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**Igualdad de oportunidades y  
formación profesional**

**Creación y gestión de  
empresas por mujeres**

**El caso de España (ES)**

**National Report Spain (EN)**

**Rapport national Espagne (FR)**

**Synthesis Report (EN)**

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# CEDEFOP Documento

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por mujeres

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National Report Spain (EN)

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Synthesis Report (EN)

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## INTRODUCCION

La Confederación Española de Organizaciones Empresariales (CEOE) fue delegada en su día por el Centro Europeo para el Desarrollo de la Formación Profesional (CEDEFOP) para la investigación y estudio de las necesidades o handicaps existentes en materia de formación en el colectivo de "mujeres creadoras o gestoras de empresas", así como de aquellos organismos y entidades relacionadas con actividades de asesoría, orientación, información y financiación de empresas creadas por mujeres y formación profesional de mujeres empresarias.

Una vez aceptada por la Confederación Española de Organizaciones Empresariales (CEOE) la ejecución de dicha investigación se puso en marcha la fase 1ª) consistente en el envío de las encuestas al colectivo de mujeres empresarias y gestoras de empresas, y a las entidades cuya actividad consiste en asesoría, financiación, formación, etc., de mujeres empresarias coincidente con el objetivo del Centro Europeo para el Desarrollo de la Formación Profesional (CEDEFOP). Posteriormente se pasó a la fase 2ª) de recepción, análisis y elaboración del presente informe basado en los resultados extraídos de las encuestas realizadas por las personas y entidades interesadas.

La fase 1ª) consistente en el envío de las encuestas se llevó a cabo de la siguiente forma:

En primer lugar se elaboraron previa traducción al castellano, dos cuestionarios, uno dirigido a las mujeres empresarias y/o gestoras de empresas y otro dirigido a las entidades y organismos dedicados a la asesoría, financiación, formación, etc., de mujeres empresarias. Se enviaron del primer cuestionario 100 copias dirigidas a las mujeres empresarias y gestoras de empresas por medio de la Confederación Española de Mujeres Empresarias (CEME), quien a su vez hizo llegar las encuestas directamente a las mujeres que cumplían los requisitos fijados por el Centro Europeo para el Desarrollo de la Formación Profesional (CEDEFOP). El segundo cuestionario dirigido a las entidades cuya actividad es la asesoría, financiación, formación, etc., de mujeres empresarias fue distribuido entre 320 entidades, entre otras, a Instituciones Financieras, de Formación, Organismos de ayuda a las mujeres dependientes del Estado y Confederaciones Empresariales Territoriales y Sectoriales.

La fase 2ª) de recepción y análisis de las encuestas enviadas, se realizó de la forma que paso a exponer, señalando que hemos seguido un criterio de distinción entre el cuestionario A) Preguntas a mujeres empresarias y cuestionario B) Preguntas para organismos que realizan actividades de:

. Asesoría, orientación e información.

- . Financiación.
- . Formación Profesional.

## 2.A. ENCUESTAS A MUJERES EMPRESARIAS

### 2.A.1. RECEPCION DE ENCUESTAS

De las 100 copias del cuestionario A) recibimos un total de 78 encuestas que nos servirán en adelante como base para el análisis de los resultados de cada pregunta expresado en tantos por ciento. Estas 78 encuestas recibidas constituyen una excelente fuente de información para extraer los resultados que a continuación pasamos a referir, utilizando para ello el esquema propuesto por cada pregunta.

### 2.A.2. ANALISIS DE RESULTADOS

#### I.1. Nombre de la Empresa

Del total de las encuestas recibidas en número de 78, 51 son los que especifican el nombre de la Empresa, no contestando a esta primera pregunta 27 empresarias que dejan en el anonimato el nombre de su entidad, con lo cual podemos concluir que el 65'3% de los encuestados

consideran oportuno dar a conocer la entidad que dirigen, prefiriendo no dar a conocer el nombre de su empresa el 34'7%.

### I.2. Fecha de creación

En número de 55 han sido las encuestas que responden a esta segunda pregunta, referente a la fecha de creación de la empresa, estando comprendidas según la siguiente tabla de datos:

Creación antes del año 1930	4	7'2 %
Entre los años 1930 a 1940	5	9 %
Entre los años 1940 a 1950	6	10'7 %
Entre los años 1950 a 1960	4	7'2 %
Entre los años 1960 a 1970	9	16'3 %
Entre los años 1970 a 1980	7	12'7 %
Entre los años 1980 a 1986	20	36'3 %

A la vista de esta tabla de resultados extraída de las 55 contestaciones que sobre las 78 encuestas recibidas forman un 70'6%, podemos concluir que los años comprendidos entre el 1980 y el 1986 han sido los más propicios para las mujeres a la hora de crear una empresa, o al menos han sido los años en que las mujeres han encontrado una coyuntura favorable para crear sus empresas. En efecto, podemos observar que progresivamente desde el año 1930 hasta el año 1950 aumentó de forma paulativa el interés en la creación de empresas. Sin embargo podemos observar que el decenio 1950 a 1960 desciende en tres puntos la iniciativa de creación de nuevas empresas por mujeres, fluctuando este índice de creación entre los años 1960 y 1980 índice que es de nuevo progresivo y creciente, constatando seguidamente el

importante aumento en el índice de creación de empresas por mujeres, producido entre el año 1980 y el 1986, años que por los resultados parece que son propicios para la mujer pues triplica los resultados en cinco años de los obtenidos con anterioridad en diez años, así pasa de un 12'7% en el periodo comprendido entre los años 1970 a 1980 a un 36'3% en el periodo 1980 a 1986.

Hemos de señalar no obstante que de las 78 encuestas recibidas, 23 no contestan a esta segunda pregunta arrojando un 29'4% del total.

### I.3. Sector de actividad

El 100% de los encuestados responden a la pregunta Sector de actividad distribuyéndose de la siguiente forma:

- 76 empresarias encuadran la actividad de su empresa dentro de los sectores propuestos por la pregunta según la tabla de resultados que sigue:

- SERVICIOS	25	32 %
- COMERCIO	21	27 %
- PRODUCCION INDUSTRIAL	6	7'6 %
- TURISMO	2	2'5 %
- CONFECCION	6	7'6 %
- HOSTELERIA	9	11'5 %
- PRODUCCION ARTESANAL	0	0
- RESTAURACION	0	0
- AGRO-ALIMENTARIA	7	8'9 %

Las dos encuestas restantes hasta el total de 78 recibidas encuadran su actividad dentro del epígrafe de "Otros ..." correspondiendo respectivamente a "Consulting de Ingeniería" y "Promoción de Empresas". Por otra parte alguna de las empresas que se encuadran en la relación de actividades propuestas señalan otras actividades a las que se dedican y éstas son: Editoriales de libros de Enseñanza, Tratamiento Fisioterapéutico, Construcción, Decoración, Montaje de Exposiciones y Cultura.

Es de resaltar a la vista de estos resultados que la dedicación de las empresas creadas por mujeres está dirigido en su mayor parte al sector de actividad de Servicios con un 32%, siguiéndole de cerca con un 27% el sector Comercio, ambas actividades muy distanciadas del resto de los sectores, hasta llegar a Producción Artesanal y Restauración de los cuáles no se ha recibido ninguna encuesta cuya actividad se encuentre encuadrada en dichos sectores.

#### I.4. Forma Jurídica

La Forma Jurídica adoptada por las distintas empresas son en orden decreciente:

- Sociedad Anónima (S.A.) .....	45'1 %
- Empresa Unipersonal .....	41'9 %
- Sociedad Limitada (S.L.) .....	4'8 %
- Cooperativa .....	3'2 %
- Comunidad de Bienes .....	3'2 %
- Asociación con fines no lucrativos ...	1'6 %



Habiendo sido contestadas el 79'5% del total de encuestas recibidas.

### I.5. Financiación

En lo que respecta a la fuente de financiación a las que acuden, por orden decreciente se distribuyen de la siguiente forma:

- Auto-financiación comprende el 81'25% de las respuestas, de las cuales el 61'5% corresponde a Auto-financiación de tipo Familiar y el 32'6% restante a Auto-financiación Individual.
- Ayudas Públicas un 12'5% del cuál Disponibles para todos contestan el 6% y Específicas para mujeres el 38%.
- Préstamos por parte de organismos financieros (Banco, etc.) responden el 14% de las encuestas recibidas.
- Red de solidaridad financiera 15'6%.
- Otras fuentes (sindicatos, gran empresa, fundación) 0.

Hay que señalar que a esta pregunta responden el 64% de las encuestas recibidas, contestando a más de una fuente de financiación en alguna de las encuestas.

Quedan sin responder a esta pregunta el 17'9% de las encuestas.

### I.6. Volumen de ventas (excluidos impuestos)

Para extraer los resultados de esta pregunta hemos agrupado el volumen de ventas en los tres periodos respectivos en cantidades comprendidas entre - menos de 10 millones y más de 1000 millones - según la siguiente tabla de resultados, correspondiendo cada dígito al número de

encuestas que responden a la cantidad en millones y al año en que se señala.

Periodo en años .....	1984 .....	1985 .....	Previsión 1986
Volumen de ventas			
en millones de pts			
Menos de 10 millones .....	2	5	7
De 10 a 50 millones .....	4	6	5
De 50 a 100 millones .....	7	6	2
De 100 a 500 millones .....	9	4	9
De 500 a 1000 millones .....	2	5	5
Más de 1000 millones .....	1	1	0
No contestan .....	53	50	50

#### I.7. Número de personas asalariadas

El mismo procedimiento que en la pregunta anterior, teniendo en cuenta que el 69,3% del total de encuestas han sido contestadas y el 30,7% la dejan en blanco.

Personas asalariadas	- entre 1 y 5 - de 5 a 10 - de 10 a 40 - más de 40			
Periodo				
Al inicio de la actividad ..	22	3	8	0
En mayo de 1986 .....	15	4	13	9
Previsión para próximos años	8	2	2	8

A la vista de estos resultados obtenidos, podemos deducir que la mayor parte de las empresas a que hace referencia la encuesta que nos ocupa cuenta con un número de personal asalariado comprendido entre 1 y 5 empleados, disminuyendo la cifra a medida que nos acercamos al año 1988, esto también ocurre en el caso de empresas que cuentan en los distintos periodos con mayor número de asalariados; de la misma forma es cada vez menor la cifra de empresas que cuentan con más de 5 empleados en el inicio de la actividad hasta llegar a 0 en el caso de

contar con más de 40 empleados comprendida entre 1 y 40 va decreciendo con el transcurso de los años, en el caso de las empresas que cuentan con más de 40 empleados, aumenta la cifra de respuestas en el año 1986 y la previsión hasta el 1988, con lo cual cada vez es mayor el número de mujeres empresarias que amplían la plantilla desde la creación de su actividad.

## II. IDENTIFICACION PERSONAL

### II.1. Datos personales

Respecto del Dato Edad ha sido contestado en un 88,5% según la distribución siguiente:

18-25 4,3%    26-35 13%    36-45 28'9%    46-55 28'9%  
56 y más 24'6%

#### Situación familiar:

El 67'9% de encuestas contestan a esta pregunta, agrupándose el número de hijos a su cargo como sigue:

1 varón	13'2%	2 varones + 2 mujeres	7'5%
1 mujer	13'2%	2 varones + 2 mujeres ó más	7'5%
1 varón + 1 mujer	33'9%	más de 2 varones	9'4%
2 varones + 1 mujer	3'7%	más de 2 mujeres	9'4%
1 varón + 2 mujeres	1'8%	ningún hijo a su cargo	12'8%

Con lo cual podemos concluir que la mayoría de las mujeres a las que se dirige esta encuesta tiene a su cargo 2 hijos, uno varón y otro mujer,

siguiéndole con un tanto por ciento muy o más bajo las empresarias que tienen a su cargo un solo hijo, sea este varón o mujer.

Por lo que respecta al dato Nacionalidad, sólo el 7'6% dejan en blanco la pregunta, y de las contestadas son de nacionalidad española el 98'6%, habiendo recibido sólomente una encuesta de nacionalidad distinta a la española, en este caso se trata de nacionalidad francesa.

## II.2. Educación

- . Escolaridad Obligatoria: el 43'5% de las mujeres encuestadas han recibido escolaridad obligatoria en periodo comprendido entre 5 y 15 años de duración, dejando la pregunta en blanco el 56'4%.
- . Enseñanza Secundaria: el 28% de las encuestadas no contestan y de las contestadas el 51'7% han recibido Enseñanza Secundaria general y el 48'3% recibieron Enseñanza Secundaria de tipo Profesional; ambos durante un periodo de tiempo comprendido entre 2 y 11 años.
- . Enseñanza Superior: el 78'2% no contestan a la pregunta Enseñanza Superior No Universitaria, siendo el 21'7% de las respuestas afirmativas en lo concerniente a Enseñanza Superior No Universitaria. Otro tanto ocurre en el curso de la Enseñanza Superior Universitaria ya que de 26 encuestas que contestan esta pregunta el 33'3% responden de modo afirmativo. Respecto del tiempo de formación, los años de duración de la Enseñanza No Universitaria varían entre la recibida de

1 a 3 años con el 82'3% y de 3 a 5 años con el 17'6%, siendo en la Enseñanza Superior Universitaria la variación entre 1 a 3 años con el 65'3% y de 3 a 5 años con el 34'6%; con lo que se observa que los estudios tanto No Universitarios como Universitarios han sido cursados en mayor número en periodos de 1 a 3 años correspondiendo a titulaciones superiores medias o diplomados.

#### II.3. Formación recibida a lo largo de la vida profesional.

El 26'9% de las encuestadas declara haber recibido formación a lo largo de la vida profesional, siendo un 73% las encuestas que dejan en blanco esta pregunta. Las distintas ramas de formación reflejadas en las encuestas que contestan a esta cuestión son las siguientes: Marketing; Contabilidad y Administración; Estética y Peluquería; Gestión; Finanzas; Informática; Psicología Legal y Clínica; Ingenierías; Medicina; Patronaje; Pedagogía y Cursos Técnicos Agroalimentarios; todos ellos en orden de mayor a menor.

#### II.4. Puestos de trabajo ejercidos durante los 10 años anteriores a la creación de su empresa.

El 52'5% de las encuestadas responden que durante el periodo de 10 años anteriores a la creación de su empresa habían ocupado otros puestos de trabajo, los cuáles se encuadran dentro de los siguientes sectores de actividad: Comercio - 14'6%; Servicios - 73'1%, correspondiendo el

resto de las respuestas a los sectores de Confección; Producción; Industrial y Producción Artesanal con un 12'3% en conjunto. Siendo la mayoría de ellos llevados a cabo entre el año 1964 y 1976.

### III. MOTIVACION

#### III.1. ¿Por qué razones ha querido Vd. crear una Empresa?

Las razones aducidas expresadas en tantos por ciento son las siguientes:

. Para dar salida a mi carrera .....	7'9%
. Para ganar más dinero .....	15'9%
. Para trabajar de forma diferente .....	15'4%
. Para llevar a cabo una idea .....	14'8%
. Para ser mi propia patrona .....	14'8%
. Como alternativa al trabajo en casa .....	6'9%
. Para tener un salario .....	3'1%
. Para afrontar un reto .....	13'8%
. Es lo único que se hacer .....	0'5%
. Otras razones .....	6'3%

Esta pregunta ha sido respondida por el 97'4% de las encuestadas, contestando en ocasiones a más de uno de los puntos propuestos; así pues este 97'4% es tomado como base para extraer los índices correspondientes de cada alternativa.

Dentro de la propuesta final "Otras razones" estas han sido: para sacar adelante la casa, por razones familiares, por viudedad y por razones personales.

Analizando los resultados podemos decir que las razones principales por las que las mujeres se han decidido a crear una empresa son: ganar dinero; trabajar de forma diferente; ser mi propia patrona; llevar a cabo una idea y afrontar un reto; las cuáles destacan de forma evidente sobre las demás, y que están muy de acuerdo con las cualidades que posteriormente en el epígrafe (IV.12.A) son señaladas mayoritariamente: seguridad, creatividad, optimismo, determinación, entre otras.

### III.2. ¿Qué es lo que le ha llamado a hacerlo en realidad?

Las contestaciones recibidas han sido el 74'3% del total de encuestas que nos ha llegado, y se distribuyen de la forma siguiente:

. Una ruptura de la situación familiar (muerte de un pariente, de un ser querido, independencia de los hijos, etc.) .....	41'3%
. Una ruptura de la situación profesional (jubilación, paro prolongado, dimisión, etc.) .....	10'3%
. Nuevas oportunidades financieras (herencia, acceso a una ayuda del estado, etc.) .....	10'3%
. Acceso a una formación profesional apropiada .....	29'3%
. Otras razones .....	21'4%

### III.3. En relación con el tema de haber sido aconsejada o mejor informada en el sentido de la creación de una empresa.

Las contestaciones afirmativas constituyen el 12'8%, siendo el mismo índice 12'8% para las negativas, habiendo dejado sin contestar esta pregunta el 74'3% de las encuestadas.

Precisando por quiénes han sido aconsejadas en este sentido: profesionales en creación de empresas y en formación de empresarios, familiares, profesionales empresarios, cursillos, organizaciones de empresarios, por la propia clientela.

#### IV. FORMACION

IV.1. El 32% de las encuestadas afirman haber recibido formación sobre gestión y creación de empresas, respondiendo de forma negativa el 56'4%, y dejando la pregunta sin contestar el 11'6%.

IV.2. De las 25 encuestas que declaran haber recibido formación en gestión y creación de empresas, el tipo de formación queda distribuido según la siguiente relación:

. Cursos .....	61'1%
. Experiencia .....	16'6%
. Empresarial .....	5'5%
. Marketing .....	5'5%
. Asesoría .....	5'5%
. Gestión .....	5'5%

Siendo los centros y organismos donde la recibieron: Instituto de la Pequeña y Mediana Industria (IMPI); Universidad Internacional Menéndez Pelayo; Cámara de Comercio Española, Cámara de Comercio de Valencia, Federación de Empresarios de Toledo, Confederación de la Pequeña y



Mediana Empresa (CEPYME); Asesoría Lex Alcoy (Alicante); Ministerio de Información y Turismo; Ingenieros Consultores, S.A. (ICSA); Instituto de Estudios Superiores de la Empresa (IESE).

La Confederación Española de Organizaciones Empresariales (CEOE), la confederación Española de Pequeña y Mediana Empresa (CEPYME) y la Cámara de Comercio Española, son las tres entidades señaladas como medio para conocer los organismos e instituciones que dedican su actividad a la formación sobre gestión y creación de empresas.

Los títulos de los programas que han seguido las mujeres que responden haber recibido este tipo de formación son:

- Economía de la Empresa y Comunidad Económica Europea (CEE)
- Distribución de Productos
- Gestión Empresarial
- Seminario de Administración de Empresas
- Técnico de Empresa y Actividades Turísticas
- Marketing Mix

Habiendo estado comprendida la duración de estos programas entre 1 semana a 4 meses.

El 88'8% declara no haber recibido remuneración durante el periodo de formación y el 77'7% declara haber tenido que correr con los gastos del

mismo, bien de todos los gastos, como del material didáctico, matrículas y viajes o desplazamientos, o sólo alguno de ellos.

Por lo que respecta a la utilidad de esta formación recibida, las respuestas reflejan que el resultado ha sido satisfactorio por haber servido para: conocer otras empresas (4); aprender la actividad (3); contactar con otros empresarios (3); adquirir conocimientos de legislación (1). Esta es la forma en que se ha repartido las 11 encuestas que responden a esta cuestión.

IV.3. Corresponde este epígrafe a la pregunta ¿qué esperaba Vd. de esta formación?

. Conocer los sistemas de ayuda financiera .....	7'9%
. Saber dónde encontrar información (jurídica, administrativa, comercial, ...) .....	11'3%
. Saber vender más productos .....	15'9%
. Aprender a dirigir a mis colaboradores/as .....	11'3%
. Aprender a negociar (con la Banca, los Proveedores, la Administración, ...) .....	5'5%
. Aprender a conciliar mejor el trabajo y la vida privada (Gestión del tiempo-horario) .....	6'8%
. Adquirir más confianza en mi misma .....	9'9%
. Mejorar mis conocimientos sobre la organización del trabajo (preveer, planificar) .....	22'7%
. Adquirir conocimientos de contabilidad .....	7'9%
. Otro ....: Apoyo Empresarial .....	1'1%

Resaltando tres de las expectativas a satisfacer con el tipo de formación recibida, extraemos de forma decreciente:

- Mejorar mis conocimientos sobre la organización del trabajo (preveer, planificar).
- Saber dónde encontrar información (jurídica, administrativa, comercial, ...)
- Aprender a dirigir a mis colaboradores/as.

Los cuáles según el epígrafe siguiente -IV.4- la formación recibida es considerada: indispensable en el 45'1% de los casos, necesaria el 29%, útil el 25'8% y en ningún caso poco útil.

#### IV.4. A la pregunta ¿su formación ha llegado en el mejor momento?

Responden afirmativamente el 68% y las razones que lo justifican son:

- Ha sido imprescindible para ejercer la actividad ..... 5'8%
- Fue en un momento de cambio en el negocio ..... 5'8%
- Coincidió con la etapa de lanzamiento del negocio ..... 23'8%
- Por haberme servido de orientación entre las distintas ofertas 5'8%
- Por haber coincidido con el cambio de coyuntura social ..... 5'8%

Responden negativamente el 24% por los siguientes motivos:

- Falta de tiempo y medios económicos ..... 15'6%
- Por lentitud y haberme basado en la experiencia propia ..... 16'6%
- Por haber llegado tarde ..... 50%
- Por faltarme años de experiencia ..... 16'6%

Únicamente el 8% de las encuestadas que afirmaban haber recibido formación dejaron esta pregunta en blanco.

IV.6. Para expresar los resultados constatados para los comportamientos propuestos, utilizamos el sistema que a continuación paso a exponer.

- Comportamientos:

. Personales: 82% sobre el total de 78 encuestas con un total de 64 contestaciones

a) En general: el 53'1% de 64 contestaciones con un total de 34 respuestas, de las cuáles se extraen los siguientes resultados;

Muy Importante: 61'7%

Importante: 38'3%

Poco Importante: 0

Débil: 0

b) En familia: el 46'8% de 64 contestaciones con un total de 30 respuestas de las cuáles se extraen los siguientes resultados.

Muy Importante: 73'3%

Importante: 23'3%

Poco Importante: 0

Débil: 3'4%

. Aspecto del saber hacer profesional.

a) Gestión: el 24'3% sobre 78 encuestas recibidas con un total de 19 respuestas, cuyos resultados son:

Muy Importante: 84'2%

Importante: 15'7%

Poco Importante: 0

Débil: 0

b) Ventas: el 29'4% sobre 78 encuestas recibidas con un total de 23 respuestas cuyos resultados son:

Muy Importante: 81'25%

Importante: 15'6%

Poco Importante: 3'1%

Débil: 0

c) "Espíritu de Empresas": el 44'8% sobre 78 encuestas recibidas con un total de 35 respuestas cuyos resultados son:

Muy Importante: 82'8%

Importante: 14'2%

Poco Importante: 0

Débil: 2'8%

IV.7. El 15,3% de las encuestadas ha sentido otras necesidades de formación como son: Economía; Financieras; Nuevas Tecnologías; Sistemas avanzados de planificación, control y gestión; Metodología Didáctica. De todas éstas el 75% ha podido satisfacerlas y el 25% restante no pudo.

En lo concerniente al modo de satisfacerlas se mencionan: suscripciones a revistas especializadas como "HARVARD BUSSINES"; a través de Cursos especializados y de Conferencias. Finalmente el 2'5% de las encuestadas responden negativamente a la cuestión planteada, habiendo quedado en blanco el 82% de las encuestas.

IV.8. Las dificultades con que se han encontrado durante la formación se reparten de la forma siguiente:

- Cuidar niños .....	15'7%
- Desplazamientos ...	15'7%
- Horarios .....	23'6%
- Cúmulo de actividades	44'7%

Cifras calculadas sobre el 48'7% de respuestas obtenidas sobre el total de 78 encuestas.

La forma de resolver estas dificultades han resultado ser:

- Con organización .....	52'6%
- Turnando con alguien eventualmente	2'6%
- Con sacrificio de horas libres ....	13'2%
- Con colaboración familiar .....	5'2%

IV.9. El tipo de formación recibida ha resultado ser en un 44'8% de los casos "Para todas en general" y específica para mujeres en un 7'8% quedando sin contestar el 47'4% de las encuestas.

IV.10. La cuestión: "Según Vd. la formación específica para mujeres": refleja los siguientes resultados:

- No permite una buena preparación en un ambiente mixto ..... 27'5%
- Constituye una buena forma de reforzar sus posibilidades ante un ambiente hostil ..... 22'5%
- Debería ser desarrollada por los Poderes Públicos ..... 15'5%
- Es de la competencia del sector asociativo ..... 22'5%
- Es indispensable ..... 25%
- Es perjudicial ..... 22'5%

Sobre el total de las 78 encuestas recibidas han sido contestadas en lo que se refiere a esta pregunta el 51'2%, habiendo recibido 38 encuestas que dejan en blanco este tema.

IV.11. A tenor de los resultados afirmativos 60% y de los negativos el 40%, siendo las contestaciones en blanco el 29%, podemos afirmar que en opinión de las mujeres encuestadas sí son necesarias cualidades particulares para ser una mujer empresaria; siendo las cualidades señaladas las siguientes, en orden decreciente:

- |                        |                          |  |
|------------------------|--------------------------|--|
| 1- Constancia          | 7- Espíritu emprendedor  | 13- Ilusión                            |
| 2- Responsabilidad     | 8- Ferreñidad            | 14- Buena Formación                    |
| 3- Relaciones Públicas | 9- Seguridad en sí misma | 15- Dar prioridad al bien común        |
| 4- Administración      | 10- Capacidad de Mundo   | 16- Interés en el progreso             |
| 5- Creatividad         | 11- Dedicación Plena     | 17- Preparación en Integración Europea |
| 6- Organización        | 12- Ambición             | 18- Simpatía                           |
|                        |                          | 19- Personalidad                       |

El total de las cualidades se ha extraído de las 94 respuestas señalando que en alguna de las encuestas se contienen varias de las opiniones anteriormente reflejadas.

