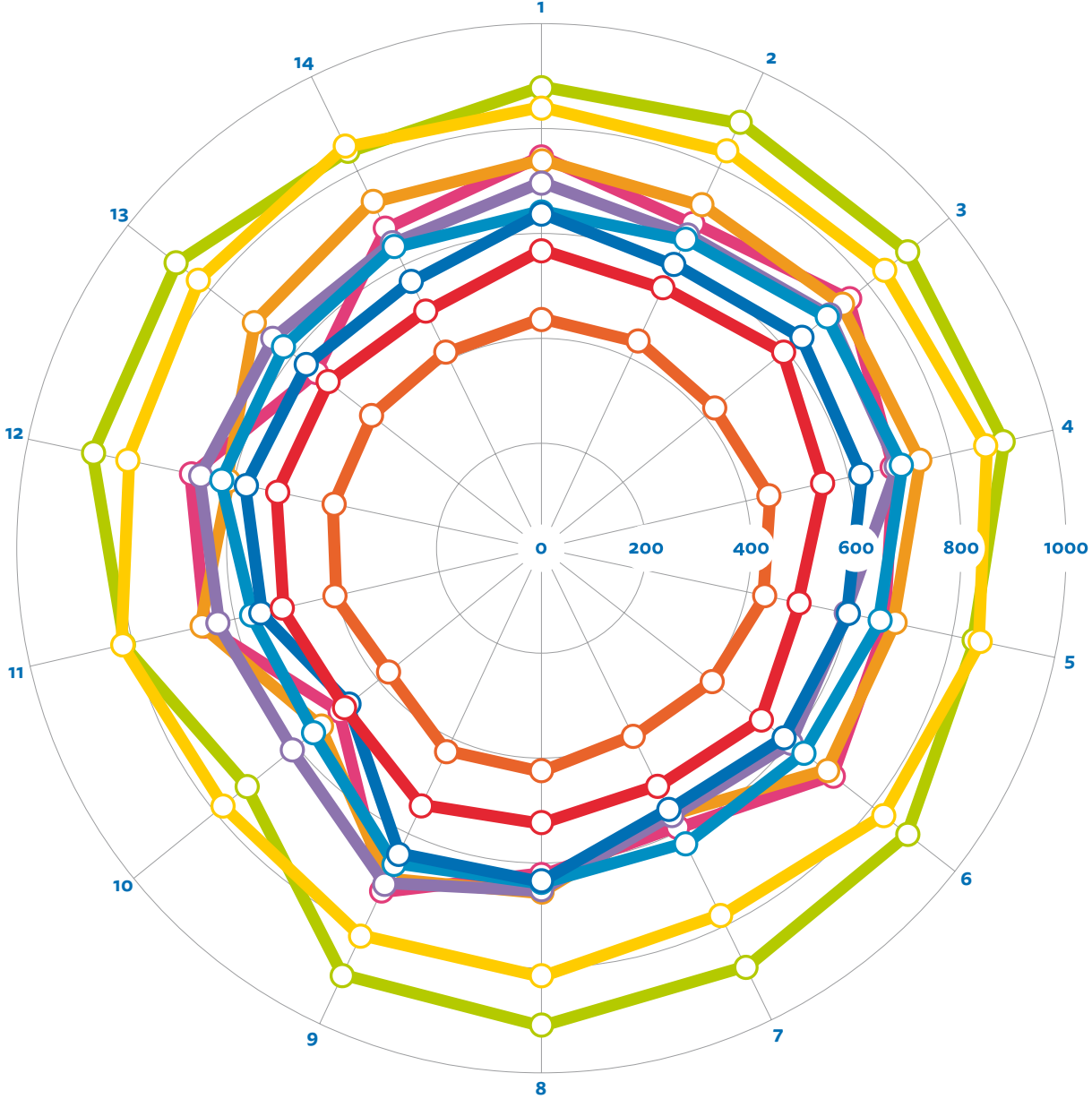


Figure 38: Most important areas for development of owners and managers per country



1. ORGANISATION AND MANAGEMENT
2. FINANCE, ACCOUNTING AND CONTROLLING
3. SERVICES AND MAINTAINING ORIENTED TOWARDS CUSTOMER
4. LEADING AND MOTIVATING
5. CONFLICT AND PROBLEM SOLVING
6. FOLLOWING NATIONAL LEGISLATION
7. FOLLOWING EU LEGISLATION AND DIRECTIVES
8. INFORMATION KNOWLEDGE AND SKILLS
9. PRESENTATIONAL SKILLS
10. MATHEMATICAL-NUMERICAL KNOWLEDGE AND SKILLS
11. WRITTEN/ORAL COMMUNICATION ON MOTHER LANGUAGE
12. WRITTEN/ORAL COMMUNICATION ON FOREIGN LANGUAGE
13. INFORMATION AND GENERAL CULTURE
14. ADMINISTRATIVE KNOWLEDGE AND SKILLS



