



**Strategy for Women Entrepreneurship
Development in the Republic of Macedonia,
2019 - 2023**

Skopje, October 2018

Ministry of Economy of the Republic of Macedonia

The 2019 – 2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia has been drafted for the needs of the Ministry of Economy, under the financial and technical support of GTF (Gender Task Force) – Initiative for Sustainable Growth and in cooperation with the Association of Business Women in Macedonia.

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Annex 1: Action Plan

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Annex 3: List of strategy papers of the European Union and selected national strategy papers of EU member states, relevant to gender equality

LIST OF ABBREVIATIONS

ALI	Assessment of legislation impact
APERM	Agency for Promotion of Entrepreneurship
BRD	Bureau for Regional Development
CRM	Central Registry of RM
CVE	Centre for Vocational Education
EBRD	European Bank for Reconstruction and Development
EC	European Commission
EESE	Enabling Environment for Sustainable Enterprises
EU	European Union
GDP	Gross Domestic Product
ICT	Information & Communication Technology
ILO	International Labour Organization
ITDF	Innovations and Technology Development Fund
LLC	Lifelong Learning Centre
MBDP	Macedonian Bank for Development Promotion
MES	Ministry of Education and Science
MF	Ministry of Finance
MKD	Macedonian Denar
MLSG	Ministry of Local Self-Government
MLSP	Ministry of Labour and Social Policy
NCIE	National Committee on Innovations and Entrepreneurship
NGO	Nongovernmental organisation
OECD	Organization for Economic Cooperation and Development
RD	Research and Development
SBA	Small Business Act (EC)
SEE2020	South East Europe 2020 Strategy
SME	Small and medium enterprises
WE	Women Entrepreneurship
ZELS	Association of the Local Self-Government Units

S U M M A R Y

of the 2019 – 2023 Strategy for Women Entrepreneurship Development in RM

Strategy vision: Empowered women entrepreneurship by means of consolidated and coordinated activities, by including various stakeholders, so as to make women entrepreneurship a strength that contributes to the development of the entrepreneurial climate and economy.

Strategy Objectives

Overall Objective: The Strategy for Women Entrepreneurship Development in the Republic of Macedonia aims at economic empowerment of women by creating enabling business climate and providing support to the development of their entrepreneurial potential, which would contribute the advancement of existing and starting new enterprises, creation of new jobs and thus, consolidating the overall economy.

Long-term Objective:

Building entrepreneurial eco-system for continuous women entrepreneurship development

Short-term Objectives:

Enhanced climate, opportunities and conditions for WE development and active involvement of all active stakeholders in the implementation of the WE Strategy.

Increasing the number of women starting business ventures, in order to reduce the TEA index from 1 versus 2.45 to 1 versus 1.87.¹

Increasing the number of employees in companies established under WE.

The level of employment of women rose as high as 55%.

Strategic priorities and recommendations

Strategic Priority 1: Creation of enabling business environment for women entrepreneurship development

Strategic Priority 2: Ensuring system support for women entrepreneurship development

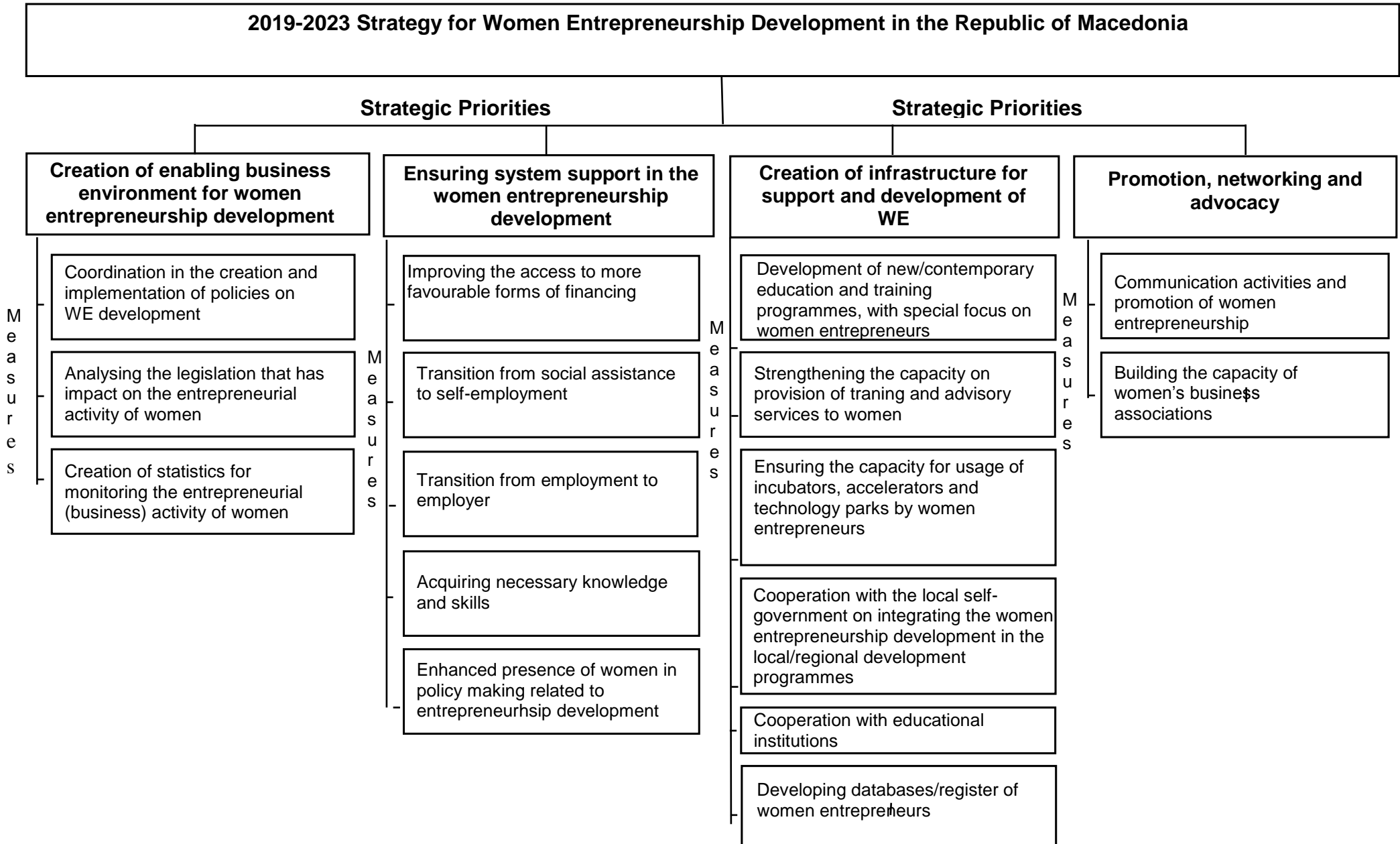
Strategic Priority 3: Creation of infrastructure for support and development of WE

Strategic Priority 4: Promotion, networking and advocacy

¹ As per TEA index, Table 5, Page 12

Chart 1

Structure of priorities and areas of action in the 2019 – 2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia



1. INTRODUCTION

The balanced access of each individual to opportunities, regardless of gender, age, ethnic background, religion and sexual orientation, is vital assumption in successful democratic societies. Although all global policy papers observe equal rights of men and women relating to access to opportunities, the women's paradox is yet current: women represent the majority of world population, but are insufficiently represented in the access to opportunity (from undertaking business venture to management; from employment to political assignment).

The minority status of women in economy differs depending on the sectors, but also on the job descriptions of women. Women more rarely than men undertake business ventures, and even less women undertake technological intensive business ventures. The minority status of women is mostly uttered in the area of management jobs: the higher the management level, the less is the number of women. Data relating to Macedonia on the inclusion of women in undertaking business ventures, on the employment/unemployment and engagement of women in the management actually substantiates what is stated above. Reasons for such gender misbalance in exercising fundamental rights has been significantly determined not only by cultural inheritance, but also by the manner the family life is organised, which is, on the other hand, conditioned by availability of specific services in the area of child and elderly care. Therefore, it is impossible to enhance women entrepreneurship in the absence of consistent and interrelated policies, programmes and initiatives for amending the frameworks of the social system of values, as well as the institutional infrastructure supporting gender balance in the everyday tasks around the family, with special accent to child and elderly care.

Macedonia as a country striving to ensure better quality of life for its citizens and make the country more attractive to investors, with various national strategies and policies, hereby has been building the legislation and infrastructure that is expected to make its contribution. The Women Entrepreneurship Strategy for the period by 2023 should be observed in that context. Besides, this strategy paper shall help Macedonia observe what is happening in this area within the European Union and with specific activities build assumptions for utilisation of relevant EU funds.

The Strategy for Women Entrepreneurship Development in the Republic of Macedonia aims at economic empowerment of women, by creating enabling business environment and providing support to the development of their entrepreneurial potential, which shall contribute to the development of existing and starting new enterprises, creation of new jobs and hence, enhancing the overall economy.

1.1 Reasons for drafting the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia

The Republic of Macedonia lacks a Strategy for Women Entrepreneurship Development, even though there are numerous analyses and researches conducted, which identify the problem of gender misbalance in the country's economic life (Annex 1).

Many international comparative papers indicate that Macedonia is still considerably lagging behind in achieving gender balance. There are three key international indicators measuring gender balance (access or inclusion of women): Gender Inequality Index (UN), Global Gender Gap (World Economic Forum) and Social Institutions and Gender Index (OECD).

Gender Inequality Index (GII) – monitored by the UN as of 1995, relies on 5 indicators and thus indicates the extent of endangerment of national achievements in specific fields of human resources development, due to gender inequality

These five indicators are clustered into three indicator groups:

- Indicator of economic activity: participation in the labour market;
- Empowerment indicators: level of education – secondary or higher; Participation in the Parliament structure; Reproductive health indicators: female reproductive health and maternal mortality ratio.

In 2015 Macedonia, like most of its neighbouring countries, falls in the group of countries with relatively high level of gender equality (*Table 1*), but the data showing that there are countries with higher rate of gender equality, remains to be a challenge. In addition, 2015 denotes highest gender equality in Switzerland (0.040), followed by Denmark (0.041), The Netherlands (0.044), these followed by Sweden, Iceland, Norway, Slovenia, Finland, Germany and the Republic of Korea.

Table 1

Gender Inequality Index (GII), 2015

Country	GII	Ranking (of 155 countries)
Greece	0.119	23
Croatia	0.141	31
Macedonia	0.160	36
Montenegro	0.156	33
Serbia	0.185	40
Bosnia & Herzegovina	0.158	34
Bulgaria	0.223	45
Albania	0.267	51
Turkey	0.328	61
WORLD average	0.443	

Source: Human Development Report 2016: Work for Human Development, UNDP, 2016

Global Gender Gap (GGG) – as of 2006, the World Economic Forum has been measuring the basic gender differences in access to resources and opportunities in respective countries, and not genuinely available resources and opportunities in those countries.