Podemos observar que la mayoría de las cualidades señaladas como particulares para ser una mujer empresaria son comunes para el sexo opuesto salvo la que se encuentra en 8º lugar, lo cuál es indicativo de que las mujeres no consideran imprescindibles las cualidades propias de su sexo para crear o gestionar una empresa.

IV.12. Como complemento a la pregunta anterior, los resultados de la presente cuyo planteamiento es el siguiente: "Según su experiencia, para llevar a cabo la creación de una empresa, hacen falta las cualidades, competencias y condiciones siguientes" (clasificar por orden de importancia decreciente, siendo el 1 el más importante) queda ordenado de la forma que a continuación pasamos a exponer:

A) Cualidades:

- |                  |                      |
|------------------|----------------------|
| 1. Seguridad     | 6. Ambición          |
| 2. Creatividad   | 7. Audacia           |
| 3. Equilibrio    | 8. Espíritu de líder |
| 4. Determinación | 9. Humor             |
| 5. Optimismo     |                      |

B) Competencias:

- |                                      |                       |
|--------------------------------------|-----------------------|
| 1. Conocimiento técnico del producto | 5. Marketing          |
| 2. Planificación                     | 6. Gestión personal   |
| 3. Finanzas                          | 7. Nuevas tecnologías |
| 4. Contabilidad                      |                       |

C) Condiciones:

1. Poseer una experiencia profesional
2. Poseer una fibra empresarial
3. Tener una idea innovadora
4. Haberse beneficiado de una formación profesional
5. Haber obtenido un alto nivel escolar
6. Mantener un negocio familiar
7. Tener dinero
8. No tener otra alternativa
9. Tener un puesto de trabajo

IV.13. Los consejos que las mujeres encuestadas darían a una hipotética amiga que tuviera planeado crear una empresa son en orden decreciente:

- . Optimismo
- . Constancia
- . Estudio del mercado
- . Planificación
- . Seguridad
- . Profesionalidad y preparación
- . Conocimiento del producto
- . Acudir a la Confederación Española de Mujeres Empresarias (CEME)
- . Organización
- . No crearla
- . Contar con un equipo profesional
- . Conocimiento del sector
- . Contactos con empresas similares
- . Conocerse a sí misma
- . Prudencia
- . Asociarse
- . Seleccionar al personal
- . Tener dinero
- . Exigir igualdad entre hombre y mujer
- . Saber el objetivo a alcanzar

Todos estos consejos han sido extraídos de las 58 encuestas que responden a esta pregunta.

La segunda parte de la cuestión respecto de si existe una formación "ideal" sobre la creación de empresas por las mujeres 7 son las contestaciones afirmativas, 29 las negativas y 42 no responden dejando la pregunta en blanco. De estas 7 contestaciones afirmativas se precisan como formación "ideal": Marketing, Contabilidad, Finanzas, Gestión de Personal, Curso de Formación de Mujeres Empresarias de la Confederación Española de Organizaciones Empresariales (CEOE), y Experiencia.



IV.14. Los términos de esta pregunta se plantean para aquellas mujeres que no hayan recibido formación.

Las encuestas que responden a la pregunta propuesta ¿Qué esperaría de una formación actual? son 47, a su vez cada una de ellas contestan señalando más de un punto, y reflejan los siguientes valores:

	Número de Respuestas
. Conocer los sistemas de ayuda financiera .....	13
. Saber dónde encontrar información (jurídica, administrativa, comercial) .....	25
. Saber vender mis productos .....	16
. Aprender a dirigir a mis colaboradores/as .....	8
. Aprender a negociar (con la banca, los proveedores, la administración) .....	24
. Aprender a conciliar mejor el trabajo y la vida privada (gestión del tiempo-horario) .....	9
. Adquirir más confianza en sí misma .....	16
. Mejorar mis conocimientos sobre la organización del trabajo (prever, planificar) .....	17
. Adquirir nociones de contabilidad .....	4
. Otros .....	Idemas

La segunda parte de la pregunta sugiere que se exprese la opinión en la posibilidad de omitir una formación para la gestión y creación de empresas; las contestaciones afirmativas se cuentan en número de 4 y las negativas en 9, mientras que 65 encuestas omiten su opinión.

IV.15. Un 88'4% afirman tener conocimiento a cerca de cómo ha llegado a su poder el cuestionario, siendo 6'8 las encuestadas que mencionan

a la Confederación Española de Organizaciones Empresariales (CEOE), el 11'5% son las encuestas que dejan en blanco esta pregunta y no se ha recibido ninguna contestación que desconozca cómo ha llegado a su poder este cuestionario.

IV.16. Redundando a cerca del cauce en que el presente cuestionario ha llegado a poder de las encuestadas, el resultado de las propuestas indicadas en esta pregunta queda como sigue:

	Número de Respuestas
. Un organismo de formación .....	3
. Un organismo financiero .....	0
. Una amiga creadora de empresa .....	14
. Una organización de ayuda a la creación de em- presas .....	5
. Un club social y de orientación .....	2
. Otros (precisar) .....	33

De estas 33 respuestas referente a "otros" se computan en número de 32 respuestas las relativas a la Confederación Española de Mujeres Empresarias (CFME) y 1 que se refiere a la Confederación Española de Organizaciones Empresariales (CEOE).

IV.17. La relación que sigue corresponde a los datos personales de las mujeres encuestadas que desean recibir los resultados del presente estudio.

<u>Nombre</u>	<u>Dirección</u>
- Angela de Vicente	Padilla, 5-3ºIzqda. 28006 MADRID
- M <sup>o</sup> Teresa Morán	Padilla, 5-2ºDcha. 28006 MADRID
- Consuelo Muslares Anastasio	Arapiles, 17 28015 MADRID
- María Mayor Gil	MANDAYONA (GUADALAJÁRA)
- Concepción Díaz-Blanco	María de Molina, 28 28006 MADRID
- Rosa Torrescasana Cervera	Pº de la Habana, 7 28036 MADRID
- Olga Calabria Camera	Núñez Morgano, 5-8ºC 28036 MADRID
- Inmaculada Martínez García	Goya, 23 28001 MADRID
- Encarnación Fernández	Velázquez, 86 28006 MADRID
- María Camino Martínez Burgos	Velázquez, 85 28006 MADRID
- Josefa Esquilla Martorell	Barquillo, 26 28006 MADRID
- Mariana de Stefani	Príncipe de Vergara, 185 28002 MADRID
- Angela Escudero	Diego de León, 42 28006 MADRID

- Felicitas Prado García	Arroyo de La Media Legua, 32-33 MONTALBA (MADRID)
- M <sup>a</sup> Luisa Vicente Cristóbal	Padilla, 5 28006 MADRID
- M <sup>a</sup> Natividad Horcajo Matesanz	Fernández Ladreda, —
- M <sup>a</sup> Luz Calderón Guzmán	Alberto Alcócer, 3 28036 MADRID
- Magdalena Vega de Seoane	Velázquez, 39 28006 MADRID
- Alicia Ontana Domínguez	O'Donnell, 19 28009 MADRID
- Concepción Galán De Obeso	Buenavista, 24 PASAJES (SAN SEBASTIAN)
- M <sup>a</sup> José Parras	Velázquez, 86 28006 MADRID
- Juana Pomares	Meléndez Valdés, 14 28015 MADRID
- Emma Alvarez Builla	Flor Baja, 5 28013 MADRID
- M <sup>a</sup> Cruz Hernández	López de Hoyos, 135 28002 MADRID
- M <sup>a</sup> Dolores Roig-Miguel	P <sup>o</sup> Castellana, 82 28046 MADRID
- Paloma Fernández Olea	Cruz del Sur, 3-Torre-100 28007 MADRID
- Irene García Ceballos	LOVABLE ESPAÑA, S.A. Pol.El Balconcillo-GUADALAJARA

- Angeles Martínez López	Doctor Fleming, 4 19003 GUADALAJARA
- Esperanza Mayor Gil	Mayor, 131 19001 GUADALAJARA
- Esperanza Díaz	María de Molina, 28 28006 MADRID
- M <sup>o</sup> Carmen Beravent Aparici	P <sup>o</sup> de la Pechina, 50 46018 VALENCIA
- Josefina Martínez-Rovira	Cuenca, 7 - 5 <sup>o</sup> 46007 VALENCIA
- Mercedes Brufau Redondo	Avda. Portugai, 110-ático G
- Patricia Downey	CAMARA DE COMERCIO BRITANICA Marqués de Valdeiglesias, 3 28004 MADRID
- M <sup>o</sup> Carmen Hurtado Muñoz	Avda. España, 7 10004 CACERES
- Laura Heredero Largo	Sillería, 13 45001 TOLEDO
- Esperanza Mateos Vicente	Antonio Hurtado, 6-2 <sup>o</sup> I 10002 CACERES
- Patrocinio Casares Ordiales	Clavellina, 9 - A 10003 CACERES
- Eugenia García Fernández	Antonio Hurtado, 5 A 10002 CACERES
- Luisa Monzo	General Francés Perera, 2 ALCOY (ALICANTE)

- M <sup>ra</sup> Elena LLinares Peidro	San Nicolás, 46 - 10 ALCOY (ALICANTE)
- "FALLASCO'S"	Perú, 37 ALCOY (ALICANTE)
- Funi Peluquería	Perú, 20 ALCOY (ALICANTE)
- Amalia Pérez Pina	San Mario, 41 ALCOY (ALICANTE)
- Isabel Amorós Araño	San Lorenzo, 23 ALCOY (ALICANTE)
- Mónica Almiñana Seguí	Alfonso El Magnánimo, 3 ALCOY (ALICANTE)
- Margarita Sánchez	Pº de la Castellana, 144 28046 MADRID
- Carmen Ibáñez Badenes	Escultor Viciano, 14 12080 MADRID
- Elena Pagan Albarracín	Plaza Pizarro, 6 ALCOY (ALICANTE)
- Rafaela Clirent Torregrosa	Maestro Chapi, 4 ALCOY (ALICANTE)

2.B.- La segunda parte de la Encuesta - B - corresponde al epígrafe que lleva por título: "PREGUNTAS PARA ORGANISMOS QUE REALIZAN ACTIVIDADES

DE: . Asesoría, orientación e información

. Financiación

. Formación Profesional.

El total de encuestas recibidas ha sido en número de 45 de las cuáles 15 pertenecen a Organismos de Asesoramiento y Orientación Profesionales; 10 pertenecen a Organismos de Financiación, 15 pertenecen a Organismos de Formación Profesional y 6 pertenecen a Organismos que han llevado a la práctica programas específicos adaptados a mujeres creadoras de empresas.

Los criterios de valoración seguidos en la corrección de la presente encuesta, son los que a continuación pasamos a exponer:

- Hemos tomado cada uno de los Epígrafes de que consta la Encuesta como encuestas independientes, siguiendo la pauta marcada por los propios Organismos en sus contestaciones, ya que ellos seleccionan las preguntas propias de su actividad.
- Al igual que las tablas de resultados elaborados en la parte - A - de la Encuesta, cuyo título es "PREGUNTAS A MUJERES EMPRESARIAS", los valores comprendidos en los distintos tramos de porcentajes (1-25%, 25-50%, 50-75%, etc...) que coinciden con el máximo de alguno de

ellos y por lo tanto con el mínimo del siguiente, son incluidos en el primero. Ejemplo: si consideramos los intervalos 1-25, 25-50, 50-75, las contestaciones cuyo valor sea el 25 estarían comprendidas en el tramo 1-25 y no en el tramo 25-50, lo mismo ocurriría con el resto de los intervalos o tramos.

- Los porcentajes reflejados en la valoración de cada una de las preguntas han sido hallados sobre el total de encuestas que contestan a los distintos epígrafes individualmente considerados.
- El orden de los Epígrafes individualmente considerados que vamos a seguir en el presente informe, queda como a continuación pasamos a exponer:
  - B.I.- PREGUNTAS COMUNES A LOS ORGANISMOS DE ASESORAMIENTO; DE FINANCIACION Y DE FORMACION PROFESIONAL.
  - B.II.- ORGANISMOS DE ASESORAMIENTO Y ORIENTACION PROFESIONALES.
  - B.III.- ORGANISMOS DE FINANCIACION.
  - B.IV.- ORGANISMOS DE FORMACION PROFESIONAL.
  - B.V.- ORGANISMOS DE FORMACION PROFESIONAL QUE HAYAN LLEVADO A LA PRACTICA PROGRAMAS ESPECIFICOS ADAPTADOS A MUJERES CREADORAS DE EMPRESAS.
  - B.VI.- ANEXO.

2.B.I. PREGUNTAS COMUNES A LOS ORGANISMOS DE ASESORAMIENTO, DE FINANCIACION Y DE FORMACION PROFESIONAL.



Hemos de constatar , que no todos los Organismos contestan a este Epígrafe -B.I.-, siendo los que lo hacen en número de 23.

I.1.- ¿Quién es Vd.?

La relación de Organismos que contestan a esta pregunta, su dirección y actividades profesionales se encuentran reflejadas en el ANEXO.

I.2.- ¿Cómo interviene su Organismo en cuanto a la creación y gestión de empresas?

De las 23 encuestas contestadas, el 61% de los Organismos interviene en el marco de una actividad más general de información, asesoramiento y orientación, el 26% interviene a través de ayuda financiera y el 39% lo hace mediante formación profesional, no contestando ningún organismo al apartado de no intervención en materia de ayuda o la gestión o creación de empresas, por lo que consideramos que todos ellos realizan estas actividades.

I.3.- El 61% de las 23 encuestas que contestan este Epígrafe responden a esta cuestión, planteada en los siguientes términos: ¿Cuántos creadores de empresa y mujeres creadoras de empresas se han dirigido a Vd. en 1985?

Las tablas que pasamos a exponer reflejan los resultados obtenidos.

. Creadores de Empresas	. Mujeres Creadoras de Empresas
- 1 - 100      22%	- 1 - 25      57%
- 100 - 200    50%	- 25 - 50     36%
- 200 - 500    22%	- 50 - 100    7%
- 500 - 1000    6%	

A la vista de estos datos observamos que es mayor el número de hombres que se dirigen a estos organismos, ya que de éstos hemos obtenido valores comprendidos entre 1 y 1000 mientras que de mujeres creadoras de empresas el tramo queda reducido a los valores 1 a 100. Por otra parte, el tanto por ciento más alto lo encontramos en el tramo de 100 a 200 en la tabla correspondiente a creadores de Empresas, siendo el tramo comprendido entre 1 y 25 el que mayor porcentaje arroja, en la tabla de mujeres creadoras de empresas el 57%. El número total de hombres creadores de empresas que se han dirigido a estos organismos es de 2024 y el de mujeres creadoras de empresas 248, todo ello en cifras de 1985.

I.4.- La Financiación de estos Organismos se distribuye de la siguiente forma:

. Fuentes propias	59%
. Fondos públicos	27%
. Fondos privados (fundación)	14%

Estos porcentajes han sido hallados sobre el 78% de las 23 encuestas que contestaron a este Epígrafe.

I.5.- Veinte son los Organismos que contestan a esta pregunta, de los cuáles 16 integran su actividad en una acción Nacional, 8 en una acción Regional, 2 en una acción Internacional y 1 en una acción Local, resaltando que alguno de estos Organismos integran su actividad en varios de estos conceptos.

I.6.- De las cualidades, competencias y condiciones consideradas como necesarias para llevar a cabo la creación de una empresa, los encuestados responden de acuerdo con la siguiente relación, clasificada en orden de importancia decreciente:

- |   |                                     |
|---|-------------------------------------|
| A) Cualidades:                              | B) Competencias                     |
| . Creatividad                               | . Planificación                     |
| . Determinación                             | . Conocimiento técnico del producto |
| . Seguridad                                 | . Finanzas                          |
| . Ambición                                  | . Gestión de Personal               |
| . Audacia                                   | . Nuevas tecnologías                |
| . Equilibrio                                | . Marketing                         |
| . Optimismo                                 | . Contabilidad                      |
| . Espíritu de liderazgo                     | . Otras: Informática, Idiomas, Re-  |
| . Humor                                     | laciones Públicas.                  |
| . Otras: Constancia, Ilusión,<br>Intuición. |                                     |

C) Condiciones:

- . Poseer una experiencia profesional
- . Poseer la "fibra empresarial"
- . Tener una idea innovadora
- . Haberse beneficiado de una formación empresarial
- . Tener dinero
- . Haber obtenido un alto nivel escolar
- . Mantener un negocio familiar
- . No tener otra alternativa
- . Tener un puesto de trabajo

I.7.- El 83% de los encuestados afirma no haber desarrollado actividades especiales en cuanto a dirección de mujeres creadoras de empresas, siendo el 17% aquéllos que sí han desarrollado estas actividades especiales.

Las actividades especiales desarrolladas se concretan del modo siguiente, también en orden decreciente: Asesoramiento Financiero, Cursos de Gestión Empresarial y Seminarios con importantes personalidades del mundo empresarial.

Hemos de resaltar, sin embargo, que el comentario más generalizado es que las actividades de estos organismos se dirigen indistintamente a hombres y mujeres.

I.8.- A esta pregunta no contesta un tanto por ciento muy elevado de encuestados, concretamente un 61%, con lo que el 39% restante se

distribuye en 22% que dispone de datos y 78% que no dispone de los mismos. Las cifras reflejadas en las especificaciones se concretan en: el 16% de las peticiones recibidas por la entidad proviniendo de mujeres; la Confederación Española de Mujeres Empresarias (CEME) nos da la cifra de 506.000 Empresas creadas por mujeres en toda España; por último otro de los Organismos valora en un 2% el total de mujeres promotoras de empresas.

Finalmente, la relación de las personas que han contestado a la Encuesta y la función que desempeñan se detalla en el Anexo adjunto, coincidiendo con aquellas Entidades que desean recibir los resultados del presente Informe.

#### 2.B.II.- ORGANISMOS DE ASESORAMIENTO Y ORIENTACION PROFESIONAL

El número de Organismos cuyas atribuciones profesionales es orientar a personas, hombres o mujeres, y que han contestado a este Epígrafe es de 11.

II.1.- De estas Entidades el 73% ha introducido una acción de consejo y orientación dirigida indistintamente a hombres y mujeres, el 18% restante se dirige únicamente a mujeres, bien porque su actividad

profesional le inducía o bien para satisfacer las necesidades específicas que se imponían, en igual proporción. Además una de las encuestas específica que su Organismo no se ocupa de la creación de empresas.

II.2.- El 91% de los encuestados afirman haber recibido a mujeres creadoras de empleo, en potencia o confirmadas; el 2% restante no contesta.

Respecto de la pregunta "¿Qué buscan en primer lugar?" estos Organismos contestan lo siguiente:

- . Un puesto de trabajo dirigiendo su propia actividad.
- . Obtención de ingresos para la economía familiar.
- . Financiación.
- . Mantener un negocio familiar.
- . Estudios de viabilidad para su proyecto.
- . Mejorar condiciones de vida en general.
- . Proyectar su capacidad creativa.
- . Independencia.

A la cuestión "¿Qué son sus principales virtudes?" dan las respuestas que reflejamos a continuación:

- |                 |                             |
|-----------------|-----------------------------|
| . Optimismo     | . Capacidad de Organización |
| . Emprendedoras | . Motivación                |
| . Innovación    | . Buena gestión             |
| . Constancia    | . Ambición                  |
| . Ideas claras  | . Prudencia                 |
| . Dinamismo     | . Equilibrio                |

Los principales handicaps siempre en opinión de estos Organismos son:

- . Falta de formación empresarial
- . El entorno social
- . Ser mujer
- . La propia índole de la actividad empresarial
- . Económicos
- . La dedicación a sectores como el comercial y servicios considerados dentro de la vida empresarial como de segunda categoría

II.3.- Los citados Organismos de asesoramiento y orientación identifican en un 55% circunstancias que estimulan a las mujeres a crear una empresa que son las siguientes:

- . Circunstancias Económicas, familiares y profesionales
- . Obtención de una formación previa adecuada
- . Rechazo de ocupaciones tradicionales como el hogar
- . Falta de empleos satisfactorios
- . Factores sociológicos
- . Deseos de realización e independencia personal

II.4.- Las mujeres que quieren crear una empresa son orientadas hacia organismos específicos en un 82% de los casos, mientras que en el 18% restante no se les proporciona este tipo de orientación, siendo los organismos a los cuáles se les dirige:

- Instituto Nacional de Empleo (INEM)
- Entidades Financieras
- Federaciones Empresariales
- Direcciones Generales de Empleo y Cooperación de las distintas Comunidades Autónomas
- Ministerios
- Sociedades de Fomento
- Confederación Española de Mujeres Empresarias (CEME)

## 2.B.III.- ORGANISMOS DE FINANCIACION

Del total de las encuestas recibidas, 10 corresponden a Organismos de Financiación, cuyas respuestas pasamos a detallar.

III.1.- Las mujeres les parecen "peor" preparadas que los hombres para crear una empresa en un 10% de los casos, "igual" de preparadas en un 90%, mientras que ninguno de ellos considera que la preparación de la mujer es "mejor" que la de los hombres.

III.2.- Los criterios seguidos por estos Organismos de Financiación para la concesión de créditos a la creación de empresas son:

- . Viabilidad y Rentabilidad de los Proyectos de Inversión y Explotación
- . Experiencia profesional
- . Seriedad y solvencia
- . Generación de Recursos
- . Generación de Empleo
- . Que se trate de una actividad preferente para el desarrollo Regional

III.3.- El 60% de estos Organismos "NO" han tenido que adaptarse a peticiones específicas para mujeres, el 20% restante "SI" lo han hecho, siendo estas peticiones, para la formación profesional, y para la creación de cooperativas. El motivo que expresa uno de los encuestados que contesta de forma negativa es que por estrategia de su



Empresa, no entra a negociar la adaptación a peticiones específicas de mujeres, por ser negocios de poca entidad.

#### 2.B.IV.- ORGANISMOS DE FORMACION PROFESIONAL

La relación de PROGRAMAS, RAMA a la que corresponden y FECHA DE CREACION, de las acciones de formación profesional emprendidas por estos Organismos, se adjuntan en el ANEXO que se encuentra al final del presente informe.

El número de Organismos que contestan a este epígrafe es de 14, y el análisis de los resultados de sus respuestas es el que sigue:

#### IV.1.- Estas Entidades utilizan los siguientes mecanismos de financiación:

- Fondos Públicos Nacionales .....	21%
. Ministerio de Trabajo   67%	
. Ministerio de Industria  33%	
- Fondos Públicos Regionales o Locales .....	7%
- Ayuda de la Comunidad Económica Europea (CEE)	0
- Financiación Semipública .....	0
- Financiación Privada .....	100%

Hay que señalar que todos estos Organismos tienen una financiación privada, y que además en algunos casos, acuden a otras fuentes de financiación.

Respecto de la pregunta sobre si esta formación está ligada a una operación de desarrollo económico local, el 29% contesta de forma negativa, el 14% lo hacen de forma positiva y el 57% no contestan.

Como anteriormente hemos indicado, los resultados de la encuesta reflejan que todos estos Organismos se financian de forma privada y además especifican que el coste de su actividad corre a cargo de los propios beneficiarios de la formación en un 86% de los casos, repartiéndose el resto entre las grandes empresas, sindicatos y asociaciones dentro de las que se cita la Confederación Española de Pequeña y Mediana Empresa (CEPYME).

IV.2.- Estos Organismos llevan a cabo en el 72% de los casos, un sistema de selección según los criterios siguientes:

- Formación Básica inicial de grado medio
- Formación Universitaria
- Pruebas orales y escritas
- Ser empresario establecido
- Querer ser empresario en un futuro
- Experiencia profesional en la especialidad elegida
- Por ordenada

IV.3.- Estructuración del horario:

- |                      |     |
|----------------------|-----|
| - Sesiones de tarde  | 21% |
| - Sesiones de noche  | 14% |
| - Cursos intensivos  | 14% |
| - Cursos a distancia | 21% |

Una gran mayoría alterna la teoría con la práctica en el sistema educativo que practican .

IV.4.- Los lugares en que se realiza la formación son:

- Locales privados el 71%
- No contestan a esta pregunta el 7% de los encuestados

Los medios y equipamientos de que disponen:

- Medios Audiovisuales
- Ordenadores
- Centros de cálculo
- Maquinaria específica
- Bibliotecas

IV.5.- El 71% de los Organismos de Formación Profesional ha puesto en práctica métodos especiales de enseñanza, estudios y trabajo, entre los cuáles citan:

- Método de simulación (Role-Playing)
- Método del "CASO"
- Dinámica de grupos
- Métodos Audiovisuales
- Métodos Informáticos
- Métodos de Enseñanza a distancia
- Transmisión directa de experiencias por parte de empresarios innovadores.

IV.6.- En los cursos sobre gestión y creación de empresas realizados durante el año 1985 la proporción general de asistentes según la edad es la siguiente: Diez de los Organismos encuestados declaran tener

entre sus alumnos personas menores de 25 años estando en una proporción del 1 al 25% en 6 de los casos; once de dichos Organismos declaran tener entre sus alumnos personas comprendidas entre 25-40 años siendo 7 los casos en que estos alumnos representan una proporción del 50 al 75%; finalmente ocho entidades cuentan entre sus alumnos a personas mayores de 40 años siendo 7 las encuestas que declaran que estos alumnos suponen una cifra comprendida entre el 1 y el 25% del total de asistentes. Hemos de señalar que a la vista de estos resultados el mayor número de asistentes se encuentra comprendido entre 25 y 40 años de edad.

Según la situación laboral 8 encuestas afirman tener entre sus asistentes personas asalariadas en las siguientes proporciones:

	1 - 25%	25 - 50%	50 - 75%	75 - 100%
Asalariados	1	3	2	2

Cuatro son los Organismos que afirman impartir sus cursos a asalariados con su puesto de trabajo amenazado; en 3 de estas encuestas estas personas se encuentran comprendidas entre el 1 y el 25%.