Figure 38 shows a regional overview of the most important areas for development by owners and managers. Although owners and managers from all countries have confirmed that the improvement of management skills (organisation and management, leading and motivating) and presentation skills are the most important for them, women entrepreneurs from Bosnia and Herzegovina, Kosovo* and Serbia are less interested in participating in some skills development programs compared to women entrepreneurs in Croatia, Macedonia** and Moldova.

CONCLUSIONS & RECOMMENDATIONS



The most common reasons why training is organised are to increase the quality of products and services, to prepare employees for the tasks that they will perform and to improve the image of an enterprise.

When considering the type of training that would be suitable for companies led by women entrepreneurs, it is important to know the educational level of employees in these companies and to adjust level of the training accordingly. The size of the company is related to the educational level of employees. While the medium-size companies tend to have a greater the percentage of more lowly educated workers, the highest percentage of the employees with a Master's degree or a Ph.D. can be found in small (55%) and micro (29%) sized companies.

The way in which training is organised differs from country to country, perhaps depending on whether there is a reserved budget and the amount of funds that are annually allocated for training in a particular country. While some countries prefer the training to be organised internally by a company's own experts, women entrepreneurs from other countries prefer outsourced services. One may speculate that the choice of training type is linked to the implementa-

tion of different national and international projects. Furthermore, these choices are linked to the familiarity of the WE with certain type of training and the SME size. At the same time, the size of the enterprises has an impact on the main source of the funding for HRD.

There are significant statistical differences between the distribution methods of networking according to SME size. Nevertheless, it is important to emphasize that these differences are not present in relation to the preferred distribution methods of networking for future use.

Prior involvement in international women initiatives has a positive impact on the overall attitude toward mentoring among women entrepreneurs. When considering new training initiatives, it would be desirable to involve women entrepreneurs who are already active in certain initiatives. This study has also found that the knowledge transfer process should be considered as long-term initiative. The initial involvement of women prepares them as potential mentors in the future years.

Training should also consider the issue of how a company would fund that activity, such as grants

and loans. Unlike the availability of loans, the general awareness of the availability of grants is much lower. Nevertheless, the study indicates large differences between countries on the use of loans. In general, the research data indicates differences among countries

that should help in targeting topics that are suitable for the training in certain countries and according to the size of enterprise. Table 3 provides an overview of the most important functional areas for development in the near future per country and company size.

Table 3: Most important functional areas for development in the near future per country and company size

	SIZE	FIRST PRIORITY	SECOND PRIORITY	THIRD PRIORITY
ALB	Micro	Services and maintaining oriented towards customer	Leading and motivating	Presentational skills
	Small	Leading and motivating	Services and maintaining oriented towards customer	Conflict and problem solving
	Medium	ICT	Services and maintaining oriented towards customer	Leading and motivating
BIH	Micro	Leading and motivating	Finance, accounting and controlling	Organisation and management
	Small	Leading and motivating	Organisation and management	Finance, accounting and controlling
	Medium	ICT	Finance, accounting and controlling	Leading and motivating
HRV	Micro	ICT	Information and general culture	Services and maintaining oriented towards customer
	Small	Leading and motivating	Finance, accounting and controlling	Following national legislation
	Medium	Services and maintaining oriented towards customer	Following EU legislation and directives	Organisation and management
KOS*	Micro	Presentational skills	Services and maintaining oriented towards customer	Leading and motivating
	Small	Leading and motivating	Finance, accounting and controlling	Organisation and management
MKD**	Micro	Services and maintaining oriented towards customer	Organisation and management	Presentational skills
	Small	Services and maintaining oriented towards customer	Organisation and management	Written/oral communication on foreign language
	Medium	ICT	Written/oral communication on mother language	Leading and motivating