One sub-indicator is the economic participation and access to opportunities, relying on 4 indicators of disparities between women and men in the following categories:

- Labour force participation,
- Equal salaries for similar jobs,
- Estimated earning,
- Participation in the category of legislation officials, high rank officials and managers.

The ranking of observed countries as per GGG index and indicators of Economic Participation and Access to Opportunities (*Table 2*) indicates that Macedonia is considerably lagging behind in comparison to some countries of its neighbourhood. However, even higher alert is that, according to the Economic Participation and Access to Opportunities index in 2016, compared to 2006 (when World Economic Forum started to monitor the resource utilisation equality gap) was significantly deteriorated: in 2006 Macedonia, as per the value of that indicator (0.661), was ranked 38 (of 115 countries), and in 2017 it was ranked 96 (of 144 countries), with insignificantly lower value (0.636). This was due to the fact that the majority of other countries have done significantly more to reduce the inequality in economic participation and access to opportunities.

Table 2

Global Gender Gap Index (GGG), 2017

Country	GGG		Economic participation and access to opportunities	
	Value	Rank*	Value	Rank*
Bulgaria	0.756	18	0.710	51
Serbia	0.727	40	0.670	72
Albania	0.728	38	0.673	70
Croatia	0.711	54	0.689	63
Macedonia	0.702	67	0.636	96
Bosnia & Herzegovina	0.702	66	0.575	116
Montenegro	0.693	77	0.653	88
Greece	0.692	78	0.670	73
Turkey	0.625	131	0.471	128

of 144 countries*

Source: The Global Gender Gap Report 2017, World Economic Forum, 2017

Leading countries in equality of resource utilisation and access to opportunities are Iceland (0.878), Norway (0.830) and Finland (0.823).

Social Institutions and Gender Index (SIGI), measured as of 2009 by the Development Centre, is focusing on the assessment of the social behaviour impact (e.g. discriminatory practice of inheritance, violence against women, hampered access to ownership of land and loans).

Macedonia belongs to the group of countries with medium inequality level, according to SIGI values, but given the value of the sub-indicator for Limited Access to Resources and Rights, Macedonia falls in the group with very high inequality (*Table 4*).

Table 3

SIGI, 2014 (The SIGI was first launched in 2009, followed by a second version in 2014. The next SIGI edition shall be launched in November 2018)

Country	SIGI		Limited access to resources and rights
	Value	Rank	Value
<i>Very low inequality level</i>			
Serbia	0.0097	5	0
Bosnia & Herzegovina	0.0333	11	0.2048
<i>Low inequality level</i>			
Bulgaria	0.0499	19	0
Turkey	0.1032	35	0
<i>Medium inequality level</i>			
Macedonia	0.1345	45	0.4076
<i>High inequality level</i>			
Albania	0.2476	74	0.4076

of 108 countries*

Source: Social Institutions & Gender Index, 2014 Synthesis Report, OECD, 2014, www.genderindex.org/ranking

All three indicators state that Macedonia has significant gender inequality in the participation in the economy life of the country, in the access to resources and opportunities. All these provide powerful argumentation why Macedonia needs a Strategy for Women Entrepreneurship Development.

In this context, the metrics should be applied, as determined by the European Union for measuring the objectives as identified in the strategy paper Europe 2020 – one of which is achievement of employment in population aged 20 - 64 at a level of 75% for women and men. The level of overall employment in Macedonia in 2016 reaches 53.3% (women 42.5%, men 63.7%).²

² According to: http://ec.europa.eu/eurostat/tgm/refreshTableAction.do?tab=table&plugin=1&pcode=t2020_10&language=en

1.2 Strategy drafting methodology

The methodology for drafting the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia is based on:

- assessment of the status of the economic activity of women in Macedonia;
- expectations of women entrepreneurs and relevant participants about the social life in Macedonia (expressed through three target focus groups held with government institutions, nongovernmental sector and women entrepreneurs);
- defining the objectives as per the objectives and activities of Europe 2020 and all EU directives relating to elimination of gender inequality, particularly in the economic area of action³;
- determining the relation with existing strategy papers of the Republic of Macedonia (especially with the 2013-2020 Strategy for Gender Equality and the 2018-2023 Strategy for SME).

The study was developed by using available secondary sources of information – various research papers and statistical information collected from the State Statistical Office, as well as documents presenting the status of Macedonia and the comparison of Macedonia with the world (such as Global Entrepreneurship Monitor, Global Gender Gap, Gender Inequality Index, Social Institutions and Gender Index).

Participatory method was also used to develop the study, which was implemented through focus groups, aiming at obtaining opinion on the status of women entrepreneurship and women's expectations. This was the manner of attaining valuable ground for identification of objectives and feedback on proposed policies in the process of achieving mentioned objectives. It is why three focus groups were held, in which women entrepreneurs and representatives of institutions and civil society organisations discussed the obstacles, the priority interventions (long-term and short-term), as well as the institutions responsible for their implementation.

To get insight into good global practices, examples were used from individual EU member states, as well from the US, showing how various countries resolve certain obstacles for enhanced inclusion of women in entrepreneurial activities, and which were already identified in Macedonia.

Interpreting and connecting various sources facilitated the identification of the conditions in women entrepreneurship in Macedonia and of the major problems and obstacles in reinforcing the inclusion of women in entrepreneurial activity.

³ Detailed review of relevant documents is available under subtitle 3.1. EU Strategic Framework for Enhancement of Women Entrepreneurship.

2. ASSESSING THE STATUS OF THE ECONOMIC ACTIVITY OF WOMEN IN MACEDONIA

The economic activity of women is usually analysed by applying three aspects: entrepreneurial activity in narrower sense (i.e. starting new business ventures), employment and inclusion in ownership (management) activities.

Sources of information for assessing the status of the economic activity of women were not systematised yet and are not linked with each other:

- The publication *Women and Men in Macedonia* published by the State Statistical Office in 2008 covers data on population, education, social care, labour market (but rather lacking information on ownership structure in economy and salaries) and administration of justice;
- Data on the gender aspect of ownership structure in economy are monitored through the Central Registry and the Ministry of Economy, but are not interrelated with data on financial results gained from the action of enterprises;
- Data on gender aspect of management structure, administration of justice, education are not monitored in a systematised manner;
- Data on education, employment, entrepreneurial activity (ownership structure, management structure and financial results) related to gender are not interrelated.

2.1. Entrepreneurial activity of women

The inclusion of Macedonia in Global Entrepreneurship Monitor (GEM), which is the largest world research on entrepreneurship⁴ since 2008⁵ enables monitoring of changes in the entrepreneurial activity of women in Macedonia, but also international comparison. For the needs of this study, indicators were used of newly started business ventures (TEA - Total Early Entrepreneurial Activity), not older than 42 months, on 100 adult citizens from 18 to 64 years of age.

The gender aspect of TEA indicator describes the existence of considerably larger gap in entrepreneurial activities between men and women in Macedonia, compared to other European countries (22 EU states + Norway and Switzerland). In 2015, in Macedonia there were 2.46 times more entrepreneurially active men than women, whilst in the given European group, this ratio is more favourable (1.87 times more entrepreneurially active men than women). In 2017 again, Macedonia had by 2.51 more active men than women. (*Table 5*):

⁴ Global Entrepreneurship Monitor (GEM) is the largest world study on entrepreneurship which, by collecting primary data has since 1999 been monitoring the entrepreneurial activity at a level of individual and the quality of entrepreneurial ecosystem in more than 70 world countries, by using standardised study approach and indicators - www.gemconsortium.org

⁵ Macedonia has participated in GEM research in 2008, 2010, 2012, 2013, 2015 and 2016. The research team comes from the University St. Cyril and Methodius (Business Start-up Centre), managed by Prof. Dr. Radmila Polenakovik (Tatjana Lazarevska, Sasho Klekovski, Aleksandar Krzalovski, Dimce Mitreski, Lazar Dimitar Smiljanovski), and the research is funded by the Macedonian Enterprise Development Foundation.

Table 4

Entrepreneurial activity of women in men in Macedonia 2008 – 2017

TEA	2008	2010	2012	2013	2015	2017
TEA men	20,30	11,70	9,35	9,37	8,6	9.3
TEA women	8,60	4,00	4,54	3,82	3,5	3,7
TEA men / TEA women	2,36	2,93	2,06	2,45	2,46	2,51

Sources:

- (a) for 2008, 2010, 2012 and 2013: Polenakovik, GEM – Entrepreneurship in Macedonia, fourth study, Macedonian Enterprise Development Foundation and Faculty of Mechanical Engineering – New Business Development Centre, 2014.
- (b) for 2015.: Kelley, D., Singer, S. and Herrington, M.: GEM 2015/16 Global Report, 2016
- (c) for 2016: Kew. P and Herrington M: GEM2016/2017 Global Report

Another aspect of differences in entrepreneurial activities is visible when the criterion on motivation of starting new business venture is included (due to recognised opportunity or due to a necessity). In 2015 Macedonia was the only country, out of all European countries included in the GEM study, which had considerably more business start-ups due to a necessity, and not due to a recognised opportunity, thus making the motivation index go beyond zero (0.80). Relying on this, Macedonia is last not only among the European countries, but also among all the 60 countries that participated in the 2015 GEM study. At the same time, in the same European countries, there were, on the average, as much as 3.29 countries where business ventures were commenced due to recognised opportunity.

According to the report of Small Business Act for 2016, the women entrepreneurship development was well supported by diversified training programmes offered by the state, the regional authorities, the nongovernmental organisations and international donors, as well as by the high number of opportunities for networking, such as fairs and meetings. The Association of Business Women of Macedonia has been managing a platform since 2013, which may be used for further reinforcement of partnership between these diverse parties. This would provide institutional framework necessary to promote a specific agenda on policies for women entrepreneurs, building upon the 2013-2020 Strategy and Action Plan on Gender Equality 2013-2020 and the Annual Programme of the Ministry of Economy, intended for the development of business among women, as well as the manner how to support women in rural areas develop their businesses. Moreover, the Entrepreneurship Promotion Agency has been developing training courses on women entrepreneurship.

According to the Questionnaire of Small Business Act for 2017, the Strategy for Women Entrepreneurship fully covers the questions relating to the entrepreneurial learning, such as: Is there

any national partnership for promotion of lifelong entrepreneurship learning which involves public, private and nongovernmental institutions?; Are there any learning materials developed at national level on how to implement entrepreneurship as key competence?; Is there any Action Plan supporting the entrepreneurship learning? The Strategy also covers the SBA questions relating to the women entrepreneurship, such as: Does the government have any Action Plan on Women Entrepreneurship Development?; Does the government provide incentives to reduce participation of women in non-formal economy and whether institutions supporting women entrepreneurship have good practice?