Las personas buscando empleo son las que según los resultados de la encuesta asisten en mayor proporción a estos cursos sobre gestión y

creación de empresas, ya que en 6 de los casos se encuentran en una proporción del 1 al 25%, en 3 de los casos del 25 al 50% y en 1 del 50 al 100%. Además, 6 de los centros cuentan entre sus alumnos con empresarios establecidos; en la mayoría de los casos -4- el porcentaje de éstos va del 1 al 25% del total de asistentes.

Según la Categoría Profesional, los Mandos Medios representan la proporción mayor de asistentes a estos cursos; en efecto, de un total de 8 encuestas 4 afirman que dichos mandos medios suponen una proporción del 75 al 100% y en los 4 casos restantes varía del 1 al 50%. Del total de 7 encuestas que declaran tener empleados entre sus alumnos 4 los sitúan entre el 1 y el 50% y 3 entre el 50 y 75%. Los obreros representan en las 4 encuestas contestadas una proporción del 1 al 25%.

Para finalizar, las amas de casa asisten a estos cursos en proporción comprendida entre 1 y 25% siendo únicamente 2 los organismos encuestados que las reciben como asistentes.

Ninguno de estos organismos declara tener entre sus asistentes a Minusválidos o grupos étnicos minoritarios.

Siguiendo el mismo criterio de análisis de los resultados que en el caso general, para las mujeres los porcentajes son los siguientes:

	1 - 25%	25-100%	Nº Encuestas Contestadas
. Menos de 25 años	5	3	8
. De 25 años a 40 años	4	6	10
. Más de 50 años	5	0	5

	1 - 25%	25-100%	Nº Encuestas Contestadas
. Asalariados	5	2	7
. Asalariados con puesto a trabajo amenazado	1	2	3
. Personas buscando empleo	5	4	9
. Otros	2	3	5

	1 - 25%	25-100%	Nº Encuestas Contestadas
. Mandos Medios	3	4	7
. Empleados	4	2	6
. Obreros	3	0	3
. Amas de casa	2	1	3

Al igual que para el caso general, ningún Organismo cuenta entre sus asistentes con mujeres minusválidas o pertenecientes a grupos étnicos minoritarios.

IV.7.- Respecto de la proporción de hombres y mujeres que participan en el programa, los resultados quedan reflejados en la tabla que a continuación exponemos:

	1 - 25%	50-100%	Nº Encuestas Contestadas
. Hombres	2	7	9
. Mujeres	8	1	9

IV.8.- Estos cursos desembocan en "Un diploma del Estado" el 7% de los casos, "Una homologación" otro 7% de los casos, "Un certificado" el 78% de los casos y el 14% otorga un Diploma Privado.

Alguno de estos centros otorga varios títulos según el curso de que se trate.

IV.9.- Respecto a la Ayuda económica que reciben los matriculados en estos cursos, los resultados quedan reflejados en la siguiente tabla:

Financiación a cargo de:	Cursillistas	Propio Organismo	Nº Encuestas Contestadas
. Remuneración durante el tiempo de formación	2	1	3
. Coste de la formación	9	2	11
. Coste de estancia y - otros gastos	1	0	1
	-		

Hemos de resaltar que del total de 14 encuestas 4 no contestan a esta pregunta. Por otra parte, ninguno de estos organismos contestan sobre la ayuda económica relativa a "Disposiciones especiales de guarderías infantiles".

IV.10.- A la pregunta "¿Orientan a las mujeres hacia organismos específicos de apoyo y asesoramiento?" responden afirmativamente el

50% de los encuestados, el 36% lo hace negativamente y el 14% no contesta a esta cuestión.

Los Organismos a los que se orienta a las mujeres son en orden decreciente:

1. Organismos Oficiales:
  - Ministerios y Organismos Autónomos
  - Centro de difusión de la Moda
  - Instituto de Pequeña y Mediana Industria (IMPI)
2. Organizaciones Empresariales del Sector
3. Confederación Española de Mujeres Empresarias (CEME)
4. Organismos Privados
5. Cámaras de Comercio e Industria

IV.11.- Entre los matriculados en los cursos de gestión de empresas impartidos por estos Organismos en 1985:

GENERAL	1 - 20%	20 - 70%
- Abandona antes de finalizar la formación	6	3
- Crea una empresa	6	1
- Encuentra un empleo sin relación con la formación recibida	3	0
- Encuentra un empleo en relación con la formación recibida	2	5
- Sigue una formación complementaria	4	1



MUJERES	1 - 20%	20 - 70%
- Abandona antes de finalizar la formación	5	1
- Crea una empresa	4	0
- Encuentra un empleo sin relación con la formación recibida	2	0
- Encuentra un empleo en relación con la formación recibida	2	2
- Sigue una formación complementaria	3	1

No contestan a esta pregunta 2 de los Organismos encuestados.

2.B.V.- ORGANISMOS DE FORMACION PROFESIONAL QUE HAYAN LLEVADO A LA PRACTICA PROGRAMAS ESPECIFICOS ADAPTADOS A MUJERES CREADORAS DE EMPRESAS.

A la pregunta cuyo enunciado transcribimos a continuación: "En función de estos dos ejes (Adquisición de un método de actuación; Desarrollo personal), describa Vd. los objetivos, los temas y los métodos de sus programas/cursos y adjunte, si es posible, el programa de estudios y otros elementos descriptivos de estos Cursos", no hemos recibido respuesta de ninguno de los 6 Organismos que contestan a este epígrafe de la encuesta.

V.1.- Los Cursos desembocan en un "diploma del Estado" en el 16% de los casos; "una homologación" en otro 16% de los supuestos y un

"certificado" en el 67%. El 33% de estos Organismos otorga además "Diplomas Privados".

Hay que señalar que, según el curso de que se trate, algunos de estos Centros de Formación Profesional otorgan varios de los títulos mencionados.

V.2.- Conforme a los resultados de la Encuesta los programas están dirigidos hacia las siguientes competencias o aptitudes que pasamos a enumerar por orden de importancia decreciente:

- |                         |                            |
|-------------------------|----------------------------|
| 1.- Finanzas            | 6.- Técnicas de producción |
| 2.- Gestión de PYMES    | 7.- Planificación          |
| 3.- Gestión de personal | 8.- Gestión Administrativa |
| 4.- Ventas              | 9.- Relaciones Humanas     |
| 5.- Marketing           |                            |

V.3.- El horario se estructura en la mayoría de los casos en "jornadas intensivas", alternándose teoría y práctica en grupos en el 67% de los programas.

V.4.- A esta pregunta contestan de forma negativa el 67% de los encuestados, mientras que un 33% no contesta. Ninguno de los Organismos declara haber elaborado sistemas pedagógicos especiales para las mujeres y el profesorado encargado de la formación de los mismos.

V.5.- La formación se realiza en locales privados en el 50% de los casos, siendo los equipos utilizados sistemas audiovisuales y ordenadores.

V.6.- El 67% de las Entidades encuestadas afirma que los cursos que llevan a cabo prevén una alternancia entre teoría y práctica, situándose la media de tiempo que se dedica a esta última en un 30% del total de horas lectivas.

V.7.- El resultado obtenido acerca de si estas entidades han adoptado medidas particulares en materia de orientación y asesoramiento que permitan un seguimiento de las mujeres una vez finalizado el curso, es negativo en el 33% de los casos, el resto no contesta.

V.8.- Entre las mujeres matriculadas en los cursos de gestión de empresas en 1985, abandona antes del final de la formación el 14%; crea una empresa el 4%; encuentra un empleo sin relación con la formación recibida el 20%; encuentra un empleo en relación con la formación recibida el 40% y sigue una formación complementaria el 30%.

V.9.- Las colaboraciones exteriores han sido solicitadas en el 17% de los casos mientras que un 34% no han acudido a este tipo de colaboración, dejando sin contestar esta cuestión el 49% restante. De este 17% que contesta afirmativamente, en su caso precisan haber solicitado testimonios de banqueros y empresarios extranjeros.

V.10.- En general podemos afirmar que no existe un interés sindical en estas acciones de formación, ya que sólo uno de los encuestados contesta de modo afirmativo, precisando que este interés se ha manifestado mediante la asistencia a estos cursos de formación.

V.11.- Entre las modalidades de acción formativa dirigida a la creación de empresas por mujeres, se señalan como particularmente interesantes:

- Sistemas de financiación
- Trámites oficiales para la creación de empresas
- Marketing
- Técnicas de gestión
- Curso de dirección de Pequeñas y medianas Empresas (PYMES)
- Materias especializadas, moda, hostelería, etc.

2.B.VI.- ANEXO

Relación de los organismos que han contestado a la encuesta especificando su identificación y que desean recibir los resultados de la misma.

- 1º Nombre del Organismo: Federación de Empresarios de la Rioja  
Dirección: Hermanos Moroy, 8 - 4º - 26001 LOGROÑO  
Actividades profesionales: Defensa de los intereses de los empresarios, asistencia y asesoramiento.  
Contestó a la encuesta: D. Rafael Citoler Tormo  
Función: Gerente y asesor económico financiero
- 2º Nombre del Organismo: Asociación de Mujeres Empresarias (ASEME)  
Dirección: Alcalá, 30 - Oficina 322 - 28014 MADRID  
Actividades: Representación, asesoramiento, formación e información a Empresarias  
Contestó a la encuesta: Dª Mª Paz García Postigo  
Título del Programa: Curso de gestión en la PYME  
Fecha de creación: Marzo de 1986
- 3º Nombre del Organismo: Confederación Empresarial Turolense  
Dirección: Francisco Pique, 5 - TERUEL  
Actividades: Asesoramiento a los empresarios  
Contestó a la encuesta: Dª Esther Martín Fernández  
Función: Economista
- 4º Nombre del Organismo: Departamento de Formación de la Confederación Española de Organizaciones Empresariales (CEOE)  
Dirección: Alcántara, 20 - 28006 MADRID  
Actividades: Formación empresarial  
Contestó a la encuesta: D. Juan Hernández Carnicer  
Función: Director del Departamento  
Título del programa: A) Cómo crear una empresa. Fecha de creación: 1984  
B) Futuros empresarios. Fecha de creación: 1984  
C) Gestión básica empresarial para hijos de empresarios. Fecha de creación: 1986

- 50 Nombre del Organismo: Federación de Asociaciones de Salas de Fiesta y Discotecas  
Dirección: Ortega y Gasset, 17 - 28006 MADRID  
Actividades: Asesoramiento y defensa de los empresarios del sector
- 60 Este organismo de formación omite su identificación  
Título del programa: A) Gerencia de Ventas. Fecha de creación: 1980  
B) Dirección de Empresas. RAMA: Administración. Fecha de creación: 1980  
C) Control Financiero. Fecha de creación: 1986
- 70 Este organismo de Formación Profesional omite su identificación  
Título del programa: A) Dirección Administrativa Financiera.  
Fecha de creación: 1-10-1983  
B) Asesoría Fiscal. Fecha de creación: 1-10-1979  
C) Contabilidad Superior. Fecha de creación: 1-10-1979
- 80 Este organismo de Formación Profesional omite su identificación  
Título del programa: A) Mandos Intermedios. RAMA: Gestión de Empresas. Fecha de creación: 1982  
B) Master Empresarial. Fecha de creación: 1978  
C) Control Empresarial. Fecha de creación: 1979  
D) Programador BASIC. Fecha de creación: 1984  
E) Programador COBOL. Fecha de creación: 1983
- 90 Este organismo de Formación omite su identificación  
Título del programa: A) Gestión Comercial. Fecha de creación: 1968  
B) Dirección Comercial. Fecha de creación: 1968  
C) Administración de Empresas. Fecha de creación: 1976
- 100 Este organismo de Formación omite su identificación  
Título del programa: A) Estilista diseñador  
B) Patronista modelista  
C) Patronista escalador  
D) Técnicas de Gestión de Empresas

- 119 Nombre del Organismo: Confederación Empresarial Provincial  
Dirección: Boltaña, 2 - 39  
Actividades: Representación empresarial, formación, información, asesoramiento
- 120 Nombre del Organismo: Federación Nacional de Empresas de Publicidad  
Dirección: Gran Vía, 57 - 9º 6 - 28013 MADRID  
Actividades: Asociación empresarial  
Contestó a la encuesta: D. José Viana Martín  
Función: Vicepresidente y Director General
- 130 Nombre del Organismo: Federación Empresarial Toledana  
Dirección: Cuesta Alcázar, 6 - TOLEDO  
Actividades: Asesoramiento y Defensa empresarial  
Contestó a la encuesta: D. Humberto Carrasco  
Función: Secretario General  
Título del programa: A) Contabilidad  
B) Informática básica  
C) Programación BASIC  
D) Programación COBOL  
E) El IVA
- 140 Nombre del Organismo: Dirección General de Servicios Sociales  
(GENERALITAT VALENCIANA)  
Domicilio: Barón de Cárcer, 36 - 9º - 46001 VALENCIA  
Actividades: Servicio de Acción Comunitaria encargado del Area de la Mujer  
Contestó a la encuesta: Dª Carmen del Río Vidal  
Función: Responsable del Area de la Mujer de la Dirección General de Servicios Sociales
- 150 Nombre del Organismo: Escuela Superior de Investigaciones y Técnicas Empresariales (ESITE)  
Dirección: Conde de Peñalver, 38 - 2º  
Actividades: Formación programada y de entrenamiento rápido en aspectos económicos y financieros  
Contestó a la encuesta: D. Guillermo Garrón Montero

Función: Relaciones Institucionales de la Escuela Superior de Investigaciones y Técnicas Empresariales (ESITE)

Título del programa: Contabilidad y Finanzas. Fecha de creación: 1976

16º Nombre del Organismo: Confederación Española de Mujeres Empresarias (CEME)

Dirección: Gran Vía, 55 - 9º A - 28013 MADRID

Actividades: Ayuda y promoción a empresarias y futuras empresarias

Contestó a la encuesta: Dª Pilar Díaz-Plaja

Función: Presidenta Nacional de la Confederación Española de Mujeres Empresarias (CEME) y Vicepresidenta Mundial

17º Nombre del Organismo: CESA

Dirección: Avda. Denia, s/n - Apartado 306 - 03080 ALICANTE

Actividades: Perfeccionamiento Empresarial dirigido a Directivos y Postgraduados

Contestó a la encuesta: D. Enrique Barrereche

Función: Director

18º Nombre del Organismo: Instituto Universitario de Administración y Dirección de Empresas (ICADE)

Dirección: Alberto Aguilera, 23 - 28015 MADRID

Actividades: Investigación, estudio y formación permanente de profesores de profesionales y empresarios

Contestó a la encuesta: Dª Mª Luz Gómez-Subén

Función: Adjunta a la Dirección

Título del programa: A) Master en Administración y Dirección de Empresas

B) Oficina de Proyectos

C) Bolsa de Trabajo

19º Nombre del Organismo: Junta de Comunidades de Castilla-La Mancha

Dirección: Cuesta de Carlos V, 10 - TOLEDO

Contestó a la encuesta: Dª Angeles Abad de la Maza

Función: Técnico de la Dirección General de Promoción Empresarial



- 209 Nombre del Organismo: Junta de Extremadura  
Dirección: Santa Eulalia, 28 - MERIDA (BADAJOZ)  
Contestó a la encuesta: D. Teodoro Sánchez Díaz  
Función: Técnico de la Dirección General de Política Financiera
- 210 Nombre del Organismo: Departamento de Formación de la Confederación Española de la Pequeña y Mediana Empresa (CEPYME)  
Dirección: Alcántara, 20 - 28006 MADRID  
Actividades: Organización de cursos de formación empresarial y asesoría de organizacines empresariales  
Contestó a la encuesta: D. Luis Santiago de Pablos  
Función: Director del Departamento  
Título del programa: A) Cómo crear una empresa  
B) Gestión Básica Empresarial  
C) Gerentes de PYMES  
(en colaboración con la Confederación Española de Organizaciones Empresariales (CEOE))
- 220 Nombre del Organismo: Escuela Superior de Gestión Comercial y Marketing (ESIC)  
Dirección: Evaristo San Miguel, 10-12 - 28008 MADRID  
Actividades: Formación y Asesoramiento a particulares, empresas públicas y privadas  
Contestó a la encuesta: D. José M<sup>o</sup> García Serra  
Función: Director Técnico de la Sección de Directivos  
Título del programa: A) Diplomado en Marketing. RAMA: Empresa.  
Fecha de creación: 1965  
B) Licenciado en Gestión Comercial y Marketing. RAMA: Empresa.  
Fecha de creación: 1970  
C) Master en Administración de Empresa. RAMA: Empresa. Fecha de creación: 1986
- 230 Nombre del Organismo: Instituto de Empresa  
Dirección: María de Molina, 13 - 13 - 28006 MADRID  
Actividades: Escuela de Negocios y Formación Empresarial  
Contestó a la encuesta: D<sup>a</sup> Isabel Rubio Juceño  
Función: Directora del Departamento de Creación de Empresas  
Título del programa: A) Master en Gerencia de Empresas. Fecha de creación: 1980

249 Nombre del Organismo: Confederación Española de Empresarios de Navarra (CEN)  
Dirección: Pedro I, 1 - 31007 PAMPLONA  
Contestó a la encuesta: D. Tomás Escriche  
Función: Secretario Adjunto

259 Nombre del Organismo: Banco de Crédito y Ahorro, S.A.  
Dirección: Pintor Sorolla, 21 - 46002 VALENCIA  
Actividades: Banca Comercial  
Contestó a la encuesta: D. Felipe Ronda Agra  
Función: Consejero Director General

269 Nombre del Organismo: Sociedad Bancaya de Promoción Empresarial, S.A.  
Dirección: Pº de la Castellana, 110 - 8º - 28046 MADRID  
Actividades: Empresa de capital de riesgo  
Contestó a la encuesta: D. Fernando Vara Herrero  
Función: Director de Inversiones

279 Nombre del Organismo: Banco de Financiación Industrial  
Dirección: Pº de la Castellana, 108 - 28046 MADRID  
Actividades: Banca  
Contestó a la encuesta: D. Fernando Bellón Mercado  
Función: Director de Personal y Organización

289 Nombre del Organismo: Leasing Bancaya, S.A.  
Dirección: Castellana, 110 - 28046 MADRID  
Actividades: Leasing  
Contestó a la encuesta: D. Juan Carlos Rodríguez Cantarero  
Función: Director del Servicio Jurídico

EN

**Spanish Enterprise Organisations Confederation**

**Equal Opportunities and Vocational Training**  
**CREATION AND MANAGEMENT OF WOMEN'S ENTERPRISES**

**SPAIN**



1. INTRODUCTION

2. QUESTIONNAIRES

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2.A.III Motivation

2.A.IV Training

2.B. QUESTIONS TO ORGANISATIONS WHOSE ACTIVITIES INCLUDE:

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- VOCATIONAL TRAINING

2.B.I Questions common to organisations concerned with advice, funding and vocational training

2.B.II Organisations concerned with advice and vocational training

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## INTRODUCTION

The Confederación Española de Organizaciones Empresariales (CEOE) (Spanish Enterprise Organisations Confederation) was given the task by the European Centre for the Development of Vocational Training (CEDEFOP) of investigating and studying the requirements for, or the present deficiencies in, the collective training of women creating or managing enterprises and of organisations and entities concerned with consultancy, guidance, information and financing of enterprises created by women and the vocational training of women in business.

On accepting this task, the Confederación Española de Organizaciones Empresariales (CEOE) instituted stage 1 of the survey which consisted of sending the questionnaire to all women entrepreneurs and enterprise managers and to organisations whose work involved the advising, financing, training, etc. of women entrepreneurs in line with the objective of the European Centre for the Development of Vocational Training (CEDEFOP). Stage 2 consisted of receiving and analysing the replies from the survey carried out by interested persons and entities and preparing this report from the results.

Stage 1, sending out the questionnaires, was carried out as follows:

After translating the originals into Spanish, two questionnaires were prepared, one for women entrepreneurs

and/or enterprise managers and the other for organisations and entities concerned with advising, financing, training, etc. women entrepreneurs. 100 copies of the first questionnaire (A) (for women entrepreneurs and enterprise managers) were sent to the Confederación Española de Mujeres Empresarias (CEME) (Spanish Confederation of Women Entrepreneurs) which sent them to women complying with the requirements established by the European Centre for the Development of Vocational Training (CEDEFOP). The second questionnaire (B) (for organisations and entities concerned with advising, financing, training, etc. women entrepreneurs) was sent to 320 organisations, including finance houses, training institutions, organisations for the assistance of women depending on the State and regional and sectorial enterprise confederations.

Stage 2, the collection and analysis of completed questionnaires, will be described later. Different criteria were employed for each questionnaire: A - Questions for women entrepreneurs and B - Questions for organisations engaged in:

- Consultancy, guidance and information
- Funding
- Vocational training



## 2.A SURVEY FOR WOMEN ENTREPRENEURS

### 2.A.1 Collection of questionnaires

We received 78 replies out of the 100 A questionnaires sent out. The results of each question expressed as a percentage are based on this number. The replies have provided an excellent source of information for obtaining the results we shall refer to later, using the outline suggested for each question.

### 2.A.2 Analysis of results

#### I.1 **Name of Enterprise**

Out of the 78 completed questionnaires received, 51 gave the name of the enterprise. From this we concluded that 65.3% of the participants considered they should give the name of enterprise they manage, while the remaining 27 (34.7%) felt it unnecessary.

#### I.2 **Date of creation**

55 out of the 78 surveys received (70.6%) stated the date of creation of the enterprise. Analysis of the results showed the following:

Created before 1930	4	7.2%
" between 1930 and 1940	5	9.0%
" " 1940 and 1950	6	10.7%
" " 1950 and 1960	4	7.2%
" " 1960 and 1970	9	16.3%
" " 1970 and 1980	7	12.7%
" " 1980 and 1986	20	36.3%

From this table we may conclude that the period between 1980 and 1986 was the most favourable for women creating an enterprise, or at least was the period in which women found a suitable opportunity for creating their own enterprises. Between 1930 and 1950 there was a gradual increase in the creation of enterprises. However, in the decade 1950-1960 there was a 3% fall in this trend; the figure fluctuated between 1960 and 1980 but is again on the increase, with a very considerable increase in the creation of enterprises by women between 1980 and 1986. This period appears favourable for women since the percentage is three times that of the previous ten year period - from 12.7% for 1970-1980 to 36.3% for 1980-1986.

It should be pointed out that 23 (29.4%) of the surveys received did not answer this question.

### 1.3 Sector of activity

All replies to the survey contained an answer to this question, the result being as follows:

76 enterprises entered their activity under the sectors given in the question, the results being as follows:

Services	25	32.0%
Commerce	21	27.0%
Industrial production	6	7.6%
Tourism	2	2.5%
Clothing	6	7.6%
Hotel, etc.	9	11.5%
Craft production	0	0.0%
Restaurant	0	0.0%
Agriculture and food production	7	8.9%

The remaining two entered their replies under the heading "others"; these were Engineering Consultancy and Enterprise Promotion. Some enterprises also stated they carried on other activities. These were: Publishing Educational Books, Physiotherapy, Building Construction, Decorating, Organising Exhibitions and Culture.

The survey results showed that the highest proportion of enterprises created by women are in the service sector (32%), followed closely by commerce (27%). Other sectors are comparatively poorly represented, Craft production and the Restaurant Trade having no women at all.

#### I.4 Legal status

Enterprises have the following legal statuses, in decreasing order of importance:

- Joint stock company (S.A.)	45.1%
- Sole Trader	41.9%
- Limited Company (S.L.)	4.8%
- Cooperative	3.2%
- Joint ownership	3.2%
- Non Profit Making Association	1.6%

79.5% of the surveys received answered this question.

#### I.5 Funding

Sources of finance are shown below, in decreasing order of importance:

- Self financing:	81.25%, of which 61.5% were financed by families, the remaining 32.6% being financed individually.
-State assistance:	12.5%, of which 62% was available to all, the remaining 38% being specifically for women.
- Loans from funding organisations (banks, etc.):	14%
- Funding networks:	15.6%

- Other sources (Trade  
Unions, large  
enterprises,  
foundations): 0.0%

64% of the surveys answered this question; some stated that they received funds from more than one source. 17.9% did not reply to this question.

1.6 Turnover (excluding tax)

In order to analyse the replies to this question we divided the turnover in the three periods into "under 10 million" and "over 1000 million", as shown in the following table, the figures representing the number of replies relating to the sum and the year.

Period	1984	1985	1986 (forecast)
<b>Turnover (million ptas)</b>			
Under 10 million	2	5	7
10 - 50 million	4	6	5
50 - 100 million	7	6	2
100 - 500 million	9	4	9
500 - 1000 million	2	5	5
Over 1000 million	1	1	0
No reply received	53	50	50

#### 1.7 Number of wage earners

The procedure employed was the same as for the previous question; in this case 69.3% of the surveys received completed this question.

Wage earners	1 - 5	5 - 10	10 - 40	over 40
<b>Period</b>				
At the start	22	3	8	0
May 1986	15	4	13	9
Forecast	8	2	2	8

We may deduce from these results that most enterprises covered by the survey have between 1 and 5 employees; this number decreases as we approach 1988. This also occurs in the enterprises with more employees in the different periods. In the same way the number of enterprises with more than 5 employees at the start falls until there are none in the over 40 group. Numbers in all groups have fallen over the years. In the case of enterprises with over 40 employees more replies were received for 1986 and for the

forecast up to 1988. Therefore there an increasing number of women entrepreneurs to fill the payrolls since the creation of their enterprises.