	SIZE	FIRST PRIORITY	SECOND PRIORITY	THIRD PRIORITY
MDA	Micro	Services and maintaining oriented towards customer	Administrative knowledge and skills	Finance, accounting and controlling
	Small	Leading and motivating	Organisation and management	Administrative knowledge and skills
	Medium	Administrative knowledge and skills	Following national legislation	Finance, accounting and controlling
MNE	Micro	Services and maintaining oriented towards customer	Organisation and management	Leading and motivating
	Small	Finance, accounting and controlling	Services and maintaining oriented towards customer	Leading and motivating
	Medium	Following EU legislation and directives	Written/oral communication on mother language	Finance, accounting and controlling
SRB	Micro	Services and maintaining oriented towards customer	ICT	Organisation and management
	Small	Organisation and management	Presentational skills	Information knowledge and skills
	Medium	Leading and motivating	Finance, accounting and controlling	Organisation and management
TUR	Micro	Conflict and problem solving	Leading and motivating	Services and maintaining oriented towards customer
	Small	Leading and motivating	Organisation and management	Following national legislation
	Medium	Leading and motivating	Conflict and problem solving	Organisation and management

In 5 countries (Albania, Macedonia** Moldova, Montenegro and Serbia), the areas related to services and maintaining a customer orientation have been identified as the most important for the future in micro-sized women-owned businesses. This shows that micro enterprises indeed are mainly operating in the services and related sectors and that in the future they will have to increase their skills to be able to cope with customer needs.

When it comes to small enterprises, the area of leadership and motivation was identified as the most important among women entrepreneurs in six coun-

tries. As companies grow and they start to employ new staff, priorities also shift. Micro enterprises in the future, should work more on developing their characteristics as leaders in a market and to learn how to introduce new programs and incentives to motivate their employees.

Finally, the area related to information, knowledge and skills development was identified as the most important area by medium women-owned enterprises in the region. Sharing and acquiring the information needed (i.e. different markets, internationalization, etc.), increasing knowledge and skills development were

identified as the areas most in need of intervention in the future since those skills will help medium-size companies to become more competitive and to compete with other players on domestic and foreign markets.

Although the sample varied from country to country, according to the number of companies sampled and by the ratio of firms by size, all of the companies in the sample emphasized the need for training. Having analysed the sample, it can be emphasized that some areas of training that were emphasized include ICT, leadership and motivation, and finance, accounting and controlling. Since entrepreneurship is one of the key competencies and SEECEL's entrepreneurial learning definition highlights financial and economic literacy as its key components, we must draw attention in the future to education and training precisely

in the above-mentioned areas as the key components of entrepreneurial literacy.

Although the European Commission has frequently stressed the importance of the process of internationalization, innovation and intellectual property rights, those training topics are considered less important in the sample. Women entrepreneurs from the sample also considered the EU legislation and regulations to be a less important area.

The EU development policies proposed through the SBA process and training needs defined by women entrepreneurs from the sample should be aligned during the development of Training Modules. With adequately designed Training Modules, Training of Trainers could occur and advance the topics that are closer to the actual needs of women entrepreneurs.

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ANNEXES



6.1.

ANNEX 1: WETNAS PILOT INSTITUTIONS

NO.	NAME OF THE INSTITUTION
1.	SHGPAZ - Albanian National Professional Businesswomen and Crafts Association
2.	Chamber of Commerce and Industry of the Republic of Srpska
3.	Croatian Chamber of Economy
4.	Women's Business Association SHE-RA
5.	Business Confederation of Macedonia**
6.	Center for the Advancement of Women in Business ICAWB
7.	Directorate for Development of SMEs
8.	Association of Business Women in Serbia
9.	The Union of Chambers and Commodity Exchanges of Turkey TOBB supported by KOSGEB

6.2.

ANNEX 2: NACE SECTORS

NACE SECTORS (VERSION 2)	AGRICULTURE, FORESTRY AND FISHING	MINING AND QUARRING	MANUFACTURING	ELECTRICITY, GAS, STEAM AND AIRCONDITIONING SUPPLY	WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	CONSTRUCTION	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	TRANSPORTATION AND STORAGE	ACCOMMODATION AND FOOD SERVICE ACTIVITIES	INFORMATION AND COMMUNICATION	FINANCIAL AND INSURANCE ACTIVITIES	REAL ESTATE ACTIVITIES	PROFESSIONAL, SCIENTIFIC, TECHNICAC AND SUPPORT SERVICE ACTIVITIES	EDUCATION	HEALTH	ARTS, ENTERTAINMENT AND RECREATION	TOTAL
ALB	11	2	28	1	5	7	16	4	20	15	8	6	23	18	19	18	201
Micro	5		6			3	11	4	8	9	5	4	12	5	14	15	101
Small	6	2	9	1	5	4	4		10	6	3	2	10	11	5	3	81
Med.			13				1		2				1	2			19
BIH	10		24	1	2	6	22	3	9	13	8	4	13	9	3	9	136
Micro	7		8	1		4	16	1	7	6	4	2	9	8	3	8	84
Small	3		11		2	2	6	1	2	6	4	2	3	1			43
Med.			5					1		1			1			1	9
HRV	8	2	14	1	1	20	43	3	12	22	24	4	82	14	12	20	282
Micro	6		10	1	1	16	38	3	11	20	23	4	72	12	7	20	244
Small			4			4	4		1	2	1		10	2	5		33
Med.	2	2					1										5
KOS*	30		28			1	43		17	4	1	1	37	17	17	6	202
Micro	29		28			1	42		15	4	1	1	36	17	17	6	197
Small	1						1		2				1				5