In Macedonia, more women than men possess advanced or higher education within the age groups 20-24 (3% against 2%), 25-29 (14% against 9%) and age group 30-39 (14% against 11%), hence, education is not a reason for less entrepreneurship activities in comparison to men (as per the population census of 2002).⁶ Nevertheless, women more often complete bachelor studies in the areas of social and humanitarian sciences, than technical-technological field and biotechnical sciences, which might affect the opportunity of business start-ups, and similar is the situation with postgraduate studies (master and doctoral degrees) – as per data of 2014.⁷

GEM study⁸ concludes that women in Macedonia have lower perception of opportunities compared to men (29% against 32%), but rather higher level of fear from failure (43% against 36%) and low level of self-esteem in relation to own competences for a business start-up (46% against 64%)⁹, which indicates that factors/obstacles of the environment have different impact in women, more than in men (e.g. women find it more difficult to access funds, face weaker networking, they have insufficient support in organising family life – for instance, free space in kindergartens, accommodation capacities of elderly homes), and they are less networked (24% women know in person any entrepreneur, against 38% men) which was confirmed during the focus groups held. This leads to the difference in intents of business start-ups (23% women against 33% men).

The survey conducted by the Association of Business Women¹⁰ among 1024 women respondents around Macedonia, indicated the following profile of a typical woman entrepreneur:

⁶ Women and Men in Macedonia, State Statistical Office, Skopje, 2015, pp. 39

⁷ Ibidem, pp. 50-56

⁸ Kelley, D. et al., Global Entrepreneurship Monitor – 2012 Women's Report, Babson College, 2013, pp. 49

⁹ Unlike polled adult population, the experts that participated in the GEM study consider that men and women are equally capable of starting a new business venture, even at a level that is higher than the average of the European countries. Source: Polenakovik, GEM – Entrepreneurship in Macedonia, fourth study, Macedonian Enterprise Development Foundation and Faculty of Mechanical Engineering – New Business Development Centre, 2014, pp. 70

¹⁰ Ivanova M., Disoska V. Zdravkovska N., Status of women in entrepreneurship in RM, POLL – RESULTS AND ANALYSIS, 2016. Main purpose of this survey was to establish present state of women entrepreneurship in Macedonia and establish the problems women entrepreneurs face. The results and recommendations of this survey shall be used for the development of the Strategy for Women Entrepreneurship in the Republic of Macedonia. The survey was funded by CIVICA Mobilias Programme.

A typical woman entrepreneur in Macedonia is educated (high education), middle aged (in her 40s), she manages a micro enterprise; she is married, has children and faces problems of balancing work and everyday duties at home.

She starts her business in her thirties, (from savings or loans), after gaining previous experience working for others. Main reason for creation of own business is the desire for independence, own incomes or in certain cases, impossibility to obtain employment in the public sector.

She spends more than 48 hours at her workplace (often 60). It is therefore difficult for her to find the balance between her work and everyday duties.

Main problem she confronted while starting her business were related to finances, lack of information, knowledge on running and managing businesses and the challenge of harmonising everyday tasks in her family and the work.

Today, in the daily course of her business, it seems that a woman entrepreneur is still facing liquidity and other financial issues, the work-life balance, as well as lack of time for personal advancement and upgrade.

A woman entrepreneur is rarely using grant programmes, loans or any other financial assistance, but still shares interest to use funds from entrepreneurship development funds. She rarely uses consulting services.

Most frequently she works and acts locally, near to her place of residence.

She rarely joins professional associations, due to the lack of time, trust and interest for that.

Only one third of women entrepreneurs are interested in training courses, mainly in the domain of personal skills advancement. Others consider not having the time, neither budget to pay for the training courses offered in the market.

Majority of them do not consider facing any concrete problems due to being women entrepreneurs. Still, some of them are still facing prejudices like running a business is male job, lack of time for family as well as lack of support from the environment due to the low level of trust.

A woman entrepreneur in Macedonia has self-esteem, she dislikes loans, she is not afraid of failure, she is aware that running own business does not mean "quick money".

A woman entrepreneur in Macedonia advices that success comes with persistence, trust and self-confidence.

2.2. Employment, salaries and unemployment in women

For many years Macedonia has been noting a significant gender gap in the structures of employment, salaries and unemployment.

Employment

Gender inequality is particularly visible in the expected duration of working life¹¹, especially compared to EU-28 (2017):

Macedonia – for women 24.8, and for men 37.2 years;

EU-28 - for women 33.4 and for men 38.3 years.

In the period 2012–2017 gender differences in the employment rate¹² is dropping very slowly (*Table 6*), but when this gap is placed in the context of the European Union, then the under—participation of women in employment is very explicit (Macedonia has employment rate for women of 43,7% and stands behind the EU countries with lowest employment rate for women).

Table 5

Employment rate in Macedonia, 2012 - 2017 presented in %

Year	Total	Women	Men
2012	48,2	38,7	57,5
2013	50,3	40,7	59,7
2014	51,3	40,8	61,6
2015	51,9	42,1	61,5
2016	53,3	42,5	63,7
2017	54,8	43,7	65,6
Average EU28 in 2017	72,2	66,5	78

Source: <http://ec.europa.eu/eurostat/web/lfs/data/main-tables>

In the employees' gender-based structure there are large differences depending on the activity, so there are "male" activities. Such differences are greatly related to the forms in the selection of

¹¹ The indicator of working life measures the working life years of a person who is 15 years old, who is expected to be active in the labour market during his/her entire life. This indicator is calculated by a model of probability, by combining demographic data (life tables made available by EUROSTAT for calculation of survival functions) and data from the labour market (Activity rates of an age group as per the Survey of Labour Force. http://ec.europa.eu/eurostat/statistics-explained/index.php?title=Duration_of_working_life_-_statistics)

¹² The employment rate is estimated by dividing the number of persons who are 20 to 64 years old, who are employed, with the total population of same age group. The indicator is based on the Survey of Labour Force in EU. <http://ec.europa.eu/eurostat/tgm/web/table/description.jsp>

education of male and female children, which to a great extent rely on stereotypes on what is “female” and what is “male” job.

As the level of education and choice may influence gender differences in the intensity of entrepreneurial activities, the choices of education may influence the formation of the level of employment and is therefore important to identify those, so that the differences are reduced in the later lifespan, given the possibility for access to certain occupations.

On the other hand, the reasons for the great gender gaps in the employment rate of women are related with the factors not coming out only from the labour market or choice of education, but also from factors such as availability of services for family life support (e.g. kindergartens, all-day care for children in schools, accommodation of elderly persons), but also from cultural stereotypes.

Salaries

There is gender difference in the salary amounts in Macedonia. Even though women with better education are employed, still, they earn less than men. A woman with same work characteristics as a man, earns by 17,9% less¹³, that is, a woman would need to work additional 65 days to acquire the same salary level as a man (the research covers the data collected from seven cycles of Labour Force Survey in the period 2008-2011). This results in women having lower return rate of her investments in education, selection of occupation and sector of action. This survey also confirmed that there is a glass ceiling effect in the public sector, as women have less access to best paid jobs in the same scope as men.

Unemployment

According to the unemployment rates, women and men are very much equalised, and in the past three years, the unemployment rate of women is below the unemployment rate of men.

Table 6

Unemployment rate* of Macedonia, total and divided by gender

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total	36,1	35,0	33,8	32,2	32,0	31,4	31,0	29,0	28,0	26,1	23,7	22,4
Men	35,3	34,6	33,5	31,8	31,9	31,8	31,5	29,0	27,7	26,8	24,4	22,8
Women	37,2	35,6	34,2	32,8	32,3	30,8	30,3	29,0	28,6	25,1	22,8	21,8

*unemployment rate presents unemployed persons as a percentage of the overall labour force (of the active population)

Source: <http://ec.europa.eu/eurostat/web/lfs/data/database>

¹³ Avlijaš, S. et al.: Gender pay gap in the Western Balkan countries: Evidence from Serbia, Montenegro and Macedonia, pp. 13

Participation of women in the overall unemployment does not significantly differ in the rural, compared to urban areas of Macedonia¹⁴, although certain surveys claim the opposite¹⁵.

2.3. Representation of women in ownership and management

In the ownership structure of the economy of Macedonia, enterprises owned by at least one woman with capital fund of more than 50% participate with some 29.39% in the total number of active enterprises, but with only 12.9% in the total number of employees (data on 2017).¹⁶ These data say that business ventures owned by women are very low, given the number of employed (2 employed on the average). The greatest part of entities owned by women in 2017 belongs to the sector of wholesale and retail trade (7489), processing industry (1770) and vocational, scientific and technical activities (1678). In the dynamics of registration new business ventures, women (in case owner is at least one woman with at least 50% ownership) participate with 25% – 28% in the period 2010-2017.

Table 7

Number of entities with at least one woman founder with more than 50% ownership

Size	Number of entities				Number of employees			
	2014	2015	2016	2017	2014	2015	2016	2017
Micro	16727	14960	14599	14228	18762	19362	19779	20103
Small	5547	3845	3881	3911	23805	25763	26869	28055
Medium	52	56	56	50	3903	4083	4179	3738
Large	35	38	39	43	1644	1887	2210	2754
TOTAL	22361	18899	18575	18232	48114	51095	53037	54650

Source: Central Registry of RM

Related to the representation of women in the management structures in the companies, there are no relevant data in RM for full analysis. Certain associations have conducted studies, but only for a specific sector. For instance, for insurance companies, or companies demanded in the stock market.

2.4. Assessment of collective stances and public policies on women entrepreneurship

The entrepreneurial activity always happens in the context of the entrepreneurial eco-system, determined by numerous factors (regulatory framework, policies, and cultural values).

When it comes to Macedonia, the only standardised monitoring of the quality of respective components of the entrepreneurial eco-system, given the gender aspect, is provided by the GEM

¹⁴ Women and Men in Macedonia, 2015, pp. 83

¹⁵ For instance, Women in Business Initiative, conducted by the Association for Local Rural Development (ALRD), USAID Small Business Expansion Project (SBEP) and Ecolog International

¹⁶ Source: Central Registry and Ministry of Economy, June 2017.

study¹⁷. Selected experts according to Likert Scale from 1 to 5, estimate the collective stance for women entrepreneurship (whereby 1 implies no support and 5 implies that the women entrepreneurship is supported by different instruments, policies and public attitude). In all years when Macedonia participated in the GEM study, the evaluations of the collective stance for women entrepreneurship are above 3 (3.14 in 2008; 3.54 in 2010; 3.36 in 2012 and 2013), which is at the level of the average of the European countries included in the GEM study (3.34 in 2013). Lowest grades are obtained for the following two aspects of the public policies (presented average grades were pertaining to 2013)¹⁸:

- There is sufficient social care available to women, so they may keep working even after they start a family (average grade 2.50);
- Encouraging women to self-employment or business start-ups (average grade 2.77).