## II Personal identification

### II.1 **Personal details**

88.5% answered the question on age; the answers were distributed as follows:

18 - 25:	4.3%
26 - 35:	13%
36 - 45:	28.9%
46 - 55:	28.9%
56 and over:	24.6%

#### **Family situation:**

67.9% answered this question; the numbers of dependent children were as follows:

1 boy:	13.2%	2 boys + 2 girls:	7.5%
1 girl:	13.2%	2 boys + 2 girls or more:	7.5%
1 boy + 1 girl:	33.9%	more than 2 boys:	9.4%
2 boys + 1 girl:	3.7%	more than 2 girls:	9.4%
1 boy + 2 girls:	1.8%	none:	12.8%

We may conclude from this that most women who received the survey have 2 dependent children, one boy and one

girl, followed by a small proportion who have one dependent child only, either a boy or girl.

In the case of nationality, only 7.6% did not answer the question; of the answers, 98.6% were Spanish, only one was of another nationality - French.

## II.2 Education

- **Compulsory education:** 43.5% of women surveyed had received compulsory education for a period of 5 to 15 years; 56.4% did not answer the question.
  
- **Secondary education:** 28% of surveys returned did not answer this question; of those who answered 51.7% had received General Secondary Education and 48.3% Vocational Secondary Education, both for a period of 2 to 11 years.
  
- **Higher Education:** 78.2% did not answer the question on Non University Higher Education; 21.7% answered this in the affirmative. Of the 26 replies received to the question on University Higher Education 35.3% replied in the affirmative.

In the case of Non Higher University Education 82.3% spent 1 to 3 years at institutions, while 17.6% spent 3 to 5 years; at Universities the proportions were 65.3% and 34.6% respectively. From this it was deduced that in both cases a larger number of students studied for 1 to 3 years, which corresponded to first degrees or diplomas.



**II.3 Training received during the course of working life**

26.9% of the surveys completed stated that they had received training during the course of their working lives; 73% did not reply to this question. Subjects in which training had been received, in descending order of importance, were: Marketing, Accountancy and Administration, Cosmetics and Hairdressing, Management, Finance, Data Processing, Legal and Clinical Psychology, Engineering, Medicine, Employers' Associations, Teaching and Food and Agricultural Technical Courses.

**II.4 Jobs held in the 10 years prior to the creation of your enterprise**

2.5% of the replies said that they had other work during the 10 years before the creation of their enterprises; the jobs were in the following sectors: Commerce: 14.6%; Services: 73.1%; the remaining 12.3% were in Clothing, Production, Industry and Craft Production. Most worked between 1964 and 1976.

### III MOTIVATION

#### III.1 Which of the following reasons prompted you to start your own enterprise?

The following reasons, expressed in percentages, were given:

- to widen my career horizon	7.9%
- to earn more money	15.9%
- to work in a different way	15.4%
- to realise an idea	14.8%
- to be my own boss	14.8%
- as an alternative to housework	6.9%
- to earn a wage	3.1%
- as a challenge	13.8%
- it is the only thing I knew how to do	0.5%
- other reasons	6.3%

97.4% of those surveyed completed this question; in some cases more than one reason was given. This percentage is therefore taken as a basis for obtaining the figures for each alternative.

"Other reasons" included "to get out of the house", "family", "because my husband has died" and "for personal reasons".

An analysis of the results shows that the principal reasons for women deciding to create an enterprise are: to earn money, to work in a different way, to be their

own boss, to realise an idea and as a challenge. These tally with the principal qualities given in IV.12.A, i.e. among others, security, creativity, optimism, determination.

**III.2 What has led you to this course of action?**

74.3% of the surveys completed answered this question.

The reason given and their proportions, are as follows:

- a break-up of the family situation (death of a relation or a loved one, departure of children, etc).....41.3%
- a break-up of working situation (retirement, prolonged unemployment, resignation, etc).....10.3%
- new financial opportunities (inheritance, access to state aid, etc).....10.3%
- access to suitable vocational training.....29.3%
- Other reasons.....21.4%

**III.3 Have you been advised or better informed on the creation of an enterprise?**

12.8% answered in the affirmative and 12.8% in the negative, the remaining 74.3% did not complete this question.

The following were stated to have been the sources of advice on this subject: specialists in the creation of enterprises and training of entrepreneurs, families, specialist entrepreneurs, short courses, business organisations, own customers.

#### IV. TRAINING

IV.1 In answer to the question Have you received training in the creation and management of enterprises 32% replied in the affirmative, 56.4% in the negative, the remaining 11.6% did not answer.

IV. 2 The type, and proportion of each type, of training received by the 25 who answered in the affirmative was as follows:

- Courses	61.1%
- Experience	16.6%
- Entrepreneurial	5.5%
- Marketing	5.5%
- Consultancy	5.5%
- Management	5.5%

The centres and organisations at which training was received were as follows: Instituto de la Pequeña y Mediana Industria (IMPI), Universidad Internacional Menendez Pelayo, Cámara de Comercio Española, Cámara de Comercio de Valencia, Federación de Empresarios de

Toledo, Confederación de la Pequeña y Mediana Empresa (CEPYME), Asesoría Lex Alcoy (Alicante), Ministerio de Información y Turismo, Ingenieros Consultores, S.A. (ICAS), Instituto de Estudios Superiores de la Empresa (IESE).

The Confederación Española de Organizaciones Empresariales (CEOE), the Confederación Española de Pequeña y Mediana Empresa (CEPYME) (Spanish Confederation of Small and Medium Enterprises) and the Cámara de Comercio Española (Spanish Chamber of Commerce) are the three organisations which provided the information on entities and institutions engaged in training for the management and the creation of enterprises.

The names of the courses attended by the women who stated that they had received this type of training are as follows:

- Enterprise and European Economic Community (EEC) Economics
- Product Distribution
- Enterprise Management
- Enterprise Administration Seminar
- Enterprise and Tourism Techniques
- Marketing mix

These courses lasted from 1 4 to months.

88.8% stated that they had not received any remuneration during the training period, while 77.7% had to bear the training costs themselves and some or even all of the expenses, such as teaching material, enrolment and all travel expenses.

11 replied to the question of the useful aspects of the training received; 4 considered it useful as they had become acquainted with other enterprises, 3 because they had learnt the work, 3 had made contact with other enterprises and 1 had acquired knowledge of legislation.

**IV.3 What did you expect from the training?** The results were summarised as follows:

- Learning the systems of financial assistance....7.9%
- Knowing where to find information (legal, administrative, commercial).....11.3%
- Knowing how to increase sales.....15.9%
- Learning how to manage my colleagues.....11.3%
- Learning how to negotiate (with banks, suppliers, the State).....5.6%
- Learning how to reconcile work and private life (management of time).....6.8%
- Acquiring greater self-confidence.....9.9%
- Improving my knowledge of business management (forecasting, planning).....22.7%
- Acquiring accounting skills.....7.9%
- Other: Entrepreneurial assistance.....1.1%

The three expectations most satisfied by the training received, in order of the number of replies received, were:

- Improving my knowledge of work organisation (forecasting, planning).
- Knowing where to find information (legal, administrative, commercial).
- Learning how to manage my colleagues.

IV.4 In answer to this question 45.1% of the replies considered that the training received was indispensable, 29% felt it was necessary, 25.8% thought it was useful and none considered it useless.

IV.5 68% answered the question Did your training come at a good time?, 68% considered it did; their reasons were:

- It was indispensable for carrying out the work.....5.8%
- It took place when a change occurred in the business.....5.8%
- It coincided with the launch of the business.....23.8%
- It helped to guide me in the selection of

offers.....5.8%

- It coincided with a change in social circumstances. ....5.8%

24% of the replies were in the negative, for the following reasons:

- Lack of time and funds.....16.6%
- Since it was slow and I had used my own experience.....16.6%
- Since it came too late.....50.0%
- Since I lacked the experience.....16.6%

Only 8% of those who said that they had received training did not complete this question.

IV.6 We have used the following system to express the effect it had in different situations:

- Situation:
  - o Personal: 64 replies out of the 78 (82%).
  - a) In general: 34 replies out of the 64 (53.1%) produced the following results:
    - Very important.....61.7%
    - Important.....38.3%



- Of little importance..... 0.0%  
Feeble.....0.0%
- b) In family: 30 replies out of the 64 (46.8%)  
produced the following results:  
Very important.....73.3%  
Important.....23.3%  
Of little importance..... 0.0%  
Feeble.....3.4%
- o Area of vocational "know-how"
- a) Management: 19 out of the 78 replies received  
(24.3%) produced the following results:  
Very important.....84.2%  
Important.....15.7%  
Of little importance..... 0.0%  
Feeble..... 0.0%
- b) Sales: 23 replies out of the 78 (29.4%)  
produced the following results:  
Very important.....81.25%  
Important.....15.6%  
Of little importance..... 3.1%  
Feeble..... 0.0%
- c) Spirit of enterprise: 35 replies out  
of the 78 (44.8%) produced the following  
results:  
Very important.....82.8%  
Important.....14.2%  
Of little importance..... 0.0%  
Feeble..... 2.8%

IV.7 15.3% of replies received discovered other training requirements, such as: Economics, Finance, New Technology, Advanced Systems of Planning, Control and management, Teaching Methods. Only 25% of these were unable to satisfy these requirements.

Replies to the question of the means of satisfying them included: subscribing to specialist magazines, such as "Harvard Business", and by means of specialist courses and conferences. 2.5% replied that they had not been satisfied, while 82% did not complete the question.

IV.8 Difficulties encountered during training were as follows:

- Child care.....15.7%
- Travel.....15.7%
- Timetable.....23.6%
- Extra work.....44.7%

These figures were calculated from 48.7% of the 78 replies received.

These difficulties were resolved as follows:

- By organisation.....52.6%
- Taking turns with someone..... 2.6%
- Giving up free time.....13.2%
- With the help of the family..... 5.2%

IV.9 In 44.8% of the cases the type of training received was "for mixed applicants"; in 7.8% cases it was "specifically for women"; 47.4% did not complete the question.

IV.10 The following results were obtained from the question In your opinion training specifically for women...:

- Does not prepare you for operating in a mixed environment.....27.5%
- Provides a good way of reinforcing skills before dealing with a hostile environment.....22.5%
- Should be developed by Government bodies..15.5%
- Is the domain of an associated sector.... 22.5%
- Is indispensable.....25.0%
- Is harmful.....22.5%

51.2% of the 78 replies received answered this question; 38 did not answer.

IV.11 From the 60% of affirmatives (29% did not answer) and 40% negative replies, we can deduce that the women surveyed considered particular qualities necessary to become a woman entrepreneur. The qualities required, in descending order of importance, were as follows:

1. Perseverance
2. Responsibility

3. Public relations
4. Administration
5. Creativity
6. Organisation
7. Entrepreneurial spirit
8. Femininity
9. Self-confidence
10. Savoir-vivre
11. Full dedication
12. Ambition
13. Imagination
14. Good training
15. Giving priority to common interests
16. Interest in progress
17. Preparation for integration into Europe
18. Sympathy
19. Personality

These were the qualities entered in the 94 replies received, some of which contained more than one.

It will be seen that most of the qualities said to be necessary for a woman entrepreneur are the same as for men, apart from no. 8, indicating that women do not consider specific female qualities as indispensable for creating or managing an enterprise.

IV.12 The results of the question In your experience, to succeed in creating an enterprise the following qualities, skills and conditions are necessary, which

complements the previous question, are as follows, in decreasing order of importance with the first as the most important:

**A. Qualities:**

1. Security
2. Creativity
3. Common sense
4. Determination
5. Optimism
6. Ambition
7. Audacity
8. Leadership
9. Sense of humour

**B. Skills:**

1. Technical knowledge of product
2. Planning
3. Finance
4. Accounting
5. Marketing
6. Personal organisation
7. New technology

**C. Conditions:**

1. To have professional experience
2. To have entrepreneurial "fibre"
3. To have an innovative idea
4. To have benefited from vocational training
5. To have a high level of education
6. To take over a family business
7. To have money
8. To have no other alternative
9. To have a job

IV.13 The following items of advice, in decreasing order of importance, were received from the 58 replies to the question What advice would you give to a friend planning to start her own business?:

- Be optimistic
- Persevere
- Study the market
- Seek security
- Be professional and prepare carefully
- Know the product
- Make use of the Confederación Española de Mujeres Empresariales (CEME)
- Good organisation
- Do not create an enterprise
- Employ trained staff
- Know the sector
- Have contacts with similar enterprises
- Know yourself
- Be prudent
- Form associations
- Select your staff
- Have money
- Demand sexual equality
- Know the objective to be achieved.

In reply to the second part of the question whether there is an ideal training programme for women wishing to create their own business, 7 replied in the affirmative, 29 in the negative and 42 did not reply.

The 7 affirmative replies specified ideal training as: Marketing, Accountancy, Finance, Personnel Management, the Training Course for Women entrepreneurs run by the Confederación Española de Organizaciones Empresariales (CEOE), and lastly Experience.

IV. 14 This question is for women who have not received training.

There were 47 replies to the question What would you want from training to-day?, each one indicating more than one condition, the replies being:

	<b>Number of replies</b>
- Knowledge of the systems of financial aid.....	13
- Knowing where to find information (legal, administrative, commercial)....	25
- Knowing how to sell my products.....	16
- Learning how to manage my colleagues...	8
- Learning how to negotiate (with banks, suppliers, administrative bodies).....	24
- Learning to reconcile work and private life (time management).....	9
- Acquiring more self-confidence.....	16
- Improving my knowledge of business organisation (forecasting, planning)...	17
- Acquiring accounting skills.....	4
- Others: Languages	

The second part of the question asks for an opinion on doing without training in the management and creation of enterprises. 4 answered in the affirmative, 9 in the negative, 65 did not reply.

IV.15 88.4% said that they knew how the questionnaire came to them, 6.8% named the Confederación Española de Organizaciones Empresariales (CEOE), 11.5% did not complete the question; no completed questionnaire stated that it was not known how it came to them.

IV.16 In reply to the question From what source did this questionnaire come to you?, the results were as follows:

	<b>Number of replies</b>
- A training organisation	3
- A funding organisation	0
- A friend who had started her own business.....	14
- An organisation assisting the creation of enterprises.....	5
- An enterprise agency.....	2
- Others (specify).....	33

32 of the replies in the "other" category referred to the Confederación Española de Mujeres Empresariales (CEME) and 1 to the Confederación Española de Organizaciones Empresariales (CEOE)



IV.17 The following are the names and addresses of the women questioned who would like to know the results of the survey.

<u>Name</u>	<u>Address</u>
Angela de Vicente	Padilla, 5-3° Izq. 28006 Madrid
M <sup>a</sup> . Teresa Moran	Padilla, 5-3° Dcha. 28006 Madrid
Consuelo Muslares Anastasio	Arapiles, 17 28015 Madrid
Maria Mayor Gil	Mandayona (Guadalupe)
Concepcion Diaz-Bianco	Maria de Molina, 25 28006 Madrid
Rosa Torrescasana Cervera	P <sup>o</sup> de la Habana, 7 28036 Madrid
Olga Calabria Camera	Nunez Morgano, 5-8° C
Inmaculada Martinez Garcia	Goya, 23 28001 Madrid

Encarnacion Fernandez	Velazquez, 86 28006 Madrid
Maria Camino Martinez Burgos	Velázquez, 85 28006 Madrid
Josefa Esquella Martorell	Barquillo, 26 28006 Madrid
Mariana de Stefani	Principe de Vergara, 185 28002 Madrid
Angela Escudero	Diego de Leon, 42 28006 Madrid
Felicitas Prado Garcia	Arroyo de la Media Legua, 32-3º Montaiba (Madrid)
Mª Luisa Vicente Cristóbal	Padilla, 5 28006 Madrid
Mª Natividad Horcajo Matesanz	Fernandez Ladrea
Mª Luiz Calderón Guzmán	Alberto Alcocer, 3 28036 Madrid
Magdalena Vega de Secane	Velázquez, 39 28006 Madrid

Alicia Ontana Dominguez	O'Donnell, 19 28009 Madrid
Concepción Galán de Obeso	Buenavista, 24 Pasajes (San Sebastian)
M <sup>a</sup> . José Parras	Velázquez, 86 28006 Madrid
Juana Pomares	Meléndez Valdés, 14 28015 Madrid
Emma Alvarez Builla	Flor Baja, 5 28013 Madrid
M <sup>a</sup> . Cruz Hernández	López de Hoyos, 135 28002 Madrid
M <sup>a</sup> . Dolores Roig-Miguel	P <sup>o</sup> . Castellana, 82 28046 Madrid
Paloma Fernandez Olea	Cruz del Sur, 3-Torre-1 <sup>a</sup> D 28007 Madrid
Irene Garcia Ceballos	Lovable España, S.A. Pol. El Balconcillo Guadalajara
Angeles Martínez López	Doctor Fleming, 4 19003 Guadalajara

Esperanza Mayor Gil	Mayor, 131 19001 Guadalajara
Esperanza Diaz	Maria de Molina, 28 28006 Madrid
M <sup>a</sup> . Carmen Beravent Aparici	P <sup>o</sup> . de la Pechina, 50 46018 Valencia
Josefina Martinez-Rovira	Cuenca, 7-5 <sup>o</sup> 46007 Valencia
Mercedes Brufau Redondo	Avda. Portugal, 110-atiko G
Patricia Downey	Cámara de Comercio Britanica Marqués de Valdeiglesias, 3 28004 Madrid
M <sup>a</sup> . Carmen Hurtado Muñoz	Avda. España, 7 10004 Cáceres
Laura Heredero Largo	Sillera, 13 45001 Toledo
Esperanza Mateos Vicente	Antonio Huertado, 2-2 <sup>o</sup> . 1 10002 Cáceres
Patrocinio Casares Ordiales	Clavellina, 9-A 10003 Cáceres

Eugenia García Fernández	Antonio Hurtado, 5 A 10002 Cáceres
Luisa Monzo	General Francés Perera, 2 Alcoy (Alicante)
M <sup>a</sup> Elena Llinares Peidro	San Nicolás, 46-1 <sup>o</sup> . Alcoy (Alicante)
"Paliasco's"	Perú, 37 Alcoy (Alicante)
Funi Peluqueria	Peru, 20 Alcoy (Alicante)
Amalia Perez Pina	San Mario, 41 Alcoy (Alicante)
Isabel Amoros Araño	San Lorenzo, 23 Alcoy (Alicante)
Monica Almitana Segui	Alfonso El Magnanimo, 3 Alcoy (Alicante)
Margarita Sanchez	P <sup>o</sup> . de la Castellana, 144 28406 Madrid
Carmen Ibanez Badenes	Escultor Viciano, 14 12080 Madrid

Elena Pagan Albarracín      Plaza Pizarro, 6  
Alcoy (Alicante)

Rafaela Clirent Torregrosa      Maestro Chapi, 4  
Alcoy (Alicante)

2.B The second part of the survey, B, contains questions under the heading Questions to organisations whose activities include:

Advice, guidance and information

Funding

Vocational training

45 surveys were completed, 15 of which came from Vocational Advice and Guidance organisations, 10 from Funding organisations, 15 from Vocational Training organisations and 6 from organisations which have developed programmes specifically designed for women creating enterprises.

The following criteria were used in assessing the survey:

- Each survey heading was considered as an independent survey and the criteria employed by the organisations in their replies were used, since the organisations each chose the questions in their particular fields.
  
- Where a figure in the different percentage ranges (1 - 25%, 25 - 50%, 50 - 75%, etc.) appears as the maximum in one range, and therefore the minimum in the next, it is included in the first, in the same way as in the result tables in part A of the Survey ("Questions to Women Entrepreneurs". For example, using the ranges 1 - 25, 25 - 50, 50 - 75, the figure 25 in a result would be included in the 1 - 25 range, not in the 25 - 50, etc.

- Percentages calculated when assessing each question are based on the total number of answers received to the individual headings in the questionnaire.
  
- The questionnaire headings are in the following order in this report:
  - B.I. - Questions common to the Advisory, Funding and Vocational Training organisations.
  - B.II. - Advisory and Vocational Guidance organisations.
  - B.III. - Funding organisations.
  - B.IV. - Vocational Training organisations.
  - B.V. - Vocational Training organisations which have developed special programmes for women creating enterprises.
  - B.VI. - Appendix

## 2.B.I. QUESTIONS COMMON TO THE ADVISORY, FUNDING AND VOCATIONAL TRAINING ORGANISATIONS

Only 23 organisations come under the heading B.I.

### I.1. - Who are you?

A list of organisations which answered this question, with their addresses and activities, will be found in the Appendix



I.2. - How is your organisation involved in the creation and management of enterprises?

Out of the 23 surveys answered 61% take part in the more general framework of information, advice and guidance, 26% are involved in funding and 39% in vocational training. Since there were no answers to the section relating to not being involved in providing aid or in the management or creation of enterprises, we considered that all organisations carried out these activities.

I.3. - 61% of the 23 questionnaires which completed this heading replied to the question How many creators of enterprises and women creators of enterprises applied to you in 1985?

The following tables show the results obtained:

**Creators of enterprises**

1 - 100	22%
100 - 200	50%
200 - 500	22%
500 - 1000	6%

Women creators of enterprises

1 - 25	57%
25 - 50	36%
50 - 100	7%

This information shows us that more men apply to these organisations since figures were obtained for up to 1000 applications whereas in the case of women 100 was the maximum. In the case of creators of enterprises the highest percentage was in the 100 to 200 range, while for women the highest (57%) was in the 1 to 25 range. The 1985 figures show that of all applicants received by these organisations from creators of enterprises 2024 were men and 248 women.

I.4. - The funding of these organisations is divided up as follows:

- Own resources	59%
- Public funding	27%
- Private funding (foundation)	14%

These results were calculated from 78% of the 23 surveyed who answered this question.

I.5. - Twenty organisations answered this question; 16 operate nationally, 8 regionally, 2 internationally and one locally, indicating that some organisations

do not confine themselves entirely to the these limits.

I.6. - The following list has been compiled, in decreasing order of importance, from the replies to the question on the qualities, skills and conditions considered necessary to create an enterprise:

**A. Qualities:**

- Creativity
- Determination
- Security
- Ambition
- Audacity
- Common sense
- Optimism
- Leadership
- Sense of humour
- Others: perseverance, imagination, intuition

**B. Skills:**

- Planning
- Technical knowledge of the product
- Finance
- Personnel management
- New technology
- Marketing
- Accounting
- Others: Data processing, Languages, Public relations.

**C. Conditions:**

- To have professional experience
- To be entrepreneurial material
- To have innovative ideas
- To have benefited from vocational training
- To have money
- To have a high level of education
- To take over the family business
- To have no other alternative
- To have a job

1.7. - 83% of those asked said that they had not developed special activities with regard to the creators of women's enterprises; the remaining 17% said they had done so.

Special activities quoted are as follows, in decreasing order of importance: Financial advice, Enterprise Management courses and seminars with important figures in the business world.

It should be pointed out that the activities of these organisations make no distinction between men and women.

1.8. - Only 39% answered this question, of these 22% said that they have data at their disposal. 16% of the requests received by the organisations came from women. The Confederación Española de Mujeres Empresariales (CEME) gave us the figure of 505,000

enterprises created by women in Spain. Another organisation said that the proportion of women among enterprise creators is 2%.

1.9. - A list of persons who answered this survey, with their duties, will be found in the Appendix, together with the organisations which would like to receive the results of the survey.

2.B.II. - ORGANISATIONS CONCERNED WITH ADVICE AND PROFESSIONAL GUIDANCE

11 organisations concerned with the guidance of men and women answered this question.

11.1. - Of these, 73% introduced a programme of advice and guidance for both men and women; 18% directed their activities solely to women, partly because it is an area in which they operate, but equally to satisfy specific requirements. One organisation replied that it was not concerned with the creation of enterprises.

11.2. - 91% of those surveyed said that they have received applicants who are potential or actual creators of employment; the remaining 2% did not answer.

In reply to the question What are they looking for in the first instance?, the answers were as follows:

- A position managing their own business
- Income for the family
- Funding
- Ability to take over a family business
- Feasibility studies for their project
- Improving standards of living
- Satisfaction of their creative abilities
- Independence

The following answers were given to the question  
What are their principal talents?:

- |                  |                    |
|------------------|--------------------|
| - Optimism       | Organising ability |
| - Entrepreneur   | Motivation         |
| - Innovation     | Good management    |
| - Perseverance   | Ambition           |
| - Clear thinking | Prudence           |
| - Drive          | Common sense       |

These organisations considered the following to be  
the principal handicaps:

- Lack of entrepreneurial training
- Social background
- Being a woman
- The nature of entrepreneurial activity
- Finance
- Dedication to sectors such as commerce and services considered by entrepreneurs to be second rate.

11.3. - 55% of the advice and guidance organisations identified the following conditions which encourage women to create their own enterprises:

- Economic, family and professional circumstances
- After obtaining suitable training
- Unwillingness to follow traditional occupations such as housework
- Lack of satisfactory employment
- Social factors
- Desire for achievement and personal independence.

11.4. - 82% of replies said that women who want to create an enterprise are directed towards specific organisations; the remaining 18% do not provide this type of guidance. The organisations quoted are:

- Instituto Nacional de Empleo (INEM) (National Employment Institute)
- Finance institutions
- Entrepreneur federations
- Employment and Cooperation Departments of the various Autonomous Communities
- Ministries
- Promotion Companies
- Confederacion Española de Mujeres Empresariales (CEME)

2.B.III. - FUNDING ORGANISATIONS

10 of the replies received were from Funding Organisations; details of their replies are give below.

III.1. - 10% of women appear to have poorer qualifications to create an enterprise than men; in 90% of cases their qualifications are as good, while none considered that they have better qualifications than men.

III.2. - Loan criteria employed by these Funding Organisations for business start-ups are:

- Feasibility and profitability of investment and working projects
- Professional experience
- Honesty and solvency
- Generation of resources
- Generation of employment
- Whether it is an activity given preference in regional development.

III.3. - 60% of these organisations did not have to ~~make~~ specific adaptations for women, the remaining 20% had to - for vocational training and the creation of cooperatives. One of the organisations which answered in the negative said that it was company policy not to negotiate terms specifically for women since the business involved was small.



2.B.IV. - VOCATIONAL TRAINING ORGANISATIONS

The appendix at the end of this report contains a list of programmes, the sphere to which they relate and date of creation of vocational training activities undertaken by these organisations.