NACE SECTORS (VERSION 2)	AGRICULTURE, FORESTRY AND FISHING	MINING AND QUARRING	MANUFACTURING	ELECTRICITY, GAS, STEAM AND AIRCONDITIONING SUPPLY	WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	CONSTRUCTION	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	TRANSPORTATION AND STORAGE	ACCOMMODATION AND FOOD SERVICE ACTIVITIES	INFORMATION AND COMMUNICATION	FINANCIAL AND INSURANCE ACTIVITIES	REAL ESTATE ACTIVITIES	PROFESSIONAL, SCIENTIFIC, TECHNICAL AND SUPPORT SERVICE ACTIVITIES	EDUCATION	HEALTH	ARTS, ENTERTAINMENT AND RECREATION	TOTAL
MKD**	12	2	12	2	1	8	33	10	14	19	10	7	30	11	17	21	209
Micro	8	1	5	1		2	27	5	8	16	10	6	25	6	12	19	151
Small	4	1	7	1	1	6	4	5	6	3		1	5	4	4	2	54
Med.							2							1	1		4
MDA	22	1	23		2	11	53	5	25	7	4	2	16	14	12	9	206
Micro	13		11		1	2	31	2	10	5	4	2	14	10	6	6	117
Small	8	1	11		1	8	15	3	15	2			2	4	5	3	78
Med.	1		1			1	7								1		11
MNE	2		11			10	37	4	10	10	16	18	24	8	26	6	182
Micro	2		9			8	30	3	9	10	15	18	23	6	23	6	162
Small			2			2	6	1	1		1		1	2	3		19
Med.							1										1
SRB	14		21	2	2	13	33	10	14	16	10	5	30	12	7	14	203
Micro	11		6		1	6	26	5	6	9	10	4	26	7	2	12	131
Small	3		12	2		2	4	5	7	3		1	2	5	3	2	51
Med.			3		1	5	3		1	4			2		2		21
TUR	7	5	41	4	2	28	19	5	16	12	16	5	16	19	21	19	235
Micro	2	2	10	1		15	13	1	6	6	14	4	13	5	15	11	118
Small	5	2	14	3	2	9	5	2	8	6	2	1	3	10	5	8	85
Med.		1	17			4	1	2	2					4	1		32
TOTAL	116	12	202	11	15	104	299	44	137	118	97	52	271	122	134	122	1856

6.3.