In the other categories of public policies or dominating collective stance, Macedonia, as per the opinion of experts polled under the GEM study, is at the level of the average of European countries included in GEM, or even better:

- Starting a new business is socially acceptable career for women (Macedonia 3.30 versus EU 3.48);
- Men and women have equal opportunities in starting a business venture (Macedonia 3.68 versus EU 3.26);
- Men and women are equally capable of starting a business (Macedonia 4.54 versus EU 4.14).

Expert assessment was done in 2013 on Macedonia's progress in forming **the entrepreneurial eco-system for women entrepreneurship** by using four indicators¹⁹ which are measured in the range of level 1 (ad hoc activities) to level 5 (developed policies, institutions...). According to those indicators, Macedonia is below level 2, which means that there are certain activities, analyses, examples of good practices, commencement of cooperation between individual stakeholders, but still out of systematised approach.

Indicator 1: Framework of policies for supporting women entrepreneurs (WE)

The effective women entrepreneurship development requires a comprehensive set of policies.

¹⁷ The quality of business environment at annual level is also monitored by World Bank (Doing Business) and by World Economic Forum (Global Competitiveness Index), but excluding the gender aspect.

¹⁸ Source: Polenakovik, GEM – Entrepreneurship in Macedonia, fourth survey, Macedonian Entrepreneurship Development Foundation and Faculty of Mechanical Engineering – Business Start-Up Centre, 2014, pp. 70

¹⁹ Women Entrepreneurship Indicators: Developing 2nd Generation, SEECCEL, Zagreb, 2013

Objective: It is necessary to design and develop a set of fact-based complementary policies and tools, which would be done by the relevant government institutions, aiming at enlarging the WE potential.

Progress assessment of Indicator 1 – between level 2 and 3

- 2013-2020 Strategy for Gender Equality has been drafted and adopted by the Parliament of RM;
- 2013-2016 National Action Plan on Gender Equality has been drafted and adopted;
- Activities related to women entrepreneurship are already part of annual programmes of the Ministry of Economy and the Agency for Promotion of Entrepreneurship of RM (APERM);
- APERM participates as a partner in the new EU Mentorship Project.

Indicator 2: Institutional support for improving the women entrepreneurship policy

The effective WE development requires enabling regulatory and institutional support framework.

Objective: The government and the stakeholders should develop a favourable regulatory and institutional framework, aiming at maximising the WE potential.

Progress assessment of Indicator 2 – level 2

There is no relevant and sustainable institutional framework on women entrepreneurship in Macedonia. The activities related to women entrepreneurship are implemented through national institutions and nongovernmental sector. Such initiatives are planned and are part of their annual programmes. Also, within several donor projects, reports are either prepared, or under preparation, on women entrepreneurship.

The Ministry of Economy and APERM are institutions with the authority to implement various measures and activities, funded by the Budget or RM and aim at supporting women entrepreneurs.

Indicator 3: Good practice

Exchange of good practice contributes to better efficiency in designing and conveying entrepreneurial learning.

Objective: Each pre-accession country has to identify and build its better entrepreneurial practice by dissemination at national, regional level and wider.

Progress assessment for Indicator 3 – level 2

Examples of adopted good foreign practices on entrepreneurial learning are implemented via the European Network of Women Entrepreneurs Mentors (new-Mentor project), where mainly EU good practices are promoted. The Ministry of Education and Science, in cooperation with the European Training Foundation is drafting a National Strategy for Entrepreneurial Learning.

Also, several fairs are organised in various cities of Macedonia, by women's organisations, as examples of good practices in women entrepreneurship.

Indicator 4: Training on Women Entrepreneurship

The training on women entrepreneurship contributes to raising the national economic growth and employment

Objective: Developing a national framework for supporting training of women entrepreneurship, which covers economic and financial literacy.

Progress assessment on Indicator 4 – level between 2 and 3

In accordance with the 2013 Annual Programme, APERM has been conducting the first Training Needs Analysis (TNA) in a statistical sample of 100 women.

Pursuant to the Report of the Employment Agency of RM:

- Within the project Self-Employment by Crediting, which awards loans under very favourable conditions to interested recorded unemployed persons, to legalise their non-formal business, or start own business, for the purpose of self-employment or opening new jobs, 85 (38%) women have participated, from the total number of participants - 222 persons;
- In the measure Education in Business Start-up, aiming at acquiring specific knowledge and skills on starting own business, 497 women participated, that is, 41% of the total number of participants (1225 persons).

The economic chambers and various associations and foundations operating in the field of support and development of women entrepreneurship, have been organising various trainings and matchmaking activities for women entrepreneurs.

3. EU STRATEGIC FRAMEWORK ON ENHANCEMENT OF WOMEN ENTREPRENEURSHIP AND EXAMPLES OF GLOBAL GOOD PRACTICES

Macedonia's route towards EU membership requires consistent and continuous efforts in many areas of the regulatory framework and institutional infrastructure, and also entrepreneurial ecosystem falls here, which enables gender-balanced access to opportunities. The examples of good practices, which are relevant for solving the problems of insufficient gender balance, for the purpose of preventing losses of the potential of human capital, are used as a reminder on how problems may be solved.

3.1 EU Strategic Framework on Enhancing Women Entrepreneurship

Equality between men and women is one of the fundamental principles of the European Union, and the equal representation of women and men in the labour market is one of the key areas where the European Union checks the application of the equality principle.

Notwithstanding that the EU population has more women than men (52% versus 48%), women take only one third of self-employed in the EU (34.4%) and 30% of start-up entrepreneurs. This situation is caused due to some other factors (such as balancing work-family life), which impede the inclusion of women in entrepreneurial activities. The European Commission has been working with its member states on series of programmes to eliminate such limiting factors and to encourage women start own business ventures. Therefore, the European Union thereto concludes that the entrepreneurial potential of women has not been utilised for economic growth and employment (new jobs), which should be further activated.²⁰

The situation analysis of the women entrepreneurship in the period 2008-2012²¹ has indicated existence of two strong correlations:

- Strong positive correlation between the unemployment rate of women and participation of women entrepreneurs in the population of women in active working labour. Countries with high unemployment rate have, on the average, higher participation of women entrepreneurs, who are motivated to join the entrepreneurial activity by necessity;
- Strong negative correlation between social payments per unemployed person and number of women entrepreneurs who were motivated to join the entrepreneurial activity by necessity.

At the same time, the analysis did not determine any significant statistical link between the obstacles in the access to funds and the number of women entrepreneurs.

However, based on many other studies, the European Union recognises the following problems women face when starting business ventures or when are willing to do so:

- Access to funds;
- Access to information;
- Training courses;
- Access to business networks;
- Work-family life balance.

Even though significant progress has been achieved pertaining to the sample of 1998, when the employment rate of women had reached 52%, the employment rate of women of 64.3% of 2015 is still significantly lower in relation to 75% employment, when the European Union would like to

²⁰ https://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women_en. 15.10.2016.

²¹ Statistical Data on Women Entrepreneurs, European Union, 2014

achieve it by 2020 (for both, men and women), whilst the employment rate of men has already achieved the target level (75.9% in 2015)²².

Significant problem in the inequality of genders is also the difference in the incomes of women and men, that is, the average difference in labour price per hour for women and men, which, at the level of EU member states reaches 16.4% (in favour of men)²³. Women are still considerably represented in the sector with lower incomes and remain to face higher number of unpaid working hours in the household, compared to men²⁴.

Parenting and elderly care are still among the main reasons for poorer inclusion of women in the labour market. Women still hold the greater role in running the family life, and the majority of women still hold the attitude that the career may not be balanced with the maternity. Employment in women with children is 20 percents lower than in women with no children, which is happening in the greatest number of EU member states.²⁵

Even though women represent 60% of persons with high education in the European Union, they are still less represented than men in economy decision-making: in October 2015, only 22.7% women were members of management boards of the largest companies in the European Union, and there were only 6.5% women presidents.²⁶

In 2013 the European Union produced the report **Women active in the ICT sector**²⁷ which points to the importance of women in the ICT sector for the long-term sector growth, as well as the sustainability of the European economy. Women remain to be little represented, hence, of 1000 women with high education, only 29 hold a diploma in ICT field (compared to 95 men), whilst only 4 of 1000 women work in that sector. According to the report, major problems having impact on the presence of women in the ICT sector are the stereotypes on the role of women in the society, the internal barriers and the socio-psychological factors taking women away from that sector (lack of self-confidence), then external barriers (powerful male dominance in this sector and lack of par excellence model in the sector).

Since 2010, when the European Union adopted **Women's Charter**²⁸ pledging to strengthen equality of genders through implementation of all its policies, the implementation of set strategic determinants shall shape new objectives and strategies for their achievement.

²² <http://ec.europa.eu/eurostat/web/lfs/data/main-tables>

²³ International Women's Day: Commission takes action to close the gender pay gap, European Commission, 2014.

²⁴ Strategy for Equality between Women and Men 2010 - 2015, European Commission, 2010, pp. 8.

²⁵ Female Labour Market Participation, European Commission, 2013, pp. 2.

²⁶ Report on Equality between Women and Men, 2015, European Commission, 2016, pp. 26

²⁷ Women Active in the ICT Sector, European Commission, 2013.

²⁸ A Strengthened Commitment to Equality between Women and Men – A Women's Charter, European Commission, 2010.

The actual strategy paper **Strategic Engagement for Gender Equality 2016-2019**²⁹ of 2015, defines the continuation of the activities of the *Strategy for Equality between Women and Men 2010-2015* in the following priority areas:

- Increasing women's participation in the labour market and equal economic independence of women;
- Reducing gender pay and pension pay gaps and hence, combating poverty of women;
- Promoting equality between women and men in decision-making;
- Combating violence on women and ensuring victim protection;
- Promoting equality of women and women's rights worldwide.

This document is relying on **Europe 2020: A strategy for smart, sustainable and inclusive growth**³⁰ (EU baseline strategy paper for the period 2013 - 2020), representing a framework for all EU strategic activities, so as to achieve a smart, sustainable and inclusive growth, implying extensive and efficient activation of women's potential. Among key guidelines of **Europe 2020**, special attention is given to the growth of women entrepreneurship and self-employment in the European Union within the **Entrepreneurship 2020 Action Plan**.³¹

In this important strategy paper, the European Union has pledged that by 2020, it shall ensure online mentorship for women entrepreneurs and advisory and educational support, as well as create a business networking platform for women entrepreneurs and promote exchange of best practices among member states of the European Union.