14 organisations answered questions in this section; the analysis of their replies is as follows:

IV.1. - These organisations utilise the following funding methods:

- National public funds.....21%
  - Ministry of Employment      67%
  - Ministry of Industry        33%
- Regional or local public funds..... 7%
- Aid from the EEC..... 0%
- Semi-public funding..... 0%
- Private funding.....100%

It should be pointed out that all these organisations are funded privately and in some cases there are other sources of funding.

In reply to the question whether this training is linked to a local economic development operation, 29% answered in the negative, 14% in the affirmative and 57% did not reply.

As we indicated previously, the survey shows that all these organisations are financed privately, and that the cost of their work is borne by the beneficiaries of training in 86% of the cases, the remainder being divided between the large enterprises, trade unions and associations, among which is the Confederación Española de Pequeña y Mediana Empresa (CEPYME).

IV.2. - 72% of these organisations employ a method of selection using the following criteria:

- Middle grade initial basic training
- University training
- Oral and written tests
- Being an established entrepreneur
- Wishing to be an entrepreneur
- Professional experience in the speciality chosen
- Personal organisation

IV.3. - Timetable structure

- |                          |     |
|--------------------------|-----|
| - Afternoon classes      | 21% |
| - Evening classes        | 14% |
| - Intensive courses      | 14% |
| - Correspondence courses | 21% |

In nearly all training systems theory is alternated with practice.

IV.4. - Venues in which training takes place:

- Private premises 71%
- No reply to the question 7%

Resources and equipment available:

- Audio-visual
- Computers
- Computer centres
- Specific machinery
- Libraries

IV.5. - 71% of the Vocational Training organisations have developed special methods of instruction, study and work, which include:

- Role playing
- Case method
- Group dynamics
- Audio-visual methods
- Use of computers
- Correspondence courses
- Direct experience of innovator entrepreneurs.

IV.6. - The proportions of the ages of students attending courses on the management and creation of enterprises in 1985 were: ten organisations said that between 1% and 25% of their students were under 25 in 6 cases; eleven organisations reported that in

7 cases 50% to 75% were between 25 and 40 years; finally, of the eight organisations with students of over 40 years, 7 replied that they accounted for 1 to 25% of the total attending. These results indicate that most students were in the 25 to 40 years age range.

In the case of employees, 8 replies showed that wage earners were in the following proportions:

	1-25%	25-50%	50-75%	75-100%
Wage earners	1	3	2	2

Four organisations said that they give courses to wage earners whose jobs are threatened; in 3 of these cases these amounted to 1 to 25%.

According to the survey, persons seeking work make up the largest proportion of students attending courses on enterprise management and creation: in 6 cases the proportion was 1 to 25%, in 3 cases it was 25 to 50% and in 1 case 50 to 100%. In addition, 6 centres have established entrepreneurs among its students; in the majority of the cases (4) the proportion ranges from 1 to 25% of the total number of students.

In the professional category middle management occupy the largest proportion of students on these

courses: out of 8 replies 4 said that this group made up 75% to 100% of the total while in the other 4 they ranged from 1 to 25%. Of the 7 who said that they had employees among their students, 4 said that they represented 1 to 50% and 3 from 50% to 75%. Manual workers in the 4 replies represented from 1 to 25%.

Finally, 1% to 25% of the students were housewives; only 2 organisations questioned accepted them on courses.

None of the organisations said that they had handicapped trainees or those from ethnic minorities.

Using the analysis criteria employed for the general cases, the percentages for women are as follows:

	1-25%	25-100%	No. replies received
Under 25	5	3	8
25 to 40	4	6	10
Over 50	5	0	5

	1-25%	25-100%	No. replies received
Wage earners	5	2	7
Wage earners with jobs threatened	1	2	3
Persons seeking employment	5	4	9
Others	2	3	5

	1-25%	25-100%	No. replies received
Executives	3	4	7
Employees	4	2	6
Manual workers	3	0	3
Housewives	2	1	3

As in the general case no organisation has handicapped women or women from minority ethnic groups among its students.

IV.7. - The results from the question on the proportion of men and women taking part in the programme are shown in the next table.

	1-25%	25-100%	No. replies received
Men	2	7	9
Women	8	1	9

IV.8. - At the end of the courses awards were as follows: in 7% of the cases "State diplomas", "Official Approval" in another 7%, "Certificates" in 78% and in the remaining 14% cases Private Diplomas.

Awards given by some centres depend on the course attended.

IV.9. - Results to the question on financial support received by trainees on these courses are shown in the next table.

**Financed by: Trainees    The organisation    No. replies**

Remuneration during the course of training	2	1	3
Cost of training	9	2	11
Cost of accomodation & other expenses	1	0	1

Out of a total of 14 replies 4 did not answer this question. None answered the question on special financial assistance for child care.

IV.10. - 50% replied in the affirmative in answer to the question Do you direct women to specific support

and advisory agencies?, 36% replied in the negative and 14% did not reply

The agencies to which women are directed are as follows, in decreasing order of importance:

1. Official bodies:
  - Ministries and autonomous organisations
  - Centre de difusión de la Moda (Centre for the Promotion of Fashion)
  - Instituto de Pequeña y Mediana Industria (IMPI) (Small and Medium Industry Institute)
2. Sector enterprise organisations
3. Confederación Española de Mujeres Empresariales (CEME)
4. Private organisations
5. Chambers of Industry and Commerce



IV.11. - Among the trainees at business management courses  
run by these organisations in 1985:

GENERAL

	1-20%	20-70%
Left before the end	6	3
Started a business	6	1
Found employment unrelated to training received	3	0
Found employment related to training received	2	5
Followed further complementary training	4	1

WOMEN

	1-20%	20-70%
Left before the end	5	1
Started a business	4	0
Found employment unrelated to training received	2	0
Found employment related to training received	2	2
Followed further complementary training	3	1

2 organisations surveyed did not answer this  
question.

2.B.V. VOCATIONAL TRAINING ORGANISATIONS WHICH HAVE  
DEVELOPED SPECIFIC PROGRAMMES FOR WOMEN WISHING TO  
CREATE THEIR OWN ENTERPRISES

No replies were received from any of the 6 organisations which answered this section to the question "Taking into consideration the two axioms (the acquisition of know-how and personal development), describe the objectives, topics and methods employed in your programmes/courses and, if possible, append your programmes of study and any other relevant details of these courses".

V.1 - On completion of the courses in 16% of the cases students were awarded "State diplomas", in another 16% "Official Approval" and "Certificates" in 67%. 33% of these organisations also awarded Private Diplomas.

Some of these Vocational Training centres award several of these qualifications, depending on the type of course.

V.2. - The survey showed that the courses are directed towards the following skills or aptitudes, listed in decreasing order of importance:

1. Finance
2. Small and medium enterprise management
3. Personnel management
4. Sales
5. Marketing

6. Production techniques
7. Planning
8. Administrative management
9. Human relations

- V.3. - Structure of time: In most cases intensive day courses are employed; in 67% of the programmes theory is alternated with practice.
- V.4. - 67% do not have special education systems for women and their tutors. 33% did not answer this question.
- V.5. - In 50% of the cases, training takes place on private premises; audio-visual systems and computers are used.
- V.6. - 67% of the organisations surveyed said that their courses provide for theory alternating with practice; on average 30% of course time is devoted to the latter.
- V.7. - In reply to the question on whether the organisations have adopted special arrangements to maintain contact with women once the course is completed in order to continue guidance and advice, 33% replied in the negative, the rest did not answer the question.
- V.8. - Amongst the women enrolled for management courses in 1985: 14% left before the end  
4% started a business

20% found employment unrelated to the training received  
40% found employment related to the training received  
30% followed further complementary training.

V.9. - 17% of the cases solicited outside assistance, 34% had not sought this type of assistance, the remaining 49% did not answer the question. Those who had said they had asked for bank references and foreign loans.

V.10. - Since there was only one reply in the affirmative to the question whether there is any interest by trade unions in these training activities, it may be assumed that there is no interest, the interest being manifested by attendance at these training courses.

V.11, - Of the modes of training activity aimed at the creation of women's enterprises the following are of particular interest:

- Funding systems
- Official procedures for the creation of enterprises
- Marketing
- Management techniques
- Small and medium enterprise (PYMES) management course

- Specialised subjects, fashion, hotel management,  
etc.

2.B.VI. - APPENDIX

The organisations, with their details, which completed the survey and would like to receive the results.

1. **Name of organisation:** Federación de Empresarios de la Rioja  
**Address:** Hermanos Moroy, 8 - 4º., 26001 Logroño  
**Activities:** Protection of interests of entrepreneurs, assistance and advice  
**Survey completed by:** Señor Rafael Citoler Tormo  
**Position:** Manager and financial adviser.
  
2. **Name of organisation:** Asociación de Mujeres Empresarias (ASEME)  
**Address:** Alcalá, 30 - Oficina 322, 28014 Madrid  
**Activities:** Representation, consultancy, training, information for entrepreneurs  
**Survey completed by:** Señora Mª Paz García Postigo  
**Title of course:** PYME management course  
**Date of commencement:** March 1986
  
3. **Name of organisation:** Confederación Empresarial Turolense  
**Address:** Francisco Pique 5, Teruel  
**Activities:** Advice for entrepreneurs  
**Survey completed by:** Señora Esther Martín Fernández  
**Position:** Economist.

4. **Name of organisation:** Departamento de Formación de la  
Confederación Española de  
Organizaciones Empresariales (CEOE)

**Address:** Alcántara 20, 28006 Madrid

**Activities:** Enterprise training

**Survey completed by:** Señor Juan Hernández Carnicer

**Position:** Head of Department

**Title of course:** A. How to start an enterprise. Date  
of creation: 1984

B. Future entrepreneurs. Date of  
commencement: 1984

C. Basic enterprise management for sons  
and daughters of entrepreneurs. Date  
of commencement: 1986

5. **Name of organisation:** Federación de Asociaciones de Salas  
Fiestas y Discotecas

**Address:** Ortega y Gasset 17, 28006 Madrid

**Activities:** Advising and protection enterprises in the  
sector

6. This organisation gave no name or address

**Title of course:** A. Sales management. Date of  
commencement: 1980

B. Enterprise management. Sphere:  
Administration. Date of commencement:  
1980.

C. Financial control. Date of  
commencement: 1986

7. This organisation gave no name and address.

**Title of course:** A. Finance administration; date of commencement: 1.10.83.

B. Tax consultancy; Date of commencement: 1.10.79.

C. Advanced accountancy; date of commencement: 1.10.79.

8. This organisation gave no name and address.

**Title of course:** A. Middle management; Branch: Company management; Date of commencement: 1982.

B. Senior Entrepreneur; Date of commencement: 1978

C. Enterprise Control; Date of commencement: 1979

D. BASIC programing; Date of commencement: 1984

E. COBOL programing: Date of commencement: 1983

9. This organisation gave no name and address.

**Title of course:** A. Business administration; Date of commencement: 1968

B. Business management; Date of commencement: 1968

C. Enterprise management; Date of commencement: 1976



10. This organisation give no name and address.

- Title of course:** A. Fashion designer;  
B. Pattern designer  
C. Pattern adjuster  
D. Enterprise management techniques

11. **Name of organisation:** Confederación Empresarial  
Provincial

**Address:** Boltaña, 2-3°

**Activities:** Enterprise representation, training,  
information, consultancy

12. **Name of organisation:** Federación Nacional de Empresas de  
Publicidad

**Address:** Gran Vía, 57-9° 6, 28013 Madrid

**Activities:** Enterprise Association

**Survey completed by:** Señor Jose Viana Martin

**Position:** Vice Chairman and Managing Director

13. **Name of organisation:** Federación Empresarial Toledana

**Address:** Cuesta Alcázar 6, Toledo

**Activities:** Consultancy and enterprise protection

**Survey completed by:** Señor Humberto Carrasco

**Position:** Secretary General

- Title of course:** A. Accountancy  
B. Basic data processing  
C. BASIC programing  
D. COBOL programing  
E. "V. A. T."

14. **Name of organisation:** Dirección de Servicios Sociales  
(Generalitat Valenciana)  
**Address:** Barón de Cárcer 36-9°. 46001 Valencia  
**Activities:** Community action in respect of women's  
affairs  
**Survey completed by:** Señora Carmen del Río Vidal  
**Position:** Responsible for women's affairs in the  
Dirección General de Servicios Sociales
15. **Name of organisation:** Escuela Superior de  
Investigaciones y Técnicas  
Empresariales (ESITE)  
**Address:** Conde de Peñalver, 38-2°.   
**Activities:** Programmed training and short courses on  
economic and financial aspects  
**Survey completed by:** Señor Guillermo Garrón Montero  
**Position:** Institution liaison for ESITE  
**Title of course:** Accountancy and Finance; Date of  
commencement: 1976
16. **Name of organisation:** Confederacion Española de Mujeres  
Empresariales (CEME)  
**Address:** Gran Vía, 55-9°.A, 28013 Madrid  
**Activities:** Assistance and promotion of women  
entrepreneurs and future entrepreneurs  
**Survey completed by:** Señora Pilar Díaz-Plaja  
**Position:** National Chairman of CEME and Vice-Chairman of  
the World Association

17. **Name of organisation:** CESA  
**Address:** Avda. Denia (no no.), Apartado 306, 03080  
Alicante  
**Activities:** Further training for enterprise managers and  
post-graduates  
**Survey completed by:** Señor Enrique Barreche  
**Position:** Director
18. **Name of organisation:** Instituto Universitario de  
Administración y Dirección de  
Empresas (ICADE)  
**Address:** Alberto Aguilera 23, 28015 Madrid  
**Activities:** Investigation, study and continuing training  
of vocational trainers and entrepreneurs  
**Survey completed by:** Señora M<sup>a</sup>. Luz Gomez-Subén  
**Position:** Management assistant  
**Title of course:** A. Advanced Course in Enterprise  
Administration and Management  
B. Project Office  
C. Employment Exchange
19. **Name of organisation:** Junta de Comunidades de Castilla-  
La Mancha  
**Address:** Cuesta de Carlos V 10, Toledo  
**Survey completed by:** Señora Angeles Abad de la Maza  
**Position:** Enterprise Promotion Department Officer

20. **Name of organisation:** Junta de Extremadura  
**Address:** Santa Eulalia 28, Merida (Badajoz)  
**Survey completed by:** Señor Teodoro Sánchez Díaz  
**Position:** Finance Policy Department Officer
21. **Name of organisation:** Confederación Española de Pequeña  
y Mediana Empresa (CEPYME)  
Training Department  
**Address:** Alcántara 20, 28006 Madrid  
**Activities:** Organisation of enterprise training courses  
and advising enterprise organisations  
**Survey completed by:** Señor Luis Santiago de Pablos  
**Position:** Department Manager  
**Title of course:** A. How to start an enterprise  
B. Basic enterprise management  
C. PYMES managers (in association with  
the Confederación Española de  
Organizaciones Empresariales (CEO))
22. **Name of organisation:** Escuela Superior de Gestión  
Comercial y Marketing (ESIC)  
**Address:** Evaristo San Miguel 10-12, 28008 Madrid  
**Activities:** Training and advising individuals, public  
and private enterprises  
**Survey completed by:** Señor Jose M<sup>a</sup> Garcia Serra  
**Position:** Specialist Director  
**Title of course:** A. Marketing diploma; Branch;  
Enterprise; Date of commencement:  
1965

B. Graduate of Business Management and Marketing. Branch: Enterprise; Date of commencement: 1970

C. Advanced Course in Enterprise Administration; Branch: Enterprise; Date of commencement: 1986

23. **Name of organisation:** Instituto de Empresa  
**Address:** María de Molina 13-13, 28006 Madrid  
**Activities:** Business School and Enterprise Training  
**Survey completed by:** Señora Isabel Rubio Juceño  
**Position:** Director of Enterprise Creation Department  
**Title of course:** A. Advanced course in Enterprise Management; Date of commencement: 1980
24. **Name of organisation:** Confederación Española de Empresarios de Navarra (CEN)  
**Address:** Pedro I 1, 31007 Pamplona  
**Survey completed by:** Señor Tomás Escriche  
**Position:** Assistant Secretary
25. **Name of organisation:** Banco de Crédito y Ahorro, S.A.  
**Address:** Pintor Sorolla 21, 46002 Valencia  
**Activities:** Commercial bank  
**Survey completed by:** Señor Felipe Ronda Agra  
**Position:** Managing Director

26. **Name of organisation:** Sociedad Bancaya de Promoción  
Empresarial, S.A.  
**Address:** Pº de la Castellana 110-8º. 28046 Madrid  
**Activities:** Risk capital enterprise  
**Survey completed by:** Señor Fernando Vara Herrero  
**Position:** Investment Director
27. **Name of organisation:** Banco de Financiación Industrial  
**Address:** Pº de la Castellana 108, 28046 Madrid  
**Activities:** Banking  
**Survey completed by:** Señor Fernando Bellón Mercado  
**Position:** Director of Personnel and Organisation
28. **Name of organisation:** Leasing Bancaya, S.A.  
**Address:** Castellana 110, 28046 Madrid  
**Activities:** Leasing  
**Survey completed by:** Señor Juan Carlos Rodríguez  
Cantarero  
**Position:** Director of Legal Department

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Confederación Española de Organizaciones Empresariales

C E O E

Egalité des chances et formation professionnelle  
Création et gestion d'entreprises par des femmes

ESPAGNE

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2.B.VI. Annexe



## 1. INTRODUCTION

La Confederación española de organizaciones empresariales (CEOE = Confédération des entreprises espagnoles) a été chargée par le Centre européen pour le développement de la formation professionnelle (CEDEFOP) de l'enquête et de l'étude sur les besoins ou les handicaps existant en matière de formation dans le groupe de "femmes créatrices ou administratrices d'entreprises" et d'organismes et entités ayant des activités en matière de conseil, orientation, information et financement d'entreprises créées par des femmes et en matière de formation professionnelle de femmes entrepreneuses.

Après l'acceptation par la CEOE, cette enquête a pu commencer. La première phase a consisté dans l'envoi de questionnaires au groupe de femmes entrepreneuses et aux entités dont les activités ont trait au conseil, au financement, à la formation, etc. des entrepreneuses, cela correspondant aux buts du CEDEFOP. Ensuite est venue la deuxième phase, celle de la réception et de l'analyse des réponses et de l'élaboration du présent dossier grâce aux résultats des questionnaires remplis par les personnes et entités concernées.

La première phase - envoi des questionnaires - a été menée de la façon suivante : tout d'abord deux questionnaires ont été élaborés (avec traduction préalable en espagnol), l'un destiné aux femmes entrepreneuses et/ou administratrices d'entreprises et l'autre aux entités et organismes se

consacrant à des activités de conseil, financement, formation, etc. de femmes entrepreneuses. Cent exemplaires du premier questionnaire ont été transmis aux femmes entrepreneuses et administratrices d'entreprises par l'intermédiaire de la Confederación española de mujeres empresarias (CEME = Confédération espagnole des femmes entrepreneuses) qui était chargée de faire parvenir les questionnaires directement aux femmes remplissant les conditions fixées par le CEDEFOP. Le second questionnaire, destiné aux entités ayant des activités en matière de conseil, financement, formation, etc. de femmes entrepreneuses fut distribué à 320 entités dont des institutions financières, des établissements de formation ou des organismes d'aide aux femmes dépendant de l'Etat ainsi qu'à des confédérations d'entreprises territoriales et sectorielles.

La deuxième phase - réception et analyse des questionnaires - s'est déroulée de la manière expliquée ci-après, mais en appliquant un critère de sélection entre le questionnaire A (Questions à des entrepreneuses) et le questionnaire B (Questions pour des organismes ayant des activités en matière de conseil, orientation et information, financement et formation professionnelle).

## 2.A. QUESTIONS A DES ENTREPRENEUSES

### 2.A.1. RECEPTION DES QUESTIONNAIRES

Sur les 100 exemplaires du questionnaire A envoyés, il nous en est revenu 78 qui nous serviront donc de base à l'analyse

des réponses à chaque question, exprimées en pourcentages. Ces 78 questionnaires reçus constituent une excellente source d'information dont nous avons extrait les résultats présentés ci-dessous en utilisant le schéma proposé pour chaque question.

## 2.A.2. ANALYSE DES RESULTATS

### I.1. Nom de l'entreprise

Parmi les 78 réponses reçues, 51 précisent le nom de l'entreprise et 27 ne répondent pas à cette première question, laissant dans l'anonymat la raison sociale de l'entité considérée. Nous pouvons en conclure que 65,3% des personnes interrogées jugent opportun de faire savoir quelle société elles dirigent et que 34,7% préfèrent ne pas révéler le nom de leur entreprise.

### I.2. Date de création

55 personnes ont répondu à cette deuxième question portant sur la date de création de l'entreprise et le tableau ci-dessous fournit les renseignements ainsi obtenus:

Entreprise créée avant 1930	4	7,2%
Entreprise créée entre 1930 et 1940	5	9 %
Entreprise créée entre 1940 et 1950	6	10,7%
Entreprise créée entre 1950 et 1960	4	7,2%
Entreprise créée entre 1960 et 1970	9	16,3%

Entreprise créée entre 1970 et 1980	7	12,7%
Entreprise créée entre 1980 et 1986	20	36,3%

Au vu des résultats tirés des 55 questionnaires remplis sur les 78 reçus (soit 70,6%), nous pouvons conclure que les années 1980 à 1986 ont été les plus favorables pour les femmes au moment de créer une entreprise ou, tout au moins, que c'est entre 1980 et 1986 que les femmes ont trouvé une conjoncture propice à la création de leurs propres entreprises. En effet, nous pouvons observer qu'entre 1930 et 1950, l'intérêt pour la création d'entreprises a augmenté lentement. Cependant nous pouvons remarquer les faits suivants : au cours de la décennie 1950 - 1960, le taux de création de nouvelles entreprises par des femmes baisse de trois points par rapport à la décennie précédente; ce taux fluctue entre 1960 et 1980 puis montre de nouveau une tendance à la hausse. Enfin ce taux augmente de manière très importante entre les années 1980 et 1986 qui semblent être une période propice à la création d'entreprises par des femmes puisque le taux de la décennie 1970-1980 est triplé en cinq ans et passe ainsi de 12,7% (pour les années 1970 à 1980) à 36,3% (pour la période allant de 1980 à 1986).

Nous devons néanmoins préciser que sur les 78 questionnaires reçus, 23 (soit 29,4% du total) ne comportent pas de réponses à cette question.

### I.3. Secteur d'activité

Toutes les personnes interrogées répondent à la question

concernant le secteur d'activité et les résultats sont les suivants :

- 76 femmes entrepreneuses situent l'activité de leur entreprise dans les secteurs proposés par le questionnaire, à savoir :

- Services	25	32 %
- Commerce	21	27 %
- Production industrielle	6	7,6%
- Tourisme	2	2,5%
- Confection	6	7,6%
- Hôtellerie	9	11,5%
- Production artisanale	0	0 %
- Restauration	0	0 %
- Agro-alimentaire	7	8,9%

- les deux autres entrepreneuses font entrer leur secteur d'activité dans la rubrique "autres" et cela correspond respectivement à "conseil ingénierie" et "promotion d'entreprises".

Par ailleurs, certaines entreprises définissant leur secteur d'activité parmi les rubriques proposées font mention d'autres activités telles que : édition de manuels d'enseignement, physiothérapie, construction, décoration, organisation d'expositions et activités culturelles.

En étudiant ces résultats, il apparaît clairement que les entreprises créées par des femmes se consacrent essentielle-

ment à des activités du secteur des services (32%), puis de celui du commerce (27%). Ces deux secteurs sont très largement en tête par rapport aux autres dont certains (production artisanale et restauration) ne sont pas même représentés parmi les questionnaires reçus.

#### I.4. Forme juridique

Les formes juridiques adoptées par les différentes sociétés sont ici présentées par ordre décroissant :

- Société anonyme (S.A.)	45,1%
- Entreprise unipersonnelle	41,9%
- Société à responsabilité limitée	4,8%
- Coopérative	3,2%
- Communauté de biens	3,2%
- Association à but non lucratif	1,6%

Parmi les questionnaires remplis, 79,5% comportent une réponse sur ce point.

#### I.5 Financement

Les sources de financement utilisées sont présentées ci--après par ordre décroissant :

- l'auto-financement est cité par 81,25% des entrepreneuses, dont 61,5% ont recours à l'auto-financement familial et 32,6% à l'auto-financement individuel.

- les aides publiques constituent la source de financement de 12,5% des personnes interrogées parmi lesquelles 62% utilisent des aides publiques disponibles pour tous et 38% des aides publiques spécifiques aux femmes.
- les emprunts auprès d'organismes financiers (banques, etc.) sont cités dans 14% des questionnaires reçus.
- le réseau de solidarité financière représente 15,6% des sources de financement.
- les autres sources (syndicats, grande entreprise, fondation) ne sont absolument pas utilisées.

Il faut en outre préciser que 64% des questionnaires reçus répondent sur ce point et certains d'entre eux font mention de plusieurs sources de financement.

Par ailleurs, 17,9% des questionnaires ne fournissent aucune information à ce sujet.

#### 1.6. Chiffre d'affaires (hors taxes)

Pour présenter les réponses obtenues à cette question, nous avons classé les résultats par année puis par tranches comprises entre 10 millions de pesetas et 1000 millions de pesetas et plus. Les chiffres donnés dans ce tableau indiquent le nombre d'entreprises concernées dans chacun des cas.

Chiffre d'affaires en millions de pesetas	Années 1984	1985	1986 (prévision)
Moins de 10 millions	2	5	7
Entre 10 et 50 millions	4	6	5
Entre 50 et 100 millions	7	6	2
Entre 100 et 500 millions	9	4	9
Entre 500 et 1000 millions	2	5	5
Plus de 1000 millions	1	1	0
Ne répondent pas	53	50	50

#### 1.7. Nombre de salariés

Pour présenter ces informations, nous avons utilisé la même méthode que pour la question précédente. Il convient par ailleurs de souligner que 69,3% des entrepreneuses interrogées répondent à cette question tandis que 30,7% ne donnent aucune information à ce sujet.