ANNEX 3: OWNERS' AGES AND NACE SECTORS

NACE SECTORS (VERSION 2)		AGRICULTURE, FORESTRY AND FISHING	MINING AND QUARRING	MANUFACTURING	ELECTRICITY, GAS, STEAM AND AIRCONDITIONING SUPPLY	WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	CONSTRUCTION	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	TRANSPORTATION AND STORAGE	ACCOMMODATION AND FOOD SERVICE ACTIVITIES	INFORMATION AND COMMUNICATION	FINANCIAL AND INSURANCE ACTIVITIES	REAL ESTATE ACTIVITIES	PROFESSIONAL, SCIENTIFIC, TECHNICAL AND SUPPORT SERVICE ACTIVITIES	EDUCATION	HEALTH	ARTS, ENTERTAINMENT AND RECREATION	TOTAL
ALB	<=29	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	2
	30-39	2	1	2	0	0	2	3	4	4	11	2	2	2	3	3	10	51
	40-49	6	0	13	1	4	1	9	0	12	4	4	1	17	9	5	3	89
	50-59	3	1	11	0	1	4	4	0	3	0	2	3	3	5	11	5	56
	>=60	0	0	1	0	0	0	0	0	0	0	0	0	1	1	0	0	3
BIH	<=29	0	0	4	0	0	0	2	0	0	0	0	0	0	0	0	2	8
	30-39	2	0	2	0	0	0	5	1	5	5	3	2	6	6	2	4	43
	40-49	5	0	7	1	2	2	9	1	4	6	4	1	3	3	0	3	51
	50-59	3	0	9	0	0	4	5	1	0	2	0	1	3	0	1	0	29
	>=60	0	0	2	0	0	0	1	0	0	0	1	0	1	0	0	0	5
HRV	<=29	0	0	0	0	0	1	1	0	0	1	0	0	3	2	0	1	9
	30-39	4	0	2	1	0	3	16	1	2	9	6	1	28	4	3	9	89
	40-49	2	0	8	0	1	11	18	1	7	9	8	1	32	5	3	6	112
	50-59	2	0	4	0	0	3	8	1	3	3	9	2	16	2	4	3	60
	>=60	0	0	2	0	0	2	0	0	0	0	1	0	3	1	2	1	12
KOS*	<=29	9	0	4	0	0	0	5	0	3	0	0	0	12	1	1	2	37
	30-39	9	0	10	0	0	0	28	0	9	0	0	0	18	3	8	4	89
	40-49	11	0	12	0	0	0	8	0	5	4	1	1	7	10	5	0	64
	50-59	1	0	2	0	0	1	2	0	0	0	0	0	0	2	3	0	11
	>=60	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1

NACE SECTORS (VERSION 2)		AGRICULTURE, FORESTRY AND FISHING	MINING AND QUARRING	MANUFACTURING	ELECTRICITY, GAS, STEAM AND AIRCONDITIONING SUPPLY	WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	CONSTRUCTION	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	TRANSPORTATION AND STORAGE	ACCOMMODATION AND FOOD SERVICE ACTIVITIES	INFORMATION AND COMMUNICATION	FINANCIAL AND INSURANCE ACTIVITIES	REAL ESTATE ACTIVITIES	PROFESSIONAL, SCIENTIFIC, TECHNICAL AND SUPPORT SERVICE ACTIVITIES	EDUCATION	HEALTH	ARTS, ENTERTAINMENT AND RECREATION	TOTAL
MKD**	<=29	0	0	0	1	0	0	4	0	0	2	0	0	1	0	0	6	14
	30-39	2	0	5	0	0	1	15	1	7	7	1	1	14	8	3	7	72
	40-49	7	1	4	1	0	6	12	8	7	9	5	5	12	2	8	6	93
	50-59	3	1	3	0	1	1	2	1	0	1	4	1	2	1	4	2	27
	>=60	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	3
MDA	<=29	1	0	1	0	0	1	10	0	2	0	2	0	0	1	0	3	21
	30-39	8	0	12	0	1	1	9	4	2	3	1	1	7	7	2	3	61
	40-49	7	1	6	0	1	2	14	1	10	3	1	0	7	3	4	3	63
	50-59	6	0	4	0	0	7	19	0	10	1	0	1	2	2	3	0	55
	>=60	0	0	0	0	0	0	1	0	1	0	0	0	0	1	3	0	6
MNE	<=29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-39	1	0	1	0	0	2	13	1	4	6	5	13	12	1	4	3	66
	40-49	1	0	8	0	0	6	16	3	3	3	6	4	9	4	17	1	81
	50-59	0	0	2	0	0	2	8	0	3	1	4	0	3	1	2	2	28
	>=60	0	0	0	0	0	0	0	0	0	0	1	1	0	2	3	0	7
SRB	<=29	0	0	1	0	0	0	1	0	1	0	0	0	2	0	0	1	6
	30-39	7	0	4	0	1	5	9	4	2	7	0	1	12	3	2	7	64
	40-49	0	0	8	1	0	4	16	5	4	6	3	1	12	6	2	3	71
	50-59	7	0	7	1	1	2	8	1	7	2	5	3	4	3	3	3	57
	>=60	0	0	1	0	0	0	1	0	0	1	2	0	0	0	0	0	5
TUR	<=29	1	1	3	1	0	3	4	1	4	1	2	1	2	1	0	1	26
	30-39	2	2	12	1	2	14	3	3	5	5	5	2	9	8	7	10	90
	40-49	3	2	18	2	0	7	11	0	5	4	7	1	3	7	10	6	86
	50-59	1	0	7	0	0	4	1	1	2	2	2	1	2	3	3	2	31
	>=60	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	2

NOTES



Lined writing area with 20 horizontal blue lines.

Lined writing area with 20 horizontal blue lines.



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