Therefore, the EU member states are invited to draft and implement national strategies on women entrepreneurship, which would seek to raise the percentage of women entrepreneurs in the active labour force; enlarge the percentage of women in management posts within the enterprises; include gender criterion in the statistic monitoring of economic activities in the country; prepare annual reports on the status of women entrepreneurship at national level; expand existing networks of women mentors and women ambassadors of women entrepreneurship, as well as implement policies that would enable work-family life balance in women, by means of commencing appropriate day care programmes for children and elderly family members, especially taking into account the possibility of using the support provided by the funds of the European Union.

Macedonia as a member preparing for EU membership is joining all these activities by drafting this strategy paper.

²⁹ https://ec.europa.eu/anti-trafficking/sites/antitrafficking/files/strategic_engagement_for_gender_equality_en.pdf
16.10.2016.

³⁰ Europe 2020: A strategy for Smart, Sustainable and Inclusive growth, European Commission, 2010.

³¹ Entrepreneurship 2020 Action Plan: Reigniting the entrepreneurial spirit in Europe, European Commission, 2013, pp. 22

3.2 Selected examples of good practices in EU and US

The European Union has commenced several mechanisms offering support to women in their entrepreneurial activities:

- The European Network Promoting Women's Entrepreneurship (WES)
- The European Network of Female Entrepreneurship Ambassadors
- The European Network of Mentors for Women Entrepreneurs³²
- E-platform: One-stop-shop for Women Entrepreneurship
- EU Prize for Women Innovators

Beside the good practice examples EU has verified important components in building institutional infrastructure for supporting entrepreneurship (networking, female ambassadors, female mentors...), through few interesting examples from respective countries³³ that may provide encouragement for possible application also in Macedonia.

➤ *In the area of breaking gender stereotypes in the selection of education:*

Austria has its annual Girls' Day since 2001, when girls aged 10 to 16 are encouraged to explore new career ideas, focusing on technology. In parallel, Girls' Day – MINI was held for the first time in 2015, giving opportunity to girls at four to six years of age, experiment and learn more on the technical and scientific phenomena at the outset of their education. It proved that the experiences acquired in kindergarten may make considerable impact on the future education of children and career selection.

➤ *In the area of equal pay*

In 2015, the Government of **United Kingdom** introduced an obligation for each company with more than 250 employees to publish the difference between the average salary of their male and female employees. It is expected that this fashion would increase the transparency of salaries in large companies. More than 7,850 organisations jointly employing more than 11.2 million persons (40% of the labour force in the United Kingdom), shall be affected by this.

³² Gabriela Kostoska Bogoeska is the focal point from Macedonia, and the following are registered mentors: Ljiljana Davitkovska – Company for Services and Tourism CITY FASHION GROUP; Liljana Gjorgjioska - Metal Engineering Grading DOO; Zaklina Golceva – Consulting Company AGROCONSULTING PLUS; Rade Hristovski – Kandiko Bitola; Petar Lazarov – Macedonia Export; Aleksandra Markovska – Consulting Company Food Consulting; Snezana Minoska – Kodeks Consulting DOOEL; Aleksandar Penev - AKRON; Simeon Petrov - LLC Tuning Centre; Aleksandar Popov – Global Media.

³³ Report on Equality between Women and Men, 2015, European Commission, 2016

US³⁴ are good example of long-term (strategic) design of coordinated interventions in strengthening women entrepreneurship.

The strategic study *The Roadmap to 2020 – Fuelling the Growth of Women's Enterprise Development* was developed by experts gathered around Quantum Leaps – nongovernmental organisation from Washington D.C., which is recognised after its high impact on national and global initiatives on strengthening the women entrepreneurship, as of the 80s. The study has been developed by using participatory methods (roundtables and expert focus groups, online polls of women entrepreneurs, talks with leaders of various organisations), whereby all of them were requested to:

- Evaluate and comment the present policy, programmes and initiatives in the area of research, education and training, as well as the support to growth, innovations and new technologies, access to capital assets, markets and strengthening women entrepreneurship as moving force;
- Identify obstacles and possible strategies for their elimination;
- Take a look in the future and create strategic activities up to 2020, which may hire various participants that would cooperate in the area of improving the women entrepreneurship development environment.

Through this participatory process, three important topics were brought about:

- The importance of measuring economic and social impact on the business ventures owned by women, as this is the only way to instigate understanding among policy makers, but not among the public, about how important it is to not lose women as entrepreneurs;
- The necessity of policies, programmes and initiatives supporting the growth of business ventures owned by women, under which in the short run, new jobs may be created and transition may be ensured from self-employed to employer;
- The necessity for considerably higher innovativeness in different fields, such as public policies, development programmes, research and organisational capacity building, aiming at enhancing the national competitiveness.

³⁴ The Roadmap to 2020: Fuelling the Growth of Women's Enterprise Development, Quantum Leaps, 2010.

4. SITUATION AND KEY CHALLENGES IN THE WOMEN ENTREPRENEURSHIP DEVELOPMENT

4.1 Starting points in defining objectives and recommendations

4.1.1 Key issues

From the situation analysis of the economic activity of women in Macedonia (followed through entrepreneurial activity of women, employment, salaries and unemployment, as well as ownership and management representation of women) and the analysis of the strategic framework for women entrepreneurship development in the European Union, as starting point of identifying public policies in the area of women entrepreneurship in Macedonia for the period 2016-2020, the following key issues may be identified:

- Insufficient representation of women in entrepreneurial activities;
- Insufficient representation of women in the ownership of enterprises and crafting activity;
- Insufficient representation of women in the labour market;
- Lower salaries for women in similar jobs (by 17.9% which is beyond the EU average of 16.4%);
- Insufficient representation of women in management structures;
- Lack of statistical gender-based monitoring;
- Insignificant investments in activities on empowerment of women entrepreneurship;
- Uncoupling of activities on women entrepreneurship empowerment;
- General disadvantage is the absence of mechanisms for evaluation of labour output from application of separate activities in support to the women entrepreneurship development;
- Insufficient coordination and cooperation between actors implementing public policies, programmes and initiatives, which contribute to the women entrepreneurship development, which impedes, or rather, makes impossible the effectiveness of applied activities and efficiency of invested funds.

4.1.2 Obstacles hindering the problem solving in the area of empowering women entrepreneurship

General state policy

- Absence of affirmative measures to enable incentives for the economic activity of women;
- Declarative attitude of women entrepreneurship support institutions, out of sustainable solutions in overcoming the situation;
- Gender sensitivity of all active stakeholders;

- Insufficient communication and coordination among government institutions, nongovernmental sector, donor organisations and other stakeholders in the field of joint advocacy and introduction of effective cooperation networks, aiming at improving the WE development.

Cultural – collective obstacles

- The traditional role of the women in family and the modern life, which demands total inclusion in the social and economic trends, pressure from the environment and on the position of women in family;
- Perception of the environment on women in business environment and insufficient awareness of the economic benefit from the women entrepreneurship development;
- Insufficient number of kindergartens, social structure;
- Encouragement to start business.

Access to funds

- Lack of financial assistance allocated to women entrepreneurship development;
- Insufficient access to funds (grants, loans, investment funds, investors, guarantee funds, business angels and alike).

Access to information

- Access to information about the opportunities in starting and running businesses, support to businesses and insufficiently developed entrepreneurial culture (lack of entrepreneurial skills, risk taking);
- Access to information on all aspects of business start-up;
- Capacity of women, education of young girls as future entrepreneurs and lack of information (central information dissemination);
- Knowledge and competences which the education process does not provide and absence of various programmes – training courses for different target groups (e.g. potential entrepreneurs, start-ups, established businesses, marginalised groups, etc.).

The identified obstacles, through analytical study and focus groups may be grouped as *structural, economic and “soft”*.

4.1.3 Structural (contextual) obstacles

- Traditional attitudes on the role of women in the society;
- Stereotypes on women in entrepreneurship, especially in the entrepreneurial ventures which are based on technological knowledge;

- Selection of education in women reduces the possibility to start business ventures in the technologically intensive occupations;
- Lack of support for women with two work engagements (family and occupation);
- Policy-regulatory framework and its implementation, aiming at strengthening the equality of genders.

The structural obstacles demand mostly, because they are result of the cultural inheritance (of value grounds), of the lack of political will for consistent application of the policy-regulatory framework and infrastructural absence of support to family life. To; remove those, a political consensus is needed, long-term activities in the field of education (on the system of values, including the responsibility on family life), but also amendments to the regulatory framework (enabling various forms of employment and completion of business activities) and considerable support for the development of institutions for provision of care to children and elderly persons (inclusive of a system for financial support to women in utilising services for child care, if involved in education programmes on starting a business venture). Besides, it is extremely important to work continuously on gender sensibility of public (education, media), but also to consistently integrate the gender dimension in the functioning of the society.

4.1.4 Economic obstacles

- Encumbered access to funds;
- Insufficient number of contacts (absence of networking) makes the access to funds difficult.

The indigence of alternative forms of financing business ventures in Macedonia (lack of micro-credit institutions, business angels, risk capital funds,...) demands from the Macedonian Bank for Support and Development to pay special attention to the financing of women ventures, but also strategic partnership of various government programmes with the commercial banks for providing incentives to business ventures of women, who have potential for growth. The government should provide incentives to the new and alternative forms of financing (business angels) and the regulatory solutions – the opportunity for new forms of financing (crowd funding).

4.1.5 "Soft" obstacles

- Lack of access to women entrepreneurs networks;
- Lack of training courses and education programmes focused on technologically intensive ventures;
- Lack of examples, especially in the field of business ventures in the technologically intensive activities and sciences;
- Lack of advisory, mentorship;

- Perception of women in relation to the lack of trust, risk-taking capacity.

The soft obstacles may be overcome by higher involvement and integration of all institutions, nongovernmental sector and all active stakeholders working in WE field, by developing structured programmes for strengthening soft skills on entrepreneurship, aiming at overcoming the present situation.

4.2 EU strategic guidelines on empowering entrepreneurship in women

The strategic approach on empowering women entrepreneurship in the European Union is determined by several interrelated presented documents. In the Strategy Europe 2020 (***Europe 2020: A Strategy for Smart, Sustainable and Inclusive Growth***) quantified objectives were identified, which need to be achieved. One objective is 75% of employment of men and women, which is contextualised for every member.

No such estimates exist on Macedonia, but given the EU pre-accession process, it is necessary to determine the expected level of employment, having in mind the present level of employment (and the historical trend of changes of the level of employment). Also, information may be used on envisaged employment rates for individual EU members: lowest level of employment up to 2020 was envisaged for Croatia (62.9%), followed by Italy (67%), Ireland (69%), Greece (70%) and Malta (70%)³⁵.