Période	Nombre de salariés entre 1 et 5	entre 5 et 10	entre 10 et 40	plus de 40
Lors de la création de l'entreprise	22	3	8	0
En mai 1986	15	4	13	9
Prévision pour les 2 années à venir	8	2	2	8



Au vu de ces résultats, nous pouvons constater que la plupart des entreprises auxquelles se réfère ce questionnaire compte entre 1 et 5 salariés et que le nombre de ces entreprises diminue de moitié dans les prévisions allant jusqu'en 1988; le même phénomène se produit pour les entreprises ayant un plus grand nombre de salariés. De la même manière, le nombre d'entreprises ayant plus de 5 salariés au moment de leur création baisse aussi, jusqu'à atteindre 0 en ce qui concerne les entreprises de plus de 40 employés. En outre, les entreprises comptant entre 1 et 40 salariés sont de moins en moins nombreuses au fil des années. Mais les entreprises de plus de 40 employés voient leur nombre augmenter en 1986 et dans les prévisions allant jusqu'en 1988, ce qui montre que de plus en plus d'entrepreneuses augmentent les effectifs de leurs sociétés après leur création.

## II. IDENTIFICATION PERSONNELLE

### II.1. Données personnelles

A la rubrique "âge", 88,5% des personnes interrogées ont répondu et cela donne les résultats suivants :

18-25 ans	4,3%
26-35 ans	13 %
36-45 ans	28,9%
46-55 ans	28,9%
56 ans et plus	24,6%

Situation familiale :

67,9% des questionnaires remplis comportent des réponses à cette question et le nombre d'enfants à charge se répartit de la manière suivante :

1 garçon	13,2%
1 fille	13,2%
1 garçon et 1 fille	33,9%
2 garçons et 1 fille	3,7%
1 garçon et 2 filles	1,8%
2 garçons et 2 filles	7,5%
2 garçons et 2 filles ou plus	7,5%
plus de 2 garçons	9,4%
plus de 2 filles	9,4%
aucun enfant à charge	12,8%

De ces informations nous pouvons déduire que la plupart des femmes à qui s'adresse ce questionnaire ont à leur charge deux enfants, un garçon et une fille; puis viennent les entrepreneuses qui, dans un pourcentage nettement plus bas, ont à leur charge un seul enfant.

Quant à la nationalité, seulement 7,6% des femmes laissent cette rubrique en blanc et 98,6% des personnes qui répondent à cette question sont de nationalité espagnole; la seule entrepreneuse qui soit d'une autre nationalité est française.

## II.2. Education

- Scolarité obligatoire : 43,5% des femmes interrogées ont suivi la scolarité obligatoire pendant une période variant de 5 à 15 ans; 56,4% ne répondent pas à cette question.

- Enseignement secondaire : 28% des personnes sollicitées ne donnent aucune information sur ce point. Parmi les autres, 51,7% ont suivi l'enseignement secondaire général et 48,3% un enseignement secondaire professionnel; dans les deux cas, la durée de l'enseignement a varié entre 2 et 11 ans.

- Enseignement supérieur : 78,2% ne répondent pas à la question concernant l'enseignement supérieur non-universitaire tandis que 21,7% des réponses sont affirmatives sur ce point. La même chose se produit pour l'enseignement supérieur universitaire puisque sur les 26 entrepreneuses ayant répondu à cette question, 33,3% le font de manière affirmative. Quant à la durée de formation, le nombre d'années d'enseignement non-universitaire varie entre 1 et 3 ans pour 82,3% et entre 3 et 5 ans pour 17,6%; le nombre d'années d'enseignement supérieur universitaire va de 1 à 3 ans pour 65,3% et de 3 à 5 ans pour 34,6%. Il est ainsi possible d'observer que les études tant universitaires que non-universitaires ont la plupart du temps été suivies pendant 1 à 3 ans, ce qui correspond aux diplômes supérieurs moyens ou élevés.

### II.3. Formation reçue en cours de vie professionnelle

26,9% des entrepreneuses interrogées affirment avoir bénéficié d'une formation au cours de leur vie professionnelle et 73% laissent cette question en blanc. Voici les différents domaines d'activités cités dans les questionnaires et donnés ici par ordre décroissant : marketing, comptabilité et administration, esthétique et coiffure, gestion, finances, informatique, psychologie légale et clinique, ingénierie, médecine, direction d'entreprises, pédagogie et cours techniques pour l'agro-alimentaire.

### II.4. Emplois exercés pendant les 10 ans précédant la création de votre entreprise

52,5% des entrepreneuses répondent qu'au cours des 10 années ayant précédé la création de leur entreprise, elles ont occupé des emplois dans les secteurs du commerce (14,6%), des services (73,1%) ainsi que dans la confection, la production industrielle et artisanale et cela, dans 12,3% des cas. La plupart de ces emplois ont été occupés entre 1964 et 1976.

## III. MOTIVATION

### III.1. Pour quelles raisons avez-vous souhaité créer une entreprise?

Les raisons invoquées par les entrepreneuses sont les suivantes :

- Pour débloquer ma carrière	7,9%
- Pour gagner plus d'argent	15,9%
- Pour travailler autrement	15,4%
- Pour réaliser une idée	14,8%
- Pour être ma propre patronne	14,8%
- Comme alternative au travail à la maison	6,9%
- Pour avoir un revenu	3,1%
- Pour relever un défi	13,8%
- C'est tout ce que je sais faire	0,5%
- Autres raisons	6,3%

A cette question ont répondu 97,4% des femmes interrogées qui ont parfois cité plusieurs raisons. Ainsi ce pourcentage de 97,4% sert-il de base afin de donner les taux correspondant à chaque possibilité.

Au dernier point (autres raisons), les motifs suivants ont été cités : bien élever sa famille, raisons familiales, veuvage et raisons personnelles.

L'analyse de ces résultats nous permet de dire que les motivations principales des femmes à créer une entreprise sont les suivantes : gagner de l'argent, travailler différemment, être sa propre patronne, réaliser une idée et relever un défi. Ces raisons qui se démarquent nettement des autres sont tout à fait en accord avec les qualités qui, au point IV.12.A, sont considérées comme essentielles : l'assurance, la créativité, l'optimisme, la détermination, entre autres.

### III.2. Qu'est-ce qui vous a amenée à passer à l'acte?

74,3% des questionnaires remplis fournissent une réponse à cette question et les motifs avancés sont les suivants :

- Une rupture dans la situation familiale (décès d'un parent, d'un conjoint, départ des enfants, etc.)	41,3%
- Une rupture dans la situation professionnelle (licenciement, chômage prolongé, démission, etc.)	10,3
- De nouvelles possibilités financières (héritage, accès à une prime de l'état, etc.)	10,3%
- L'accès à une formation professionnelle appropriée	29,3%
- Autres raisons	21,4%

### III.3. Avez-vous été conseillée ou mieux informée en ce sens?

Les réponses affirmatives, comme les réponses négatives, représentent 12,8% des réponses reçues. 74,3% des entrepreneuses ne fournissent pas de renseignements sur ce point.

Lorsqu'elles ont été conseillées, les entrepreneuses l'ont été par des professionnels en création d'entreprises et en formation d'entrepreneurs, par des membres de la famille, des entrepreneurs professionnels, des organisations d'entrepreneurs, la clientèle même ou encore dans le cadre de stages.

## IV. FORMATION

IV.1. 32% des entrepreneuses interrogées affirment avoir reçu une formation en création et gestion d'entreprises. 56,4% répondent sur ce point de manière négative et 11,6% laissent cette question sans réponse.

IV.2. Parmi les 25 personnes qui indiquent avoir reçu une formation en création et gestion d'entreprises, le type de formation reçue se répartit ainsi :

- Cours	61,1%
- Expérience	16,6%
- Formation patronale	5,5%
- Marketing	5,5%
- Conseil	5,5%
- Gestion	5,5%

Les centres et organismes ayant dispensé cette formation sont : l'Instituto de la pequeña y mediana industria (IMPI = Institut de la petite et moyenne industrie), l'Université internationale Menéndez Pelayo, la Chambre de commerce espagnole, la Chambre de commerce de Valence, la Federación de empresarios de Toledo (Fédération des entrepreneurs de Tolède), la Confederación española de las pequeñas y medianas empresas (CEPYME = Confédération espagnole des petites et moyennes entreprises), la société de conseil Lex Alcoy à Alicante, le Ministère espagnol de l'information et du tourisme, la Ingenieros Consultores, S.A. (ICSA = Société d'ingénieurs - conseils), l'Instituto de estudios superiores

de la empresa (IESE = Institut d'études supérieures de l'entreprise).

La Confédération des entreprises espagnoles, la CEPYME et la Chambre de commerce espagnole sont les trois entités qui, selon les réponses des questionnaires, font connaître les organismes et institutions consacrant leurs activités à la formation de création et de gestion d'entreprises.

Les entrepreneuses qui ont reçu ce type de formation ont suivi les programmes suivants :

- Economie de l'entreprise et Communauté économique européenne,
- Distribution de produits,
- Gestion de l'entreprise,
- Séminaire d'administration d'entreprises,
- Notions techniques de l'entreprise et activités touristiques,
- Différents aspects du marketing.

La durée de ces programmes varie de une semaine à quatre mois.

88,8% des entrepreneuses déclarent ne pas avoir reçu de rémunération pendant la période de formation et 77,7% affirment avoir dû prendre en charge les frais de cette formation, parfois totalement (matériel didactique, droits d'inscription, voyages ou déplacements), parfois partiellement.



En ce qui concerne l'utilité de la formation reçue, les entrepreneuses se déclarent satisfaites car cela leur a permis de connaître d'autres entreprises (4), de mieux connaître l'activité même (3), d'avoir des contacts avec d'autres entrepreneurs (3), d'acquérir des connaissances en droit (1). Voilà comment se répartissent les 11 réponses obtenues à cette question.

IV.3. Cette rubrique fait part des réactions à la question :  
qu'attendiez-vous de cette formation?

- Connaître les systèmes d'aide financière	7,9%
- Savoir où trouver les informations (juridiques, administratives, commerciales...)	11,3%
- Savoir vendre mes produits	15,9%
- Apprendre à diriger mes collaborateurs(trices)	11,3%
- Apprendre à négocier (avec la banque, les fournisseurs, l'administration)	5,6%
- Apprendre à mieux concilier travail et vie privée (gestion du temps)	6,8%
- Acquérir une plus grande confiance en moi	9,9%
- Améliorer mes connaissances dans l'organisation du travail (prévoir, planifier)	22,7%
- Acquérir des notions de comptabilité	7,9%
- Autre : soutien patronal	1,1%

Afin de détacher particulièrement trois attentes et de les harmoniser avec le type de formation reçue, il est possible de citer par ordre décroissant :

- Améliorer mes connaissances dans l'organisation du travail (prévoir, planifier).
- Savoir où trouver les informations (juridiques, administratives, commerciales, etc.)
- Apprendre à diriger mes collaborateurs/trices.

Ainsi, cette formation est considérée indispensable dans 45,1% des cas, nécessaire dans 29% et utile dans 25% des cas. Elle n'est jamais jugée peu utile.

IV.4. A la question :  votre formation est-elle intervenue au bon moment?, 68% des femmes répondent affirmativement et avancent les raisons suivantes :

- |  |       |
|--|-------|
| - Cette formation m'a été indispensable pour exercer mon activité            | 5,8%  |
| - Cette formation est intervenue à un moment de changement dans l'entreprise | 5,8%  |
| - Cette formation a coïncidé avec le lancement de l'entreprise               | 23,8% |
| - Cette formation m'a permis de choisir entre plusieurs possibilités         | 5,8%  |
| - Cette formation a coïncidé avec le changement de conjoncture sociale       | 5,8%  |

24% des entrepreneuses répondent négativement à cette question et justifient ainsi leurs réponses :

- |   |       |
|---|-------|
| - Manque de temps et de moyens financiers | 16,6% |
| - Lenteur et le fait de s'être basée sur  |       |

l'expérience personnelle	16,6%
- Formation intervenue trop tard	50 %
- Manque d'années d'expérience	16,6%

Seulement 8% des personnes affirmant avoir reçu une formation laissent ce point sans réponse.

IV.6. Le tableau exprime la manière dont sont jugés les résultats sur les comportements proposés :

- Comportement personnel : sur les 78 questionnaires reçus, 64 répondent à cette question (soit 82%),

a) en général : sur les 64 réponses précédemment citées, 34 fournissent des informations sur ce point (soit 53,1%) et considèrent les résultats :

Très importants	61,7%
Importants	38,3%
Peu importants	0 %
Faibles	0 %

b) en famille : sur les 64 réponses citées ci-dessus, 30 fournissent des informations sur ce point (soit 46,8%) et jugent les résultats :

Très importants	73,3%
Importants	23,3%
Peu importants	0 %
Faibles	3,4%

- Domaine du savoir-faire professionnel :

a) gestion : sur les 78 questionnaires reçus, 19 (soit 24,3%) répondent à cette question et considèrent les résultats :

Très importants	84,2%
Importants	15,7%
Peu importants	0 %
Faibles	0 %

b) ventes : sur les 78 questionnaires reçus, 23 (soit 29,4%) répondent sur ce point et jugent les résultats :

Très importants	81,25%
Importants	15,6 %
Peu importants	3,1 %
Faibles	0 %

c) "esprit d'entreprise" : sur les 78 questionnaires reçus, 35 (soit 44,8%) répondent à cette question et considèrent les résultats :

Très importants	82,8%
Importants	14,2%
Peu importants	0 %
Faibles	2,8%

IV.7. 15,3% des entrepreneuses ont ressenti d'autres besoins de formation, dans les domaines suivants : économie, finan-

ces, nouvelles technologies, systèmes avancés de planification, contrôle et gestion, méthodologie didactique. Parmi ces personnes, 75% ont pu satisfaire ces besoins, et 25% ne l'ont pas pu.

En ce qui concerne la manière dont elles ont répondu à ces besoins, elles citent les moyens suivants : abonnements à des revues spécialisées comme "Harvard Business", cours spécialisés et conférences. 2,5% des personnes interrogées ont répondu négativement à la question posée mais 82% ont laissé ce point sans réponse.

IV.8. Les difficultés rencontrées pendant la formation se répartissent ainsi :

- garde des enfants	15,7%
- déplacements	15,7%
- horaires	23,6%
- cumul d'activités	44,7%

Ces pourcentages sont établis à partir des 48,7% de réponses obtenues sur les 78 entrepreneuses sollicitées.

Les solutions à ces difficultés ont été les suivantes :

- l'organisation	52,6%
- le relai éventuel avec quelqu'un	2,6%
- le sacrifice des loisirs	13,2%
- l'aide de la famille	5,2%

IV.9. Le type de formation reçue s'est révélé être dans 44,8% des cas "pour tous publics" et dans 7,8% des cas "spécifique pour des femmes". 47,4% des personnes ne répondent pas à cette question.

IV.10. Voici les opinions à la question portant sur les formations spécifiques pour les femmes. Elles

- |  |       |
|--|-------|
| - ne permettent pas de bien se préparer à un environnement mixte                                   | 27,5% |
| - constituent une bonne manière de renforcer ses atouts avant d'affronter un environnement hostile | 22,5% |
| - devraient être développées par les Pouvoirs publics  | 15,5% |
| - sont du ressort du secteur associatif  | 22,5% |
| - sont indispensables  | 25 %  |
| - sont néfastes  | 22,5% |

Sur les 78 questionnaires reçus, 51,2% comportent une réponse à cette question et 38 questionnaires n'en comportent pas.

IV.11. A la question de savoir s'il faut des qualités particulières pour être entrepreneuse, 60% des femmes ont répondu affirmativement et 40% négativement tandis que 29% n'y ont fourni aucune réponse. Les qualités citées sont ici présentées par ordre décroissant :

1. Persévérance
2. Responsabilité
3. Sens des relations publiques

4. Qualités d'administratrice
5. Créativité
6. Organisation
7. Esprit d'entreprise
8. Féminité
9. Assurance
10. Aisance en société
11. Disponibilité totale
12. Ambition
13. Espoir
14. Bonne formation
15. Donner la priorité au bien public
16. Intérêt pour le progrès
17. Préparation à l'entrée dans la CEE
18. Sympathie
19. Personnalité

Cette liste a été établie à partir des 94 réponses obtenues et certaines d'entre elles reprennent des opinions déjà émises dans les réponses précédentes.

Par ailleurs, la majorité des qualités considérées comme nécessaires pour les entrepreneuses sont les mêmes que celles souhaitées pour les entrepreneurs; le fait que la féminité n'occupe que la 8<sup>ème</sup> place montre bien que les femmes ne jugent pas indispensables les qualités propres à leur sexe pour créer ou gérer une entreprise.

IV.12. Cette question constitue le complément de la question précédente et était ainsi formulée: "Selon votre expérience,

pour mener à bien une création d'entreprise, il faut les qualités, compétences et conditions suivantes (classer par ordre d'importance décroissant, 1 étant le plus important)".  
Les réponses obtenues sont répertoriées ci-après :

## A) Qualités :

1. Assurance
2. Créativité
3. Bon sens
4. Détermination
5. Optimisme
6. Ambition
7. Audace
8. "Leadership"
9. Humour

## B) Compétences :

1. Connaissance technique du produit
2. Planification
3. Finances
4. Comptabilité
5. Marketing
6. Gestion du personnel
7. Nouvelles technologies

## C) Conditions

1. Avoir de l'expérience professionnelle
2. Avoir "la fibre entrepreneuriale"
3. Avoir une idée innovante
4. Avoir bénéficié d'une formation professionnelle
5. Avoir un haut niveau de scolarité
6. Reprendre une affaire familiale
7. Avoir de l'argent
8. Ne pas avoir d'autre alternative
9. Avoir un métier



IV.13. Les conseils que les entrepreneuses donneraient à une amie qui souhaiterait "se mettre à son compte" sont ici donnés par ordre décroissant :

- Etre optimiste
- Avoir de la persévérance
- Etudier le marché
- Planifier
- Avoir de l'assurance
- Disposer de compétences professionnelles et d'une bonne préparation
- Connaître le produit
- S'adresser à la CEME (Confédération espagnole des femmes entrepreneuses)
- Avoir des qualités d'organisation
- Ne pas créer d'entreprise
- Faire appel à une équipe de professionnels
- Connaître le secteur
- Etablir des contacts avec des entreprises similaires
- Se connaître soi-même
- Faire preuve de prudence
- S'associer
- Bien choisir le personnel
- Avoir de l'argent
- Exiger l'égalité entre les hommes et les femmes
- Connaître l'objectif à atteindre.

Ces conseils ont été tirés des 58 questionnaires répondant sur ce point.

La deuxième partie de la question visait à savoir s'il existe une formation "idéale" à la création d'entreprise par les femmes : 7 ont répondu affirmativement, 29 négativement et 49 ont laissé cette question sans réponse. Sur les 7 réponses affirmatives, comme formation "idéale", apparaissent le marketing, la comptabilité, les finances, la gestion du personnel, le cours de formation d'entrepreneuses de la CEOE et l'expérience.

IV.14. Cette question s'adressait à celles qui n'ont pas reçu de formation et on leur demandait : qu'attendriez-vous d'une formation aujourd'hui? 47 femmes ont répondu à cette question et chacune cite plusieurs éléments proposés. En voici un récapitulatif :

	Nombre de réponses
- Connaître les systèmes d'aide financière	13
- Savoir où trouver les informations (juridiques, administratives, commerciales)	25
- Savoir vendre mes produits	16
- Apprendre à diriger mes collaborateurs(trices)	8
- Apprendre à négocier (avec la banque, les fournisseurs, l'administration)	24
- Apprendre à concilier travail et vie privée (gestion du temps)	9
- Acquérir une plus grande confiance en moi	16
- Améliorer mes connaissances dans l'organisation du travail (prévoir, planifier)	17
- Acquérir des notions de comptabilité	4
- Autres	Langues

La seconde partie de la question aborde la possibilité de se passer d'une formation à la création et à la gestion d'entreprise. 4 entrepreneuses répondent affirmativement, 9 négativement et 65 omettent de répondre.

IV.15. 88,4% des femmes affirment savoir comment ce questionnaire est parvenu jusqu'à elles : 11,5% ont laissé ce point en blanc; 6,8% disent avoir reçu ce questionnaire par l'intermédiaire de la CEOE. Toutes les entrepreneuses ayant répondu connaissent la provenance de ce questionnaire.

IV.16. En ce qui concerne l'intermédiaire qui leur a adressé ce questionnaire, les personnes interrogées citent les sources suivantes:

	Nombre de réponses
- Un organisme de formation	3
- Un organisme financier	0
- Une amie créatrice d'entreprise	14
- Une organisation de soutien à la création d'entreprises	5
- Un lieu d'accueil et orientation	2
- Autres (préciser)	33

Parmi ces 33 réponses classés sous la rubrique "autres", 32 se réfèrent à la CEME et 1 à la CEOE.

IV.17. La liste qui suit donne les noms et adresses des entrepreneuses interrogées qui souhaitent recevoir les résultats de cette enquête.

<u>Nom</u>	<u>Adresse</u>
Angela de Vicente	Padilla, 5-3ºIzqda. 28006 Madrid
María Teresa Morán	Padilla, 5-2ºDcha. 28006 Madrid
Consuelo Muslares Anastasio	Arapiles, 17 28015 Madrid
María Mayor Gil	Mandayona (Guadalajara)
Concepción Díaz-Blanco	María de Molina, 28 28006 Madrid
Rosa Torrescasana Cervera	Pº de la Habana, 7 28036 Madrid
Olga Calabria Camera	Núñez Morgano, 5-8ºC 28036 Madrid
Inmaculada Martínez García	Goya, 23 28001 Madrid
Encarnación Fernández	Velázquez, 86 28006 Madrid
María Camino Martínez Burgos	Velázquez, 85 28006 Madrid

Josefa Esquilla Martorell	Barquillo, 26 28006 Madrid
Mariana de Stefani	Príncipe de Vergara, 185 28002 Madrid
Angela Escudero	Diego de León, 42 28006 Madrid
Felicitas Prado García	Arroyo de la Media Legua, 32-3º Montalba (Madrid)
María Luisa Vicente Cristóbal	Padilla, 5 28006 Madrid
María Natividad Horcajo Matesanz	Fernández Ladreda, ---
María Luz Calderón Guzmán	Alberto Alcócer, 8 28036 Madrid
Magdalena Vega de Seoane	Velázquez, 39 28006 Madrid
Alicia Ontana Domínguez	O'Donnell, 19 28009 Madrid
Concepción Galán De Obeso	Buenavista, 24 Pasajes (Saint Sébastien)

María José Parras	Velázquez, 86 28006 Madrid
Juana Pomares	Meléndez Valdés, 14 28015 Madrid
Emma Alvarez Builla	Flor Baja, 5 28013 Madrid
María Cruz Hernández	López de Hoyos, 135 28002 Madrid
María Dolores Roig-Miguel	Fº de la Castellana, 82 28046 Madrid
Paloma Fernández Olea	Cruz del Sur, 3-Torre-1ºD 28007 Madrid
Irene García Ceballos	Lovable España S.A. Pol.El Balconcillo-Guadalajara
Angeles Martínez López	Doctor Fleming, 4 19003 Guadalajara
Esperanza Mayor Gil	Mayor, 131 19001 Guadalajara
Esperanza Díaz	María de Molina, 28 28006 Madrid

María Carmen Benavent Aparici	Pº de la Pechina, 50 46018 Valence
Josefina Martínez-Rovira	Cuenca, 7-5º 46007 Valence
Mercedes Brufau Redondo	Avda. Portugal, 110 ático 6
Patricia Downey	Cámara de Comercio Britanica Marqués de Valdeiglesias, 3 28004 Madrid
María Carmen Hurtado Muñoz	Avda. España, 7 10004 Caceres
Laura Heredero Largo	Sillería, 13 45001 Tolède
Esperanza Mateos Vicente	Antonio Huertado, 6-2º I 10002 Caceres
Patrocinio Casares Ordiales	Clavellina, 9 - A 10003 Caceres
Eugenia García Fernández	Antonio Hurtado, 5 A 10002 Caceres
Luisa Monzo	General Francés Perera, 2 Alcoy (Alicante)

María Elena Llinares Peidro	San Nicolás, 46 - 1º Alcoy (Alicante)
"Pallasco's"	Perú, 37 Alcoy (Alicante)
Funi Peluquería	Perú, 20 Alcoy (Alicante)
Amalia Pérez Pina	San Mario, 41 Alcoy (Alicante)
Isabel Amorós Araño	San Lorenzo, 23 Alcoy (Alicante)
Mónica Almiñana Seguí	Alfonso El Magnánimo, 3 Alcoy (Alicante)
Magarita Sánchez	Pº de la Castellana, 144 28046 Madrid
Carmen Ibáñez Badenes	Escultor Viciano, 14 12080 Madrid
Elena Pagan Albarracín	Plaza Fizarro, 6 Alcoy (Alicante)
Rafaela Clirent Torregrosa	Maestro Chapi, 4 Alcoy (Alicante)



2.B - La seconde partie de l'enquête -B- correspond à la rubrique intitulée "QUESTIONS A DES ORGANISMES AYANT DES ACTIVITES EN MATIERE DE :

- Conseil, orientation et information
- Financement
- Formation professionnelle".

Les questionnaires reçus étaient au nombre de 45 parmi lesquels 15 sont des organismes de conseil et d'orientation professionnels, 10 des organismes de financement, 15 des organismes de formation professionnelle et 6 des organismes ayant mis en place des programmes spécifiques à l'intention des créatrices d'entreprises.

Les critères d'estimation appliqués dans la présentation de cette enquête sont exposés ci-après :

- chacune des rubriques composant l'enquête a été considérée comme une enquête indépendante, en suivant la ligne adoptée par les organismes eux-mêmes dans leurs réponses puisqu'ils sélectionnent les questions propres à leur activité;
- de même que pour les tableaux de résultats présentés dans la partie A de cette enquête ("Questions à des entrepreneuses"), les valeurs comprises entre les différentes tranches de pourcentages (1 à 25%, 25 à 50%, 50 à 75%,...) qui correspondent au maximum de l'une et par conséquent au minimum de la tranche suivante, sont classées dans la

première tranche. Par exemple, si nous considérons les groupes de valeurs 1 à 25, 25 à 50, 50 à 75, les réponses dont le pourcentage serait 25 seront classées dans la tranche 1 à 25 et non 25 à 50. La même chose se produira avec les autres tranches.

- Les pourcentages fournis pour chacune des questions ont été établis à partir des questionnaires qui répondent aux différentes rubriques considérées individuellement.
- Les différentes rubriques considérées indépendamment les unes des autres dans ce dossier sont les suivantes :
- B.I. - QUESTIONS COMMUNES AUX ORGANISMES DE CONSEIL, FINANCEMENT ET FORMATION PROFESSIONNELLE.
- B.II. - ORGANISMES DE CONSEIL ET ORIENTATION PROFESSIONNELS.
- B.III. - ORGANISMES DE FINANCEMENT.
- B.IV. - ORGANISMES DE FORMATION PROFESSIONNELLE.
- B.V. - ORGANISMES DE FORMATION PROFESSIONNELLE AYANT MIS EN PLACE DES PROGRAMMES SPECIFIQUES A L'INTENTION DES CREATRICES D'ENTREPRISES.
- B.VI. - ANNEXE.

2.B.I. QUESTIONS COMMUNES AUX ORGANISMES DE CONSEIL, FINANCEMENT ET FORMATION PROFESSIONNELLE.

Il faut constater que seuls 23 organismes répondent aux questions de cette rubrique B.I.

### I.1. Qui êtes-vous?

La liste des organismes qui répondent à cette question ainsi que leurs adresse et activité professionnelle figurent en Annexe.

### I.2. Par rapport à la création et à la gestion d'entreprises, comment intervient votre organisme?

Sur les 23 réponses reçues, 61% des organismes interviennent dans le cadre d'une activité plus générale d'information, de conseil et d'orientation; 26% dans celui de l'aide financière et 39% dans la formation professionnelle. Aucun organisme ne laisse cette question sans réponse, ce qui nous permet de penser que tous prennent part à ces activités d'aide à la création et à la gestion d'entreprises.

I.3. 61% des 23 organismes fournissent une réponse à la question posée en ces termes : Combien de créateurs d'entreprises et de femmes créatrices d'entreprises se sont adressés à vous en 1985?

Le tableau suivant rend compte des réponses données :

Créateurs d'entreprises		Femmes créatrices d'entreprises	
- 1 à 100	22%	- 1 à 25	57%
- 100 à 200	50%	- 25 à 50	36%
- 200 à 500	22%	- 50 à 100	7%
- 500 à 1000	6%		

Grâce à ces résultats, nous pouvons remarquer qu'il y a plus d'hommes que de femmes qui s'adressent à ces organismes puisque pour les hommes, les chiffres obtenus vont de 1 à 1000 tandis que pour les femmes créatrices d'entreprises, ils varient entre 1 et 100. D'autre part, pour les créateurs d'entreprises, le pourcentage le plus élevé se trouve dans la tranche de 100 à 200, alors que pour les femmes créatrices d'entreprises, le pourcentage le plus élevé (57%) se situe entre 1 et 25. Enfin, le nombre total d'hommes s'étant adressés à ces organismes est de 2024 et celui des femmes créatrices d'entreprises, de 248. Toutes ces données datent de 1985.

I.4. Le financement de ces organismes se répartit de la manière suivante :

- Ressources propres	59%
- Fonds publics	27%
- Fonds privés (dont fondation)	14%

Ces pourcentages ont été établis grâce aux organismes ayant répondu à cette question (78% sur les 23 enquêtes reçues).

I.5. Les organismes qui fournissent une réponse à cette question sont au nombre de 20. Parmi eux, 16 considèrent que leurs activités s'intègrent dans une action nationale, 8 dans une action régionale, 2 dans une action internationale et 1 dans une action locale. Plusieurs organismes situent simultanément leurs activités à plusieurs niveaux.

I.6. A la question concernant les qualités, compétences et conditions nécessaires pour mener à bien la création d'une entreprise, les organismes répondent par les éléments suivants, classés par ordre décroissant :

A) Qualités :

- Créativité
- Détermination
- Assurance
- Ambition
- Audace
- Bon sens
- Optimisme
- "Leadership"
- Humour
- Autres : Persévérance, espoir, intuition

B) Compétences :

- Planification
- Connaissance technique du produit
- Finances
- Gestion du personnel
- Nouvelles technologies
- Marketing
- Comptabilité
- Autres : Informatique, langues, sens des relations publiques.

C) Conditions :

- Avoir de l'expérience professionnelle
- Posséder la fibre "entrepreneuriale"
- Avoir une idée innovante
- Avoir bénéficié d'une formation professionnelle
- Avoir de l'argent
- Avoir un haut niveau de scolarité
- Reprendre une affaire familiale
- Ne pas avoir d'autre alternative
- Avoir un métier

I.7. 83% des organismes interrogés disent ne pas avoir développé d'activités particulières en direction des femmes créatrices d'entreprises et 17% affirment le contraire.

Les activités particulières destinées aux femmes créatrices d'entreprises concernent les domaines suivants, cités par ordre décroissant : conseil en matière de finances, cours de gestion d'entreprise et séminaires avec d'importantes personnalités du monde des affaires.

Il convient cependant de souligner que ces organismes précisent que leurs activités s'adressent indifféremment aux hommes et aux femmes.

I.8. Cette question reste dans 61% des cas sans réponse. Parmi les autres organismes (39%), 22% disposent de renseignements et 78% n'en possèdent pas. Les données obtenues sont les suivantes : 16% des demandes reçues par les organismes proviennent de femmes; la CEME nous communique le chiffre de 506.000 entreprises créées par des femmes dans toute l'Espagne; enfin l'un des organismes estime à 2% le pourcentage de femmes créatrices d'entreprises.

Enfin, la liste des personnes ayant répondu à cette enquête ainsi que les fonctions qu'elles occupent au sein des organismes figurent en Annexe. Il s'agit également des entités souhaitant recevoir les résultats de cette étude.

## 2.B.II. ORGANISMES DE CONSEIL ET ORIENTATION PROFESSIONNELS

11 organismes ayant pour attribution l'orientation professionnelle ont répondu à cette rubrique.

II.1. Parmi ces organismes, 73% ont introduit une action pour conseiller et orienter indifféremment des hommes et des femmes candidats à la création d'entreprise; 18% s'adressent exclusivement aux femmes, soit parce que leur activité professionnelle les y conduisait, soit pour répondre à des besoins spécifiques qui s'imposaient. Par ailleurs, l'un des organismes précise ne pas s'occuper de la création d'entreprises.

II.2. 91% des entités interrogées affirment avoir reçu des femmes créatrices d'emploi, potentielles ou confirmées. 2% ne répondent pas à cette question.

A la question "Que cherchent-elles en premier lieu?", ces organismes répondent ainsi :

- Un métier où elles dirigent leur propre activité
- L'obtention de revenus pour leur famille
- Un financement
- Reprendre une affaire familiale
- Des études de viabilité pour leur projet
- L'amélioration de leurs conditions de vie en général
- Mettre en oeuvre leur créativité
- L'indépendance

A la question "Quelles sont leurs principaux atouts?", voici les réponses obtenues :

- Optimisme
- Esprit d'entreprise
- Esprit d'innovation
- Persévérance
- Idées claires
- Dynamisme
- Capacité d'organisation
- Motivation
- Bonne gestion
- Ambition
- Prudence
- Bon sens

Leurs principaux handicaps, toujours selon ces organismes, sont les suivants :

- Le manque de formation de chef d'entreprise
- L'environnement social
- Le fait d'être une femme
- Le caractère même de l'activité de chef d'entreprise
- Les facteurs économiques
- Le fait de se consacrer au secteur commercial ou à celui des services, considérés dans le milieu patronal, comme des secteurs de seconde catégorie.



II.3. 55% des organismes de conseil et d'orientation considèrent que les circonstances suivantes stimulent les femmes à créer une entreprise :

- Circonstances économiques, familiales et professionnelles
- Possession d'une formation antérieure adéquate
- Rejet des occupations traditionnelles comme celles du foyer
- Absence d'emploi satisfaisant
- Facteurs sociologiques
- Désir de réalisation et d'indépendance personnelle.

II.4. Les femmes qui veulent créer une entreprise sont orientées vers des organismes spécifiques dans 82% des cas, tandis que 18% ne bénéficient pas de ce type d'orientation et sont envoyées vers :

- l'Insituto nacional de empleo (INEM = Institut national de l'emploi)
- des entités financières
- des fédérations de chefs d'entreprises
- les directions générales de l'emploi et de la coopération des différentes communautés autonomes
- les ministères
- des sociétés d'encouragement
- la CEME.

## 2.B.III ORGANISMES DE FINANCEMENT

Sur les organismes ayant répondu à notre enquête se trouvent

10 organismes de financement dont les réponses sont analysées ci-après.

III.1. Les femmes leur paraissent moins bien armées que les hommes pour créer une entreprise dans 10% des cas et aussi bien armées dans 90% des cas. Aucun d'entre eux ne les considère mieux armées que les hommes.

III.2. Les critères observés par ces organismes de financement pour l'octroi de crédits à la création d'entreprises sont les suivants :

- Viabilité et rentabilité des projets d'investissement et d'exploitation
- Expérience professionnelle
- Sérieux et solvabilité
- Création de revenus
- Création d'emploi
- Qu'il s'agisse d'une activité positive pour le développement régional.

III.3. 60% de ces organismes N'ont PAS dû s'adapter à des demandes spécifiques des femmes. 20% des autres organismes l'ont fait et ces demandes concernaient la formation professionnelle et la création de coopératives. Par ailleurs, l'un des organismes qui répond de manière négative à cette question donne comme raison que cela fait partie de la stratégie de son entreprise de ne pas négocier l'adaptation à des demandes spécifiques de femmes car il s'agit d'entreprises de peu d'importance.

#### 2.B.IV. ORGANISMES DE FORMATION PROFESSIONNELLE

La liste des PROGRAMMES, des DOMAINES auxquels ils correspondent et la DATE DE CREATION des actions de formation professionnelle entreprises par ces organismes est jointe en Annexe.

14 organismes répondent à cette partie de l'enquête et voici l'analyse des réponses obtenues.

IV.1. Ces sociétés ont recours aux mécanismes de financement suivants :

- Fonds publics nationaux	21%
Ministère du travail	67%
Ministère de l'industrie	33%
- Fonds publics régionaux ou locaux	7%
- Aide de la CEE	0%
- Financement para-public	0%
- Financements privés	100%

Il convient de signaler que tous ces organismes utilisent des moyens de financement privés et que, dans certains cas, ils ont recours à d'autres sources de financement.

Quant à la question de savoir si cette formation est liée à une opération de développement économique local, 29% répondent de manière négative, 14% de manière positive et 57% ne répondent pas.

Comme cela a été indiqué précédemment, les résultats de l'enquête montrent que tous ces organismes ont recours au financement privé. Ils précisent en outre que le coût de leur activité est à la charge des bénéficiaires dans 86% des cas, le reste des frais étant assuré par les grandes entreprises, les syndicats et les associations parmi lesquelles figure la CEPYME.

IV.2. Ces programmes pratiquent, dans 72% des cas, un système de sélection, selon les critères suivants :

- Posséder une formation de base de niveau moyen
- Posséder une formation universitaire
- Passer avec succès des épreuves écrites et orales
- Etre un chef d'entreprise établi
- Vouloir devenir chef d'entreprise dans l'avenir
- Posséder une expérience professionnelle dans la spécialité choisie

IV.3. Structure de l'emploi du temps :

- |                         |     |
|-------------------------|-----|
| - Cours de l'après-midi | 21% |
| - Cours du soir         | 14% |
| - Cours intensifs       | 14% |
| - Cours à distance      | 21% |

Une grande majorité des organismes font alterner la théorie et la pratique dans le système éducatif qu'ils mettent en oeuvre.

IV.4. Les lieux où intervient la formation sont dans 71% des cas des locaux privés. 7% des organismes laissent cette question sans réponse.

Les moyens et équipements utilisés sont les suivants :

- Moyens audio-visuels
- Ordinateurs
- Calculatrices
- Equipements particuliers
- Bibliothèques.

IV.5. 71% des organismes de formation professionnelle ont mis au point des méthodes spéciales d'enseignement, d'étude et de travail parmi lesquelles il est possible de citer :

- la méthode de simulation (jeu de rôle)
- l'étude de cas
- la dynamique de groupe
- les méthodes audio-visuelles
- les méthodes informatiques
- les méthodes d'enseignement à distance
- la transmission directe d'expériences de la part de chefs d'entreprise innovateurs.

IV.6. Dans les cours de création et de gestion d'entreprises mis en oeuvre en 1985, la proportion générale des participants selon l'âge se répartit de la manière suivante: 10 des organismes interrogés déclarent avoir parmi leurs stagiaires des personnes de moins de 25 ans qui représentent entre 1 et

25% des effectifs dans 6 cas. En outre, 11 de ces organismes déclarent avoir parmi leurs stagiaires des personnes âgées de 25 à 40 ans qui, dans 7 cas, représentent entre 50 et 75% des effectifs. Enfin, 8 organismes comptent parmi leurs stagiaires des personnes âgées de plus de 40 ans et 7 organismes considèrent qu'ils constituent entre 1 et 25% des effectifs globaux. Par ailleurs, il faut souligner que la majorité des stagiaires ont entre 25 et 40 ans.

Quant à la situation professionnelle des personnes suivant cette formation, 8 organismes affirment avoir parmi leurs effectifs des salariés dans les proportions suivantes :

	1 - 25%	25 - 50%	50 - 75%	75 - 100%
Salariés	1	3	2	2

Quatre organismes affirment dispenser leurs cours à des salariés menacés dans leur emploi; pour 3 d'entre eux, ces personnes représentent entre 1 et 25% de leurs effectifs.

Les demandeurs d'emploi constituent, selon les résultats de cette enquête, la majorité de la clientèle à ces cours de création et gestion d'entreprise puisque dans 6 des cas, ils représentent entre 1 et 25%, dans 3 cas, entre 25 et 50% et même dans un cas, entre 50 et 100%.

Par ailleurs, 6 de ces organismes comptent parmi leurs stagiaires des chefs d'entreprise établis et dans la majorité des cas (4), ils représentent de 1 à 25 % des effectifs.

En ce qui concerne la catégorie professionnelle, le personnel d'encadrement constitue la majorité des participants à ces cours. En effet, sur 8 enquêtes au total, 4 affirment que les cadres moyens constituent 75 à 100% des effectifs et dans les 4 autres cas, ce pourcentage varie entre 1 et 50%. Sur les 7 enquêtes qui déclarent avoir des employés parmi leurs stagiaires, 4 estiment qu'ils représentent entre 1 et 50% des participants et 3, entre 50 et 75%. Les 4 enquêtes qui mentionnent des ouvriers parmi les bénéficiaires de ces cours estiment qu'ils représentent entre 1 et 25% des participants.

Enfin, les femmes au foyer assistant à ces cours représentent entre 1 et 25% des effectifs et seuls deux organismes les accueillent et leur permettent de suivre cette formation.

Aucun organisme ne déclare avoir parmi ses participants de handicapés ni de personnes issues de groupes ethniques minoritaires.

En suivant le même critère d'analyse des résultats que pour les données générales, les pourcentages concernant les femmes sont les suivants :

	1 à 25%	25 à 100%	Nombre de réponses reçues
- Moins de 25 ans	5	3	8
- De 25 à 40 ans	4	6	10
- Plus de 40 ans	5	0	5

	1 à 25%	25 à 100%	Nombre de réponses reçues
- Salariés	5	2	7
- Salariés menacés dans leur emploi	1	2	3
- Demandeurs d'emploi	5	4	9
- Autres	2	3	5

	1 à 25%	25 à 100%	Nombre de réponses reçues
- Personnel d'encadrement	3	4	7
- Employés	4	2	6
- Ouvriers	3	0	3
- Femmes au foyer	2	1	3

De même que pour les données générales, aucun organisme ne compte parmi ses participants de femmes handicapées ou issues de groupes ethniques minoritaires.

IV.7. Quant à la proportion d'hommes et de femmes qui participent à l'encadrement du programme, les chiffres sont donnés par le tableau suivant :

	1 à 25%	25 à 100%	Nombre de réponses reçues
- Hommes	2	7	9
- Femmes	8	1	9

IV.8. Ces cours débouchent sur un diplôme d'état dans 7% des cas, sur une homologation (équivalence) dans 7% des cas, sur



une attestation dans 78% des cas et sur un diplôme privé dans 14% des cas.

L'un de ces organismes délivre plusieurs diplômes selon les cours suivis.

IV.9. En ce qui concerne le soutien financier que reçoivent les stagiaires, il semble se répartir ainsi :

	Financement à la charge des stagi- aires	Financement pris en charge	Nombre de réponses reçues
- Rémunération pendant le temps de formation	2	1	3
- Coût de la formation	9	2	11
- Frais d'hébergement et autres frais annexes	1	0	1

Il convient de souligner que sur les 14 enquêtes, 4 laissent cette question en blanc et aucun organisme ne répond sur le point concernant les "dispositions spéciales de garde d'enfants".

IV.10. A la question "orientez-vous les femmes vers des organismes spécifiques de soutien et de conseil?", 50% des organismes interrogés répondent affirmativement, 36% négativement et 14% ne répondent pas.

Les organismes vers lesquels sont orientées les femmes figurent ici par ordre décroissant :

1. Organismes officiels
  - Ministères et organismes autonomes
  - Centre de diffusion de la mode
  - IMPI
2. Organisations patronales du secteur concerné
3. CEME
4. Organismes privés
5. Chambres de commerce et d'industrie

IV.11. Parmi les stagiaires inscrits à vos cours de gestion d'entreprises, en 1985 :

TOUS PUBLICS	quelle proportion	
	1 à 20%	20 à 70%
- abandonne avant la fin de la formation	6	3
- crée une entreprise	6	1
- trouve un emploi sans rapport direct avec la formation reçue	3	0
- trouve un emploi en rapport direct avec la formation reçue	2	5
- suit une formation complémentaire	4	1

FEMMES	quelle proportion	
	1 à 20%	20 à 70%
- abandonne avant la fin de la formation	5	1
- crée une entreprise	4	0
- trouve un emploi sans rapport direct avec la formation reçue	2	0
- trouve un emploi en rapport direct avec la formation reçue	2	2
- suit une formation complémentaire	3	1

Deux organismes ne répondent pas à cette question.

#### 2.B.V. ORGANISMES DE FORMATION PROFESSIONNELLE AYANT MIS EN PLACE DES PROGRAMMES SPECIFIQUES A L'INTENTION DES CREATRICES D'ENTREPRISES

A la question "En fonction de ces deux axes (Acquisition de savoir-faire et Développement personnel), veuillez décrire les objectifs, les thèmes et les méthodes de vos programmes/ cours et joignez, si possible, votre programme d'étude et d'autres éléments descriptifs de ces cours", nous n'avons reçu aucune réponse des 6 organismes qui répondent à cette partie de l'enquête.

V.1. Ces cours débouchent sur un diplôme d'état dans 16% des cas, sur une homologation (équivalence) dans 16% et sur une

attestation dans 67%. Par ailleurs, 33% de ces organismes délivrent plusieurs des diplômes privés.

Il faut signaler que, selon le cours suivi, certains de ces centres de formation professionnelle délivrent plusieurs des diplômes mentionnés plus haut.

V.2. Selon les résultats de l'enquête, les programmes sont orientés vers les compétences ou aptitudes suivantes, énumérées ici par ordre d'importance décroissante :

1. Finances
2. Gestion PME/FMI
3. Gestion du personnel
4. Ventas
5. Marketing
6. Techniques de production
7. Planification
8. Gestion administrative
9. Relations humaines

V.3. L'emploi du temps est le plus souvent organisé en "journées intensives" et, dans 67% des cas, théorie et pratique alternent, en groupes de travail.

V.4. A cette question, 67% des organismes répondent négativement et 33% ne répondent pas. Aucun organisme ne déclare avoir élaboré d'outils pédagogiques particuliers pour les femmes et les enseignants chargés de leur formation.

V.5. La formation est dispensée dans des locaux privés dans 50% des cas et les équipements utilisés sont des appareils audio-visuels et des ordinateurs.

V.6. 67% des organismes interrogés affirment que leurs cours prévoient une alternance entre théorie et pratique et précisent que la moitié du temps consacré à la pratique occupe 30% du total des heures de cours.

V.7. Cette question cherchait à savoir si ces organismes ont pris des dispositions particulières en matière d'orientation et de conseil, qui permettent de suivre les femmes lorsqu'elles ont achevé le cours. Les réponses sont négatives dans 33% des cas et les autres entités ne répondent pas.

V.8. Parmi les femmes inscrites à vos cours de gestion d'entreprises, en 1985, 14% ont abandonné avant la fin de la formation; 4% ont créé une entreprise; 20% ont trouvé un emploi sans rapport direct avec la formation reçue; 40% ont trouvé un emploi en rapport direct avec la formation reçue et 30% ont suivi une formation complémentaire.

V.9. Les concours extérieurs ont été sollicités dans 17% des cas tandis que 34% n'ont pas eu recours à ce type de collaboration; 49% des questionnaires ne fournissent pas de réponse sur ce point. Parmi les 17% qui répondent affirmativement, les entités précisent avoir demandé des témoignages de banquiers et de chefs d'entreprises étrangers.

V.10. En général, il est possible d'affirmer qu'il n'existe pas de véritable intérêt syndical pour ces actions de formation puisque seul l'un des organismes interrogés répond affirmativement, en précisant que cet intérêt s'est manifesté par l'assistance à ces cours de formation.

V.11. Parmi les modalités d'action de formation à la création d'entreprises par des femmes, les mesures suivantes semblent particulièrement bien adaptées :

- Systèmes de financement
- Démarches officielles pour la création d'entreprises
- Marketing
- Techniques de gestion
- Cours de gestion de PME
- Sujets spécialisés : mode, hôtellerie, etc.

## 2.B.VI. ANNEXE

Voici la liste des organismes qui ont répondu à cette enquête en précisant leur identité et qui souhaitent recevoir les résultats de cette étude.

1. Nom de l'organisme : Federación de Empresarios de la Rioja  
 Adresse : Hermanos Moroy, 8 - 4<sup>o</sup> - 26001 Logroño  
 Activités professionnelles : Défense des intérêts des entrepreneurs, assistance et conseil  
 A répondu au questionnaire : M. Rafaël Citoler Tormo  
 Fonction : Gérant et conseiller économique et financier
  
2. Nom de l'organisme : Asociación de Mujeres Empresarias (ASEME)  
 Adresse : Alcalá, 30 - Oficina 322 - 28014 Madrid  
 Activités : Représentation, conseil, formation et information pour les entrepreneuses  
 A répondu au questionnaire : Mme Maria Paz García Postigo  
 Intitulé du programme : Cours de gestion dans les PME  
 Date de création : mars 1986
  
3. Nom de l'organisme : Confederación Empresarial Turolense  
 Adresse : Franciso Fique, 5 - Teruel  
 Activité : Conseil aux entrepreneurs  
 A répondu au questionnaire : Mme Esther Martín Fernández  
 Fonction : Economiste

4. Nom de l'organisme : Departamento de formación de la Confederación Española de Organizaciones Empresariales (CEOE)

Adresse : Alcántara, 20 - 28006 Madrid

Activité : Formation de chefs d'entreprises

A répondu au questionnaire : M. Juan Hernández Carnicer

Fonction : Directeur du Département

Intitulé du programme :

A) Comment créer une entreprise. Date de création : 1984

B) Futurs chefs d'entreprises. Date de création : 1984

C) Gestion de base des entreprises, destiné aux fils des chefs d'entreprises. Date de création : 1986

5. Nom de l'organisme : Federación de Asociaciones de Salas de Fiesta y Discotecas

Adresse : Ortega y Gasset, 17 - 28006 Madrid

Activités : Conseil et défense des chefs d'entreprises de ce secteur

6. Cet organisme de formation omet de préciser son nom

Intitulé du programme :

A) Gestion des ventes. Date de création : 1980

B) Direction d'entreprises. DOMAINE : Administration.  
Date de création : 1980

C) Contrôle financier. Date de création : 1986



7. Cet organisme de formation professionnelle omet de préciser son nom

Intitulé du programme :

A) Direction administrative financière.

Date de création : 1.10.1983

B) Conseil fiscal. Date de création : 01.10.1979

C) Comptabilité avancée. Date de création : 01.10.1979

8. Cet organisme de formation professionnelle omet de préciser son nom

Intitulé du programme :

A) Personnel d'encadrement. DOMAINE : Gestion d'entreprises. Date de création : 1982

B) Graduat en direction d'entreprise.