The fact itself that the level of employment in Macedonia in 2015 reached 51.9% (women 42.1%, men 61.5%), whereby the level of employment was insignificantly raised compared to 2012 (48.2%) up to 2020, an optimistic estimate may be made for implementation of employment at the level of 75% or more realistic estimate for implementation of employment by 70%. It is exactly this representing the strongest argument on the need of innovatively designed public policies, programmes and initiatives (which include also more intensive utilisation of the capacities of the women entrepreneurship), consensus relating to the continuity and aligning their application, a strong leadership capacity and cooperation capacity, aiming at full social and economic development of Macedonia.

4.3 Context of public policies for empowering women entrepreneurship in Macedonia

Raising the entrepreneurial activity of women in Macedonia requires defining a wider context of public policies, in which complementarities and time relation must be ensured of various programmes and initiatives (government and civic) and they all must contribute to achieving the

³⁵<http://ec.europa.eu/eurostat/web/lfs/data/main-tables> 25.08.2016.

identified objective – reaching stronger participation of entrepreneurial activities of women in the active labour force.

Although it is always better to have a full context of public policy (gender mainstreaming), in which all citizens equally and justly have access to opportunities, the reality of existence of marginalised social groups, where women also fall, demands also existence of target strategies such as this strategy relating to the strengthening of the entrepreneurial capacity of women³⁶.

Therefore, the Strategy for Women Entrepreneurship Development in the Republic of Macedonia for the period until 2023 rests on the following guidelines:

Objectives of a public policy

- Inclusion, smart development, sustainable development, Think Small First, growing enterprises;
- Inclusion of women in entrepreneurial activities, strengthening the participation of the growing enterprises owned by women and regulatory framework, taking into consideration the needs of the small enterprises (which are dominant in all economies) have to be a ground for all government policies, as they represent a combination of human rights (inclusion), of economic expectations (growing enterprises have significant capacity in solving unemployment problems and creating new values) and of the efficiency of the public administration (Think Small First).
- The relation with EU papers, such as: **Europe 2020: A strategy for Smart, Sustainable and Inclusive Growth** (with *Digital Agenda for Europe*), **Women Active in the ICT Sector**, **Horizon 2020**, **Strategic Engagement for Gender Equality 2016-2019**, **Think Small First - Small Business Act for Europe, 2008** provide for a framework for defining policy objectives in this Strategy.

Networking and consistency of different government policies

- Education of women, availability of funds, self-employment, availability of kindergartens, cooked meals in schools, accommodation facilities for elderly persons;
- The complexity of inclusion of women in entrepreneurial activity requires good networking, but also consistency of various government policies over time.

Complementarities of government programmes

³⁶ EU particularly insists on mainstreaming approach in defining strategic documents, which may be seen from the Strategy Europe 2020. Nevertheless, there is serious criticism on that particular document from the viewpoint of peculiarity of gender inequality problems. The European Economic and Social Committee alerted that the gender dimension was not specifically highlighted in any of the seven key initiatives, and in any of the five key objectives (except in the objective of employment level) in the Strategy Europe 2020 (Opinion of the EFSC, 2013).

- Reaching synergy between different programmes and their contribution to achieving set goals is possible only if ALL government programmes take into account the objectives and strategic priorities stipulated by this Strategy. Otherwise, each programme may be of good quality, but if they are not aligned by time, or if not interrelated, they shall not give expected results, that is, the results will be lower than the possible ones.

Long-term vision

- Strengthened women entrepreneurship through strengthened and coordinated activities, by involving various stakeholders, making women entrepreneurship a force contributing to the development of the entrepreneurial climate and economy.

Regional dimension

- The differences in the regional development in Macedonia implies differences in the opportunities for women's inclusion in an entrepreneurial activity – lack of kindergartens, daily care for children in schools, accommodation facilities for elderly persons... are only few examples of regional differences, leading to different opportunities for women's entrepreneurs.

5. OBJECTIVES AND STRATEGIC PRIORITIES

5.1 Overall Objective

The Strategy for Women Entrepreneurship Development in R. Macedonia aims at economic strengthening of women, by creating favourable business climate and providing support to the development of their entrepreneurial potential, which would contribute to the development of existing and opening new enterprises, creating new jobs and thus, strengthening the entire economy.

5.2 Long-term Objective

Building entrepreneurial eco-system for continuous women entrepreneurship development.

5.3 Midterm Objectives

- Improved climate, opportunities and conditions for WE development, as well as active inclusion in the implementation of the WE Strategy of all active stakeholders;
- Increasing the number of women starting business venture, so as to reduce the TEA index, from 1 versus 2.45 to 1 versus 1.87;
- Increasing the number of employees in companies established as WE;
- Raised employment rate of women to 55%.

5.4 Strategic priorities and recommendations

The strategic priorities come out from the situation analysis of the women entrepreneurship in Macedonia, the objectives set in the Strategy and the strategic framework for women entrepreneurship development in EU, whereby the following guidelines were used:

- *Priorities:*
 - from the aspect of public policies
 - from the aspect of interests and needs of women
 - from the aspect of institutional infrastructure
- *Time dimension to achieve results*
 - short-term and long-term
- *Bearers of activities*
 - public policy and programme infrastructure
 - civil society
 - business sector
 - academic sector.

To implement strategic priorities, it is necessary that the state, the government and the relevant institutions, under full cooperation with the private and civil society sector, implement economic and social policy, which shall locally and nationally support measures and affirmative activities intended to enhancement and development of women entrepreneurship, as a response to identified key challenges the women entrepreneurship faces today.

5.4.1 Strategic Priority 1:

Creating enabling business environment for women entrepreneurship development

Creating enabling business environment implies creation of business environment which shall actively work on the development of capacities and opportunities for the development of women entrepreneurship.

By establishing multiple institution working group, reinforced by representatives of the civil society sector and assigning a person to manage the process, balanced approach shall be achieved and balanced action of the women entrepreneurship development.

Through the analysis of the legislation, full insight shall be achieved of the situation in the legislation and the possibilities for their future development.

The results would not be achieved if there is no policy of monitoring statistics and policy making by means of registered databases. It is exactly the *evidence based policy* the manner of making and implementing future WE development policies.

With such developed organisational set-up, all necessary forms of WE support shall be fully provided, such as non-financial support, financial support, advisory and mentorship, availability of

business information to women entrepreneurs, from the beginning and up to growing development phases of their entrepreneurial ventures.

With regulated and canalised support activities and programmes, which are implemented by government or donor projects, or projects within the EU sector for WE support, the needs shall be canalised of WE development and full effect shall be achieved, as well as planned results, starting from preparation and up to implementation and evaluation of performed activities.

Aiming at ensuring necessary support to women entrepreneurship in the area of Creation of Enabling Business Environment, the following key measures should be implemented:

Measure 1: *Coordination in the creation and implementation of WE development policies*

Measure 2: *Analysing the legislation that has impact on the entrepreneurial activity of women*

Measure 3: *Creation of statistics for monitoring the entrepreneurial (business) activity of women*

5.4.2 Strategic Priority 2:

Ensuring system support in the women entrepreneurship development

Ensuring system and coordinated support represents ground for WE development, whereby, through coordinated and joint activity of all active stakeholders, the WE development policies shall be developed, access shall be enabled and business development through policies, knowledge, networking, strengthening existing and development of new models for access to WE, by means of introducing new, innovative ways of education and training. The access of women to acceptable forms of financing, developing new forms of financing and utilisation of EU funds and financial instruments, are also very important segment in the WE development.

The entrepreneurial ventures of women deserve support from the national and local authorities, as well as from international organisations. For that purpose, it is necessary to strengthen the participation of women in defining policies that have impact on the inclusion of women in the entrepreneurial activity, through activities such as seminars for strengthening legal literacy of women, participation of women in the public-private dialogue and three-partite dialogue, organising workshops and conferences on the role of women in entrepreneurship and in strengthening the economy and poverty and unemployment reduction.

From the viewpoint of the position of women in business and in the labour market, they are still in less favourable position compared to men, and to change this trend, it is instrumental to create conditions for inclusion of higher number of women in entrepreneurship.

Successful enhancement of women entrepreneurship may be achieved by ensuring and implementing incentive measures, having impact on the entrepreneurial capacity and of problem solving for entrepreneurs.

In this regard, it is vital, pertaining to the present situation of unemployment of women, to do a *transition from social assistance to self-employment*. To develop high awareness on the self-employment programme for all institutions supporting the entrepreneurship development, thus increasing the number of interested unemployed women, which shall use their self-employment programmes.

Also, it is necessary to do transition from *self-employment to employer*, that is, to create a Programme for Growing Business Ventures, or ensure specialised training programmes for the management of the fast-growing business ventures; that is, increasing the number of interested entrepreneurs in development/growth of their business ventures.

The potential women entrepreneurs should have access to basic business skills, such as marketing and financial tools, which would evaluate whether their ideas and the market value are sustainable. Continuous and organised advisory and support are of key importance in the early stages of business commencement, as women are more careful and less declined to risks. On the other hand, the entrepreneurs who were already established in the market would simply want to improve their businesses in a certain segment, and professional advice, knowledge and experience should be provided to them. For that purpose, it is necessary to organise exchange of experiences by means of linking, networking and organised action between more successful entrepreneurs and new entrepreneurs, introduction of help groups, mentors, public presentations of own experiences of successful entrepreneurs.

To ensure the necessary support to the women entrepreneurship in the area of Ensuring Systemic Support for Women Entrepreneurship Development, the following key measures should be implemented:

Measure 1: Improving the access to favourable forms of financing

Measure 2: Transition from social assistance to self-employment

Measure 3: Transition from employment to employer

Measure 4: Acquiring necessary knowledge and skills

Measure 5: Enhanced presence of women in policymaking related to women entrepreneurship.

5.4.3 Strategic Priority 3:

Creation of infrastructure for women entrepreneurship support and development

Given that women in business are exposed to additional obstacles and difficult conditions, it is necessary to develop infrastructure for WE development support.

The women entrepreneurs in Macedonia have no contemporary knowledge on how to run own business, both in the preparatory stages and later, in the company's development stages. As results show, collected from individual researches, the lack of appropriate knowledge on entrepreneurship

is mainly addressed to women. Many entrepreneurs consider that they need additional training on starting the operation, and the vast majority considers that they need continuous improvement and additional education. Women, more than men, have a dose of self-criticism and bigger need of acquiring new knowledge and skills.

Aside from education and training courses, specialised advisory services have been taking an important position, which is necessary not only in the initial phase, but rather in the further period of business operation. They are important especially for the companies facing lack of necessary expertise within their respective companies. Hiring outsourcing consultants is frequently key step to future growth and development of the company. This is extremely important for women entrepreneurs, given the not so usual practice that women have access to such non-financial forms of support.

The Strategy thereby highlights the necessity of linking the academic community and small and medium-size enterprises at national level, and enhancing entrepreneurship training and education programmes. The lack of women entrepreneurship models, from a beginner and up to a successful woman entrepreneur, from employee up to knowledge in developing own business and intensive investments represents a significant problem for the reinforcement of the entrepreneurial activity in women, as learning is the most effective model, capable of effective conveyance of that model. The academic community needs to be involved in researching entrepreneurial ventures of women, describe success and failure examples and use of case studies during such researches, so they are all integrated in the training materials, which are further used in the form of a support to business entities. By developing new/contemporary entrepreneurship education and training programmes, with special focus on women entrepreneurs, we shall obtain specialised, contemporary education programmes, which shall fit into the contemporary manner of business development, and also, with special focus on the WE needs.

Providing support to women entrepreneurs' business ventures by using capacities such as incubators, accelerators, technology parks, shall enable joint progress and self-motivation by means of joint work and good practices.

Cooperation with the local authorities in including women entrepreneurship development is of key importance, as local authorities are those who need to support and motivate women entrepreneurs in their business ventures, due to the multifaceted benefits obtained by strengthening WE at local level.

Education institutions of all levels should be included, primarily, in the revision of gender-sensitive practices in schoolbooks and training materials, and up to the development of new educational programmes that would take into consideration the WE particularity.

Databases and creation of a Register for the needs of WE are necessary for the creation of *evidence-based* policies, vital for future development of educational materials, as well as all other activities to be undertaken.

To ensure necessary support to women entrepreneurship in the area of Creation of Infrastructure for Women Entrepreneurship Support and Development, the following key measures need to be implemented:

Measure 1: *Development of new/contemporary education and training programmes on entrepreneurship, with special focus on women entrepreneurs*

Measure 2: *Strengthening the capacities on provision of services in training and advisory services to women*

Measure 3: *Ensuring the capacity for usage of incubators, accelerators and technology parks by women entrepreneurs*

Measure 4: *Cooperation with the local self-government on integrating the women entrepreneurship development in the local/regional development programmes*

Measure 5: *Cooperation with education institutions*

Measure 6: *Developing databases/register of women entrepreneurs.*

5.4.4 Strategic Priority 4:

Promotion, networking and advocacy

Promoting women entrepreneurship is probably the most important priority in this development phase of Macedonia. Implementing this priority focuses not only on women, but rather on the policymakers and the society as a whole. By changing the mindset in relation to the importance of women potential and needs, it is expected to create critical mass and assemble necessary human and financial resources, so that the necessary changes are provided and women entrepreneurship is placed in the centre of the economic development. In this context, it is necessary to develop associations that work in the field of women entrepreneurship and thus, establish a process for advocating for their interests against the public sector. Business women entrepreneurs and managers are growingly recognising the need of mutual connection and cooperation. Unlike men they do not believe that a considerable number of business contacts and contracts may be achieved during non-formal gatherings, whereby, formal associations, in one way, represent a model of promoting cooperation and strengthening of relations among women. Therefore, it is necessary to encourage women in joining business organisations, clusters and other forms of associating, so that they strengthen their businesses and themselves as entrepreneurs.

To ensure the necessary support to women entrepreneurship in the area of Promotion, Networking and Advocacy, the following key measures need to be implemented:

Measure 1: Communication activities and promotion of women entrepreneurship

Measure 2: Building the capacity of women's business associations.

6. IMPLICATIONS IN THE IMPLEMENTATION OF THE 2019-2023 STRATEGY FOR WOMEN ENTREPRENEURSHIP DEVELOPMENT IN THE REPUBLIC OF MACEDONIA FOR THE GOVERNMENT POLICIES AND PROGRAMMES

Particularly defined objectives for strengthening women entrepreneurship, as well as the activities for their achievement are part of the process of integrating the gender equality perspective in each and every aspect of public interventions (from preparation, shaping, monitoring and evaluation of policies, regulatory intervention and financial programmes). In that way, transition is achieved from singled out (partial) strategy papers and up to full national development strategy for a certain planning period, in which the gender equality is one of the perspectives (*gender mainstreaming*), same as any other perspectives, which strive to eliminate any discrimination and achieve balanced regional development. This access is promoted in all documents of the European Union for the new planning period 2014-2020³⁷, which means that the impact of any EU activity has to be valorised under the gender criteria and ensure necessary adjustment for women and men to have the same benefits of implemented activities and thus prevent any further inequality.

Table 8

Implications in the implementation of the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia

Area of intervention	Intervention manner
Lack of research findings on women entrepreneurship	<ul style="list-style-type: none"> ○ Establishing a research programme on unknown problems (e.g. rural entrepreneurship, social entrepreneurship, family entrepreneurship) in cooperation with representatives from the academic community, so that the Ministry of Education is advised on financing such researches
Policies versus women entrepreneurship development programmes	<ul style="list-style-type: none"> ○ Dissociating policies from programmes ○ Defining indicators for monitoring the implementation of policies (consistency, complementarities, time alignment, bearers) ○ Defining indicators for monitoring the implementation of the programme (depending on the programme), but also complementarities of the programme and capacity of adding value to

³⁷ Such approach is especially emphasised in the document Strategic Engagement for Gender Equality 2016-2019, European Union, 2015

	the women entrepreneurship development
Information and data collection for the implementation of the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia	<ul style="list-style-type: none"> ○ Defining indicators for monitoring the objectives, measures and activities ○ Defining standardised manner of data collection on the entrepreneurial activity and factor it depends on, based on gender
Development of cross-sector policies	<ul style="list-style-type: none"> ○ Establishing Cross-Sector Working Group to determine cross-sector policies for the purpose of implementing the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia ○ Ensuring cross-sector liaison of policies and evaluating their contribution in the implementation of the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia
Monitoring and evaluation	<ul style="list-style-type: none"> ○ Developing mechanisms for monitoring and assessment of the implementation of policies and programmes ○ Ensuring relation of criteria for granting assistance for the objectives and expected effects ○ Ensuring regular public information

Indicators:
Publication of annual reports on the progress of implementation of the Action Plan
Number of meetings held of the Cross-Sector Group and the content of discussion
Report on regulatory interventions, for the purpose of achieving the Strategy objectives

7. RISKS IN THE IMPLEMENTATION OF RECOMMENDATIONS

The main risks in the implementation of the strategic recommendations for the strengthening of women entrepreneurship in Macedonia are related to the system of values, but also to the lack of cooperation capacities:

- The social non-recognition that entrepreneurially active women are important generators of new employments and new values and that inclusion of women in the entrepreneurial activity is part of the human rights of women;
- Insufficient cooperation between Quadruple Helix players (government, business sector, academic community and civic sector) for promoting the women entrepreneurship as a human right and important resource for economic development, as well as building cultural and institutional assumptions for gender balance also in the field of economy life. The lack of cooperation is especially alerted by the opinion collected from focus group participants held in April 2016, as 16 of those who answered the question on cooperation, as much as 68.75% of them consider that the cooperation is only temporary (most frequently triggered by political interests, and not by the needs of women, so therefore it is dependent on international donors), 18.75% consider that there is some cooperation, but that it is not transparent, whilst 12.5% said they don't know – have no information;
- Insufficient connection between the bearers of various activities for the development of entrepreneurial capacities at state and local level: between ministries alone, between ministries and state agencies, between state agencies and local government; lack of good ground for monitoring the effects of applied policies, programmes and instruments.

8. KEY STAKEHOLDERS AND MECHANISMS FOR STRATEGY IMPLEMENTATION

The Strategy shall be coordinated by the government of the Republic of Macedonia, through its Ministry of Economy, as bearer of this Strategy.

The Ministry of Economy bears the primary responsibility for the creation and oversight of the policies for development and support to micro, small and medium-size enterprises and entrepreneurship development; hence, the authority in supporting and development of women entrepreneurship, as important, but underused potential.

Nevertheless, there are many other ministries and organs involved in the policymaking in SME sector. It is the Ministry of Finance, Ministry of Labour and Social Policy, Ministry of Education and Science, Innovation and Technology Development Fund (ITDF), The Office of the President of the Government and the Cabinet of the Vice-President of the Government in charge of Economic Affairs, the Agency for Promotion of Entrepreneurship in RM.

Beside government institutions, in the implementation of this Strategy, the nongovernmental sector shall be also involved, that is, the associations and foundations working for strengthening the women entrepreneurship, as well as the chambers of commerce.

Therefore, for the purpose of implementing the measures and activities envisaged with this Strategy, a Cross-Sector Working Group shall be established, for the determination of cross-sector policies for the implementation of the 2019-2023 Strategy for Women Entrepreneurship Development in the Republic of Macedonia.

9. MONITORING AND EVALUATION

The implementation of the Strategy activities and the monitoring of achievement of objectives shall be done by involved institutions and organisations as defined by the Strategy's Action Plan.

The Ministry of Economy is responsible for the overall implementation of the Strategy, in compliance with the enclosed Action Plan.

The implementation of the Strategy and of the Action Plan shall be observed by monitoring measures, based on semi-annual and annual reports, which shall provide information on the activities that have been commenced, ongoing, completed, the operation flow, the funds and sources of funding, as well as obtained and expected results from the activities.

ANNEX 2: List of used studies, documents and statistical sources for assessing the situation of the women entrepreneurship in the Republic of Macedonia

- Strategy for Gender Equality 2013-2020 (MLSP)
- National Action Plan on Gender Equality 2013-2016
- Operational Plan for Active Programmes and Measures for Employment and Labour Market Services for 2016 (MLSP)
- ACTION PLAN (2013) for implementation of the National Strategy for Equal Opportunities and Non-Discrimination on Grounds of Ethnicity, Age, Mental and Physical Disability for 2012-2015 (MTSP)
- Operational Plan for 2015 for implementation of the Strategy for Gender Equality 2013 – 2020 and National Action Plan on Gender Equality 2013 – 2016 (MLSP)
- NATIONAL ACTION PLAN FOR IMPLEMENTATION OF THE LAW ON THE PREVENTION AND PROTECTION AGAINST DISCRIMINATION 2015-2020 (MLSP)
- NATIONAL STRATEGY FOR REDUCTION OF POVERTY AND SOCIAL EXCLUSION IN THE REPUBLIC OF MACEDONIA (REVISED 2010-2020) (MTSP)
- Women and Men in the Republic of Macedonia, 2013 (SSO)
- Women and Men in the Republic of Macedonia, 2014 (SSO)
- Women and Men in the Republic of Macedonia, 2015 (SSO)
- Analysis of Women Entrepreneurship in Macedonia 2012/2013 (ABW - Association of Business Women Macedonia)
- Women in Business Initiative (Association for Local Rural Development)
- PUBLIC DEBATE ON TOPIC: HOW TO ACCOMPLISH GENDER EQUALITY? 2015 (ABW)
- REPORT AND CONCLUSIONS FROM THE CONFERENCE Women Entrepreneurship – Perspectives, 2015 (ABW)
- Report and Conclusion Challenges and Opportunities for Development of Local Economy by developing Women Entrepreneurship, 2014 (ABW)
- Report and Conclusion: TAIPEI, Taiwan -- The 62nd World Congress of Femmes Chefs d'Enterprises Mondiales, World Association of Women Entrepreneurs (FCEM), 2014
- CONCLUSIONS: Strategic Planning Workshops 2016 – 2020, Regional Strategic Conference & Workshop, Sarajevo, Bosnia and Herzegovina, 2014
- REPORT AND CONCLUSIONS: WOMEN ENTREPRENEURSHIP – PROMOTION, LOBBYING AND ADVOCACY, 2014 (ABW)
- Report from the quantitative survey – perceptions regarding women entrepreneurship in R. Macedonia, 2014 (ABW)
- REPORT AND CONCLUSIONS FROM THE WORKING MEETING OF THE PLATFORM FOR STRENGTHENING WOMEN ENTREPRENEURSHIP within the project « Women Entrepreneurship: A Job Creation Engine for South East Europe », 2015 (ABW)
- ENTREPRENEURSHIP in Macedonia: fourth study, Macedonian Enterprise Development Foundation (MEDF), 2014
- PROGRESS REPORT ON MACEDONIA RELATED TO THE WOMEN ENTREPRENEURSHIP INDICATORS, 2013 (ME)
- Macedonia Self-Evaluation WE Indicator 2013
- SBA-WE-OECD Methodology
- ACTION PLAN ON YOUTH EMPLOYMENT, 2016-2020 (MTSP, EARM)
- SUPPORT PROGRAMME FOR ENTREPRENEURSHIP, COMPETITIVENESS AND INNOVATIVENESS OF SMALL AND MEDIUM ENTERPRISES IN 2016, (APERM)
- STRENGTHENING THE ECONOMIC POSITION OF WOMEN IN THE REPUBLIC OF MACEDONIA, 2015 (GEC)
- Mapping study summary: Education, Employment and Equality for Young People, Vulnerable, Marginalised Groups and Minorities in Elbasan and Bogovinje”
- Regional Conference Women Entrepreneurship – Best practices & networking, 2014 (MIR, YES)
- MACEDONIAN MENTORING NETWORK & INTERNATIONAL MENTORING PLATFORM, 2015
- WORK CONDITIONS AND WORK-LIFE BALANCE: GENDER ANALYSIS, 2014 (Reactor-Research in Action)
- DRAFT LAW on Equal Opportunities for Women and Men, 2011 (Government of the Republic of Macedonia)
- CONDITIONS IN WOMEN ENTREPRENEURSHIP BY 2014 IN FIGURES (CRM, ME)
- SOUTH-EAST EUROPE 2020: JOBS AND PROSPERITY IN EUROPEAN PERSPECTIVE, 2013 (RCC)

- Business Start-up Centres in the Western Balkans The SPARK Approach, 2013 (SPARK)
- STRATEGY FOR ENTREPRENEURIAL LEARNING IN THE REPUBLIC OF MACEDONIA 2014 - 2020 (Government of the Republic of Macedonia)
- RESEARCH ON THE NEEDS AND CHALLENGES OF YOUNG ENTREPRENEURS in Macedonia, 2014 (MIR, YES)
- Analysing the problems of new micro-businesses from rural multiethnic areas in the Republic of Macedonia – PROPOSED MEASURES for supporting the development and sustainability of micro-businesses in rural areas (SDC)
- TECHNICAL REPORT # 1 For completion of Milestone 1, 2013 (CEED)
- TECHNICAL REPORT # 2 For completion of Milestone 2, 2013 (CEED)
- Competitiveness Strategy and Action Plan of the Republic of Macedonia 2016 - 2020, 2016 (ME)
- SME POLICY INDEX WESTERN BALKANS AND TURKEY 2016, (ME)
- GEM - Women's Entrepreneurship 2015
- The Global Gender Gap Report 2013, the World Economic Forum
- The Global Gender Gap Report 2014, the World Economic Forum
- Statistical Data on Women Entrepreneurs, European Union, 2014

ANNEX 3: List of strategy papers of the European Union and selected national strategy papers of EU member states, relevant to gender equality

- Strategic Engagement for Gender Equality 2016-2019
- The EU Strategy for Equality between Women and Men post 2015, European Parliament 2014 – 2019
- Women active in the ICT sector, European Commission, 2013
- Europe 2020: A strategy for Smart, Sustainable and Inclusive growth, European Commission, 2010
- A strengthened Commitment to Equality between Women and Men – A Women's Charter, European Commission, 2010
- „Strategy for equality between women and men 2010-2015“, European Commission, 2010
- Entrepreneurship 2020 Action Plan: Reigniting the Entrepreneurial Spirit in Europe“, European Commission, 2013
- Report on Equality between Women and Men, 2015, European Commission, 2016
- Entrepreneurship 2020 Action Plan: Reigniting the Entrepreneurial Spirit in Europe, Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, European Commission, 2010
- ENTREPRENEURSHIP 2020 ACTION PLAN, European Commission, Brussels, Belgium, 2013
- Horizon 2020 – The EU Framework Programme for Research and Innovation, European Commission
- Progress Report on Equality between Women and Men in 2013“, Commission Staff Working Document, European Commission, 2014
- Rights, Equality and Citizenship Programme, Regulation of the European Parliament and of the Council, European Commission
- A Roadmap for Equality between Women and Men“, Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of Regions, European Commission, 2006
- A strengthened Commitment to Equality between Women and Men – A Women's Charter, Communication from the Commission, European Commission, 2010
- WOMEN ENTREPRENEURSHIP PORTAL, Enterprise and Industry, 2014
- The European Network of Female Entrepreneurship Ambassadors, European Commission, 2014
- European Network to Promote Women's Entrepreneurship: Activity Report 2011, European Commission, 2011
- European Parliament, WOMEN ENTREPRENEURSHIP IN SMALL AND MEDIUM-SIZED ENTERPRISES, Official Journal of the European Union, C 51 E/56-65, Strasbourg, France, 2013
- European Training Foundation, TRAINING FOR WOMEN ENTREPRENEURS: AN IMPERATIVE FOR GROWTH AND JOBS, Inform, no. 14, Turin, Italy, 2013
- EU Plan of Action on Gender Equality and Women Empowerment in Development 2010-2015, Commission Staff Working Document, European Commission, 2010
- Equal Pay Day: Gender Pay Gap stagnates at 16.4% across Europe, European Commission, 2014
- Equality Pays Off, European Commission, 2014
- Female Labour Market Participation, European Commission, 2013
- Initiatives to Promote Women's Entrepreneurship in Sweden, Regeringskansliet Government Offices of Sweden, 2011
- International Labour Organization, WOMEN ENTREPRENEURSHIP PLATFORM (WEP), 2014
- International Women's Day: Commission takes action to close the gender pay gap, European Commission, 2014

National strategy papers of EU member states

Austria

National Action Plan for Gender Equality in the Labour Market, Federal Minister for Women and the Civil Services, Vienna, 2010

Bulgaria

National Strategy for Promotion of the Gender Equality 2009 – 2015, Ministry of Labour and Social Policy – Equal Opportunities Department, Sofia, 2009

Denmark

The Action Plan on Female Entrepreneurs 2009 - 2012 (Handlingsplan for Kvindelige Iværksættere), Enterprise and Construction Authority, 2009

Estonia

Strategy for Entrepreneurship Education in General Education (Ettevõtlusõppe edendamise kava), Ministry of Economy and Ministry of Education, 2010 – contains parts related to women entrepreneurship

National and Cross-National Policies on Women's Entrepreneurship in the Baltic Sea Region – A Comparative Perspective, Danish Enterprise and Construction Authority/Baltic Development Forum, 2011

Finland

Policy Programme for Employment, Entrepreneurship and Work Life, Ministry of Employment and Economy, 2011

Action Plan for Gender Equality, 2012-2015, Ministry of Social Affairs and Health, 2012

Greece

National Programme for Substantive Gender Equality 2010 - 2013, General Secretariat for Gender Equality, Athens, 2009

National Programme for Substantive Gender Equality 2010 - 2013 – Midterm Progress Report November 2009 - June 2012, General Secretariat for Gender Equality, Athens, 2012

Ireland

National Women's Strategy 2007 – 2016, Department of Justice, Equality and Law Reform, Government of Ireland, Dublin, 2007

Latvia

National Programme on Promotion of Employment, 1999 - 2005

Lithuania

National Programme on Equal Opportunities for Women and Men for 2010 - 2014, Government of Lithuania, 2010

Luxembourg

National Action Plan on Equality between Women and Men 2009 - 2014, Ministry of Equal Opportunities, Luxembourg, 2009

Norway

Action plan to promote Entrepreneurship among Women, The Norwegian Ministry of Trade and Industry, Norway, 2009

Action Plan to increase Entrepreneurship among Women, Norwegian Government, 2010

Norwegian Government, EQUALITY 2014 – THE NORWEGIAN GOVERNMENT'S GENDER EQUALITY ACTION PLAN, Norwegian Ministry of Children, Equality and Social Inclusion, Oslo, Norway, 2014

Germany

National Action Programme Power to Female Enterprise Start-ups“, the Federal Ministry of Education and Research, 2005.

Poland

Women Entrepreneurship in Poland 2011 – research report, Polish Agency for Enterprise Development, Warsaw, 2011

Portugal

National Plan for Gender Equality and no Discrimination, The Commission for Citizenship and Gender Equality

Romania

National Programme for the Development of Entrepreneurial Culture among Women Managers from SME sector, Agency for Implementing Projects and Programmes for SMEs

Sweden

National Policy on Women's Entrepreneurship is based on two pillars: the Programme for Promoting Women's Entrepreneurship and the Resource Centres for Women, 1998 - 2014

Ministry of Enterprise, Energy and Communications, INITIATIVES TO PROMOTE WOMEN'S ENTREPRENEURSHIP IN SWEDEN, Regeringskansliet Government Offices of Sweden, Stockholm, Sweden, 2011

Pettersson, K., A POLICY MODEL FOR SUPPORTING WOMEN'S ENTREPRENEURSHIP – WITH A FOCUS ON SPARSELY POPULATED AREAS, NORDREGIO, Nordic Centre for Spatial Development, Stockholm, Sweden, 2012.

Used literature:

The Roadmap to 2020: Fuelling the Growth of Women's Enterprise Development, Quantum Leaps, Washington D.C., 2010

Hausmann, R., L.D. Tyson and S. Zahidi, The Global Gender Gap Report 2012., World Economic Forum, 2012

Löfström, Å. (2009), GENDER EQUALITY, ECONOMIC GROWTH AND EMPLOYMENT, study prepared for the Swedish Ministry of Integration and Gender Equality

Moser, A. (2007), GENDER AND INDICATORS, Overview Report, UNDP