Date de création : 1978

C) Contrôle d'entreprises. Date de création : 1979

D) Programmeur BASIC. Date de création : 1984

E) Programmeur COBOL. Date de création : 1983

9. Cet organisme de formation omet de préciser son nom

Intitulé du programme :

A) Gestion commerciale. Date de création : 1968

B) Direction commerciale. Date de création : 1968

C) Administration d'entreprises. Date de création : 1976

10. Cet organisme de formation omet de préciser son nom  
Intitulé du programme :  
A) Styliste dessinateur  
B) Dessinateur de patrons de mode  
C) Dessinateur de patrons à l'échelle  
D) Techniques de gestion d'entreprises
11. Nom de l'organisme: Confederación Empresarial Provincial  
Adresse: Boltaña, 2 - 3º  
Activités: Représentation, formation, information,  
conseil de chefs d'entreprises
12. Nom de l'organisme : Federación Nacional de Empresas de  
Publicidad  
Adresse : Gran Vía, 57 - 9º 6 - 28013 Madrid  
Activité : Association de chefs d'entreprises  
A répondu au questionnaire : M. José Viana Martín  
Fonction : Vice-président et directeur général
13. Nom de l'organisme : Federación Empresarial Toledana  
Adresse : Cuesta Alcázar, 6 - Tolède  
Activités : Conseil et défense des chefs d'entreprises  
A répondu au questionnaire : M. Humberto Carrasco  
Fonction : Secrétaire général  
Intitulé du programme :  
A) Comptabilité  
B) Informatique de base  
C) Programmation BASIC  
D) Programmation COBOL  
E) L'IVA

14. Nom de l'organisme : Dirección General de Servicios Sociales (GENERALITAT VALENCIANA)  
 Adresse : Barón de Cárcer, 36 - 9º - 46001 Valence  
 Activité : Service d'action communautaire chargé du département "Femmes"  
 A répondu au questionnaire : Mme Carmen del Río Vidal  
 Fonction : Responsable du département "Femmes" de la Direction générale des services sociaux
15. Nom de l'organisme : Escuela Superior de Investigaciones y Técnicas Empresariales (ESITE)  
 Adresse : Conde de Peñalver, 38 - 2º  
 Activités : Formation programmée et formation rapide aux problèmes économiques et financiers  
 A répondu au questionnaire : M. Guillermo Garrón Montero  
 Fonction : Chargé des relations institutionnelles de l'ESITE  
 Intitulé du programme : Comptabilité et finances  
 Date de création : 1976.
16. Nom de l'organisme : Confederación Española de Mujeres Empresarias (CEME)  
 Adresse : Gran Vía, 55 - 9º A - 28013 Madrid  
 Activités : Aider et soutenir les entrepreneuses et les futures entrepreneuses  
 A répondu au questionnaire : Mme Pilar Díaz-Plaja  
 Fonction : Présidente nationale de la CEME et Vice-présidente mondiale

17. Nom de l'organisme : CESA  
Adresse : Avda. Denis, s/n Apartado 306 - 03080 ALICANTE  
Activité : Perfectionnement en gestion d'entreprise  
destiné aux responsables et diplômés  
A répondu au questionnaire : M. Enrique Barrereche  
Fonction : Directeur
18. Nom de l'organisme : Instituto Universitario de Adminis-  
tración y Dirección de Empresas (ICADE)  
Adresse : Alberto Aguilera, 23 - 28015 Madrid  
Activités : Recherches et études; formation permanente  
de professeurs formant des professionnels et des chefs  
d'entreprises  
A répondu au questionnaire : Mme María Luz Gómez-Subén  
Fonction : Adjointe de direction  
Intitulé de programme :  
A) Graduat en administration et direction d'entreprises  
B) Bureau de projets  
C) Bourse de travail
19. Nom de l'organisme : Junta de Comunidades de  
Castilla-La Mancha  
Adresse : Cuesta de Carlos V, 10 - Tolède  
A répondu au questionnaire : Mme Angeles Abad de la Maza  
Fonction : Technicienne à la Direction générale de la  
promotion des chefs d'entreprises

20. Nom de l'organisme : Junta de Extremadura  
Adresse : Santa Eulalia, 28 - Merida (Badajoz)  
A répondu au questionnaire : M. Teodoro Sánchez Díaz  
Fonction : Technicien à la Direction générale de politique financière
21. Nom de l'organisme : Departamento de Formación de la Confederación Española de la Pequeña y Mediana Empresa (CEPYME)  
Adresse : Alcántara, 20 - 28006 Madrid  
Activités : Organisation de cours de formation de chefs d'entreprise et conseil d'organisations patronales  
A répondu au questionnaire : M. Luis Santiago de Pablos  
Fonction : Directeur du Département  
Intitulé de programme :  
A) Comment créer une entreprise  
B) Gestion de base de l'entreprise  
C) Gérants de PME (en collaboration avec la CEDE)
22. Nom de l'organisme : Escuela Superior de Gestión Comercial y Marketing (ESIC)  
Adresse : Evaristo San Miguel, 10-12 - 28008 Madrid  
Activités : Formation et conseil pour les particuliers et les entreprises publiques et privées  
A répondu au questionnaire : M. José María García Serra  
Fonction : Directeur technique de la section des responsables  
Intitulé de programme :  
A) Diplômé en marketing. DOMAINE : Entreprise. Date de création : 1965.

B) Licencié en gestion commerciale et marketing.

DOMAINE : Entreprise. Date de création : 1970.

C) Graduat en administration d'entreprises.

DOMAINE : Entreprise. Date de création : 1986.

23. Nom de l'organisme : Instituto de Empresa  
 Adresse : María de Molina, 13 - 13 - 28006 Madrid  
 Activités : Ecole des affaires et formation de chefs d'entreprise  
 A répondu au questionnaire : Mme Isabel Rubio Juceño  
 Fonction : Directrice du Département "Création d'entreprises"  
 Intitulé de programme :  
 A) Graduat en gestion d'entreprises.  
 Date de création : 1980
24. Nom de l'organisme : Confederación Española de Empresarios de Navarra (CEN)  
 Adresse : Pedro I, 1 - 31007 Pampelune  
 A répondu au questionnaire : M. Tomás Escriche  
 Fonction : Secrétaire adjoint
25. Nom de l'organisme : Banco de Crédito y Ahorro, S.A.  
 Adresse : Pintor Sorolla, 21 - 46002 Valence  
 Activités : Activités bancaires commerciales  
 A répondu au questionnaire : M. Felipe Ronda Agra  
 Fonction : Conseiller auprès du Directeur général

26. Nom de l'organisme : Sociedad Bancaya de Promoción  
Empresarial S.A.  
Adresse : Pº de la Castellana, 110 - 8º - 28046 Madrid  
Activités : Entreprise de capitaux à risques  
A répondu au questionnaire : M. Fernando Vara Herrero  
Fonction : Directeur des investissements
27. Nom de l'organisme : Banco de Financiación Industrial  
Adresse : Pº de la Castellana, 108 - 28046 Madrid  
Activités : Banque  
A répondu au questionnaire : M. Fernando Bellón Mercado  
Fonction : Directeur du personnel et de l'organisation
28. Nom de l'organisme : Leasing Bancaya S.A.  
Adresse : Castellana, 110 - 28046 Madrid  
Activités : Leasing  
A répondu au questionnaire : M. Juan Carlos Rodríguez  
Cantarero  
Fonction : Directeur du service juridique





EN

CEDEFOP

European Centre for the Development of Vocational Training

Equal Opportunities and Vocational Training  
Establishment and Management of Businesses by Women

A Synthesis Report of twelve national reports  
and four complimentary reports

Annie May

October 1987



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## PREFACE

The CEDEFOP (European Centre for the Development of Vocational Training) survey into equal opportunities and vocational training for the establishment and management of businesses for women sought to identify various aspects of vocational training provision and needs of women who wish to set up or have already established their own enterprise, or by studying the question, seek to improve the quality of vocational training on offer. In order to carry out the survey CEDEFOP has covered all twelve Member States of the European Community on two fronts :

- 1) Organisations and institutes which give advice and guidance, financial help and vocational training to women planning to start their own business.
- 2) Women who have set up their own business and/or have received the services of the first category.

## Implementation

The questionnaire was distributed amongst all twelve Member States with an accompanying letter. It was intended that a 60/40 ratio of organisations/women entrepreneurs should be contacted. The rest was left to the individual national researchers. As it turned out each researcher carried out their survey in various different ways in order to obtain a picture of their own country (see Methodology). Because of this the survey does not present a strictly schematic approach to the problems but rather an overview, and points the way to further research.





## CHAPTER 1

### Introduction

The task of comparing and contrasting the different findings of the CEDEFOP survey in all twelve Member States of the European Community on the subject "Equal Opportunities and Vocational Training - Creation and Management of Enterprises" highlighted some of the areas in which more research is necessary (see Putting in Perspective). Not all questions were answered schematically and the possibility of conducting an in depth study into the situation was not the brief.

It can be seen from the table of responses that the women entrepreneurs lagged only a little behind the organisations in their overall response. (Table 1). These figures also reflect the methods employed by each researcher which, depending upon their own national situation, varied considerably. Some elected to cover specific regions as in Greece where Athens and Piraeus were surveyed, or AnCO (Industrial Training Authority) who studied only women who had received vocational training from them. The responses were, on the whole, of a good percentage, with the exception of the United Kingdom.

TABLE 1

	Response from	
	Women Entrepreneurs	Organisations
Belgium	6.5%	23%
Denmark	30%	62%
France	7.9%	27%
Germany	16.4%	39%
Greece*	33 replies	21 replies
Ireland	36%	52%
Italy	30%	27%
Luxembourg	50%	60%
Netherlands	12%	38%
Portugal	20%	32%
Spain	78%	14%
United Kingdom	3%	17%
<b>Total</b>	<b>26.3%</b>	<b>33%</b>

\*Excluding Greece whose original number of questionnaires sent out are unknown.

A glance at the Tables constructed in "A Profile of Women Entrepreneurs", throws up a number of interesting points. Women's enterprises, in this context, appear to be relatively young, between two and five years.

A high incidence of service industries is made manifest ranging from 77% in the U.K., although this is allied with craft production and the sample although interesting was extremely small, to a noted 32% in Germany. Service sectors are represented throughout the Communities sample. New technology is markedly absent in most of the samples (except the U.K. 4.5%).

Women's enterprises are small to medium sized in almost every case.

The average age of women entrepreneurs is constant at between 26 and 50, Luxembourg and the Netherlands starting somewhat later at 36 - 45 (Luxembourg 40% in this age group and the Netherlands 58%).

The most frequent reason for starting an enterprise Community wide is to gain autonomy (exceptions Luxembourg, Netherlands, Portugal).

The most pressing problems are with child care during the receipt of vocational training.

24.8% of women who received vocational training received training specifically for women.

Interest in vocational training has a mixed response. In Belgium the question was considered "sexist", in France those over 35 considered it of no practical use, 61% of women in Ireland were against specific training for women and 37% in Italy. Conversely all women entrepreneurs in Germany were for specific training, 47.5% considered it to be either indispensable or good in Spain, Luxembourg wished to know the results of CEDEFOP's

enquiry even though there was no specific training for women and Portugal were 92% in favour.

The opinions of women entrepreneurs as to the qualities, conditions and skills needed to create an enterprise reflect their training needs to a certain extent. The most favoured quality was determination; although ambition and perseverance were cited in a number of cases these could be construed as aspects of the same quality. A sense of humour came last in many cases.

Knowledge of production techniques came high on the list along with marketing and finance. It is interesting to note this trend, because across the board vocational training deals with purely "business know-how" and production training allied with "business know how" seems to be what is needed. Although the response to the need for vocational training was very mixed. Nevertheless, these findings allied with the expectations of those who received specific training for women, notably accounting skills, information on how to approach banks, suppliers etc., forward planning and confidence building, give us a "standard" picture of the training needs of women entrepreneurs, viz :

- Production techniques
- Accounting
- Sources of information
- Forward planning
- Confidence and assertiveness training

The reaction to the question "What would you consider an 'ideal' vocational training course for women?" were, nevertheless, unclear.

Consciousness of vocational training effectiveness is relatively low. In spite of the fact that a large number of women entrepreneurs admitted that they had benefited from training courses and that they came at a good time, the needs and provision of vocational training have not been fully developed and understood. Knowledge of production techniques and the lack of businesses concerned with New Technology pin points a gap in training

provision Community wide. A "standard" course of vocational training to serve as a basis for vocational training, whether it be specifically for women or not, is indicated here and the choice as to whether to receive women only training or not be incorporated into training programmes, together with provision of specific subjects in line with the needs of the women entrepreneurs in each Member State could be built on to the "standard" course in order to maintain flexibility of approach.

Although the response both from the women entrepreneurs and the organisations that served them is lower than 50% and the sample somewhat random, it has produced a much more "organic" picture and because of this, a useful one from which to go forward in order to conduct a more exhaustive study into the subject.

## CHAPTER 2

### Putting in Perspective

A number of valuable insights into vocational training for the creation of an enterprise by women have been highlighted by the CEDEFOP survey.

The gathering together of the information through questionnaire by all twelve countries was not without its attendant problems and difficulties. Nevertheless, taking into consideration the varied and different national characteristics and conditions an interesting picture had emerged. This can be viewed from the dual perspective of our survey, that is to say on the one hand from the point of view of the women creators of enterprises (established or potential) and on the other from the organisations concerned with the creation of an enterprise amongst other things. These include training bodies, information advice and counselling agencies, funding bodies and those concerned specifically with women entrepreneurs both in the private and public sectors. The survey makes no claims at revealing detailed insights into the study it made mainly because it was not the brief of the researchers to go beyond what was indicated by the questionnaires sent out.

In view of this it is necessary to gather together the principal points that have influenced the entrepreneurial progress of women in all twelve Member States. A closer look points to two main areas of influence. Namely :

- The socio-economic background as regards the creation of enterprise.
  
- The place of women in society

1. To deal with the first area :

The socio economic background as regards the creation of enterprise

It is necessary to look at the importance any country gives to the development of new enterprises. This seems to depend to a marked degree on the social and economic state of the particular country. In general the restrictions placed upon entrepreneurship by a particular country depend upon the level of unemployment in that country. For example, Luxembourg with 2% unemployment compared with its neighbours France, Belgium and the Netherlands with 10%. Legal restrictions in Luxembourg are considerably more stringent as regards the setting up of an enterprise.

In the majority of cases the involvement in the development of entrepreneurial activity manifests itself in the setting up of vocational training and support measures in the shape of grants, tax relief, wage subsidies etc. These provisions compliment (or occasionally contradict) various other legal or administrative measures in the realm of entrepreneurial development. In effect the interest in the development of enterprise creation is often accompanied by the gathering together of information and data upon the subject. It is true to say, however, that when these statistics do appear they rarely differentiate between the sexes.

It is therefore necessary, in the majority of cases, to apply these partial and incomplete figures in building a picture of entrepreneurial activity. That is to say that the study of specific measures results in a statistical survey to do with those measures alone. For example, La Loi chômeurs/créateurs d'entreprise in France or the Enterprise Allowance in the U.K. where the provision of aid for would-be entrepreneurs yields statistics on the localities it serves.

On a social level, the interest shown in entrepreneurial matters is even more difficult to gauge. However, because it is precisely upon the social scene that the principal incentive and support exists it is important to look at any information that comes to light. For example, reports such as

"The Creation of an Enterprise : a Networking Matter" was the title of a French report on the evaluation of entrepreneurship in 1982.

2. In the second instance :

The place of women in society

It is necessary to call to witness the question of the employment of women and the place it occupies in the legal, statistical and national consciousness of a country, women's place whether quantitative or qualitative in the employment system, information on the history and evolution of women's employment over the past 20 years and the influence of diverse factors, one of the most pressing being child care provision.

A country like the Netherlands is a good example where the sum of female involvement in the workforce has been discernably lower than its neighbours. The low level of female employment has resulted in the question of child care provision, up to now, being of less importance.

Having said this and bearing in mind that the motivation to create an enterprise, namely that of creating a business and to be in control of one's own life, the Netherlands sample is striking in their response to specific programmes specifically for women. The opinion often dwells upon the provision of child care. This constitutes in one way a "specific" manner of solving a social problem, there being a very low incidence of child care in the Netherlands.

Nevertheless to place CEDEFOP's series of surveys in all 12 Member States in its context a complete view would involve in depth investigation into the following areas in each country :

- a) Unemployment figures
- b) The importance of the black economy
- c) The sum of female employment, its size, history and information on trade sectors predominantly occupied by women.
- d) The existence of methods of child care.
- e) Access to the development and creation of an enterprise.

- f) Access by women to trades and occupations across the board (by right and in reality) and the measures put into practice such as counselling, establishment of vocational training, grants to businesses etc. that favour women entrepreneurs.
- g) The numbers of new enterprises created in the years 1980, 1984, 1985.
- h) Available information upon the percentage of women amongst these new enterprise creators.
- i) An inventory of the measures set up to promote the creation of enterprise.
- j) Financial incentives such as grants, loans, subsidies, wage subsidies, guarantee schemes, tax rebates, special insurance etc.
- k) The access to vocational training in the creation and management of an enterprise with particular reference to the methods employed.
- l) Particular support for co-operatives.
- m) The measures provided by local authorities such as managed workshops, child care, enterprise zones, provision of industrial sites, partnership deals etc.
- n) The involvement of the private sector in the encouragement and support of enterprise.
- o) The involvement of other such socio-economic elements such as credit unions etc.
- p) The employment by the State of experts in the field to help new enterprises in problem areas such as the development of new products, commerce etc. as well as the provision of such services as costing, forward planning, accounting, management advice or the concrete provision of office equipment, telephone and office space etc.
- q) The placement of agencies concerned with counselling, information, advice and development that are particularly adapted to small initiatives (e.g. the Boutiques de Gestion in France and Enterprise Agencies in the U.K.

A survey by Graham Todd entitled Job Creation in the U.K. (Economist Publications, December 1986) presents the measures that have contributed



to the development of local economic initiatives and distinguishes between the involvement of the State at national level and the measures set up at local level. At a glance one can measure the size of the task at Community level. It is true to say that the U.K. is probably one of the countries most active in this field and applied itself soonest to the problem. Nevertheless in France ANCE set in motion 140 measures that apply to the development of entrepreneurship.

In completing the whole picture it is necessary to look into the strategies that are directly aimed at the creation of women's enterprises. For example, the provision in the Netherlands of Vrouwenwerk as well as special funding provision for women entrepreneurs, as well as those which deal indirectly but exert a sizeable influence upon would-be women entrepreneurs such as the percentage of female employment/unemployment, child care provision etc.

It is not the brief of this survey, however, to cover such a comprehensive inventory. However, it does not come amiss to point out the vast amount and complexity of factors that go to make an in depth study. Our aim, rather, is to bring together a number of comparisons between the results of our survey and certain factors that exist in the creation of an enterprise by women at a socio-economic level. This relating of points limited as they are nevertheless constitutes an important and timely insight into the question of the creation and management of enterprises by women and the vocational training provision that exists and places both in context.

### The influence of unemployment

It has been said before that the influence of unemployment is evident in the attitude of Member States to female entrepreneurship. The response of the women entrepreneurs to the CEDEFOP questionnaire bears this out and a number of national examples can be cited.

The incentive today in Portugal, for example, is clearly unemployment and the absence of waged alternatives. With the help of new government

measures and community incentives the number of women creators of enterprise is rising significantly. This bears out the hypothesis of unemployment encouraging the development of enterprise and the comparison between Portugal and Luxembourg.

### The influence of female employment

The importance of the percentage of working women, the history of female employment and the degree of integration of working women into a country's economy greatly influences women's entrepreneurial activity.

We can see that in the case of Luxembourg where the small percentage of female employment can explain the small representation of women in the creation of an enterprise. A tradition of wage earning women can play an encouraging role. In France, for example, where the salaries of women represent 40% of the revenue of a household, where working women are largely accepted and integrated into the social fabric. 1975 was the International Year of Women. This was succeeded by the setting up of the Délégation à la Condition Féminine, the Secrétariat d'Etat du Travail des Femmes, le Comité Supérieur de l'Egalité Professionnelle etc. as well as certain Women's Commissions, a great deal of legislative activity has been carried out to do with information on and integration of professional women.

It would be interesting to discover in this case if the increased attention given to the paid work of women and priorities such as equal pay, vocational training, access to all types of employment, the improvement of women's working life, the harmonisation of professional and domestic lives etc. has not resulted in a certain indifference at public level to the practice of another right, namely that of entrepreneurship.

It would be interesting, therefore, to observe more closely the measures and attitudes of each Member State in view of this. Perhaps the conference organised jointly by the Délégation à la Condition Féminine and the European Common Market in Nice in October 1987 "Women and the Creation of Enterprise" will throw up some valuable data.

Incidence of special measures to encourage the creation of women's enterprise

There are one or two rare incidents of such measures available from the CEDEFOP survey.

The Netherlands :

A guarantee fund has been set up to help "certain" categories of women entrepreneurs when applying for a bank loan.

Specific information, management counselling and practical advice agencies have been set up with the aid of the public sector for the support of women wishing to create an enterprise - Vrouwenwerk.

Looking at the Dutch example is it possible to discern an explanation of the interest manifest in specific measures for women entrepreneurs?

Childcare Provision

Taking the Netherlands again as an example, it may be that the absence or low incidence of such provision could be another explanation of the interest in women only vocational training courses. When one looks, for instance, at France where child care is wide spread and the striking contrast in their reaction to the provision of specific training, both they and the Belgians refused to consider it on the whole.

Finally it is interesting to note that certain organisations to do with funding for women's enterprises are not represented for one or other reason. For example Netzwerk, Goldrausch in Germany, Tontines in France and the Danish Credit Union. Could it be, as in the case of France, that these were approached but did not wish for one reason or another to collaborate due to the expenditure of time and energy on their part in replying to a somewhat lengthy questionnaire?

This brings us back to the observation that a survey of this sort presents

all kinds of difficulties in the study of provision for women entrepreneurs, vocational training, funding, advice, counselling, public and social awareness of the phenomenon and the place of women entrepreneurs in the socio-economic fabric of a country.

### CHAPTER 3

#### Profile of the Researchers

The researchers who have participated in the CEDEFOP survey came from private as well as public organisations and a few who are independent experts in the field of vocational training. There follows a brief resumé of the organisations concerned.

##### 1. Public Organisations

###### Belgium

The National Employment Board (ONEM). Researcher - Maryse Menu Hanot

This organisation operates on a national level and concerns itself with the vocational training policies as determined by the Department of Employment. It has 1200 full time teachers in secondary and tertiary education.

###### Denmark

The Business Start-up Centre (Ivaesksaettercentret) in Jutland's Institute of Technology (Ysk Teknologisk). Researcher - John L. Christiansen

###### Italy

Istituto per lo Sviluppo della Formazione Professionale dei Lavoratori (ISFOL). Researchers - Lea Battistoni, Claude Cattani

ISFOL is the "technical" agency of the Department of Employment for all the residual skills dealing with vocational training.



Ireland

The Industrial Training Authority (AnCO). Researcher - Maureen Field.

AnCO promotes and organises training in every section of industry. The major part of adult training is "on the job". The organisation also offers technical assistance and advice through the offices of training projects.

Luxembourg

Chambers of Commerce. Researcher - Paul Ensch

These comprise chambers of industrialists and merchants. They provide information, advice and counselling for people wishing to create an enterprise in the commercial sector. In 1985 approximately 400 creators of enterprises (30% women) have used their services.

2. Private Organisations

France

The Institute for International and Social Co-operation (ICOSI) in collaboration with the delegation for vocational training. Researcher - Monique Halpern.

ICOSI's purpose is to introduce a new and international system of economy, in other words to establish an improved distribution of world wealth and responsibility.

The Institution has the following purposes :

- to develop social co-operation in the area of international interaction.
- to encourage French initiatives in this field.

Spain

Confederacion Espagnola de Organizaciones Empresanales (CEDE). Researcher  
- J. Rivera Algado.

This concludes the description of the seven organisations involved in the CEDEFOP survey, five individual experts also worked on the survey as follows :

Individual Researchers

The survey was conducted in the following countries by individual experts:

Germany	S. Hubner & C. Gather - special interest vocational training
Greece	S. Spiliotopoulou Chronopoulou - special interest vocational training
United Kingdom	A. C. May - special interest vocational training and women's enterprises
Netherlands	L. Van der Meer - special interest equal opportunities
Portugal	M. do Carmo Nunez - special interest vocational training and women's enterprises



## **Methodology**

### Implementation of survey

The survey implemented two semi-structural questionnaires, one intended for women entrepreneurs (A) and the other for training institutions, funding bodies and advice and counselling agencies (B).

(A) covered the following points :

- 1) Information on the enterprise
  - trade sector
  - date of creation
  - legal status
  - funding
  - number of employees
  - turnover
  
- 2) Personal Information
  - age
  - education
  - training
  - professional activity
  - dependants
  
- 3) Motivation in the creation of an enterprise
  - motivation
  - what lead up to the new status
  - type of management
  
- 4) Training
  - type of training course
  - duration of training
  - usefulness
  - expectation
  - further training needs

- problems encountered during training
- results achieved
- attitudes to specific training for women.

5) Qualities, skills and conditions necessary to create an enterprise.

The survey was based on the assumption that the vocational training process was central in the progress of the entrepreneur and slanted towards the investigation of specific training for women entrepreneurs. This did not preclude women entrepreneurs who had not received training, however, as their attitude to provision was as crucial as the rest. The way the questionnaire was structured was intended to provide a loosely constructed grid of reference as to the characteristics of new and established women entrepreneurs.

(B) covered the following points :

- 1) General information on the organisation
- 2) Type of involvement
- 3) Information on the activities carried out
- 4) Sector of operation
- 5) Necessary qualities, skills and conditions to be an entrepreneur (in the opinion of the organisation).
- 6) Specific training for women.

The survey had the double objective :

- 1) To attempt an over-all picture of the support women entrepreneurs receive in the area of vocational training in Europe.
- 2) To shed light on some of the stumbling blocks that are encountered along the way to the creation and management of an enterprise and to pinpoint if possible new areas of research to identify them more fully and reach firmer conclusions.

### Comparison of Methodology

Because no hard and fast procedure was advocated at the outset, each country's researcher chose her/his own way of carrying out the survey. There were :

1. Certain common characteristics of methodology....

On the whole institutions of vocational training, advice and counselling were identified as a means of gathering information. These varied in certain ways namely that some countries (Ireland, Denmark, Luxembourg) concentrated on one or few institutions for information and for the dissemination of the questionnaire to women entrepreneurs, whereas other countries relied on information from a diversity of institutions (The Netherlands, France, United Kingdom, Germany, Belgium and Spain).

2. With certain differences.....

These differences were apparent when it came to Italy whose research covered a number of aspects of women entrepreneurs (see Vocational Training) rather than leave the choice to the institutions alone. Greece pinpointed two regions, one on the mainland (Piraeus) and one island (Crete) as being indicative of an urban industrial sample and a rural/craft economy (progressing fast) respectively. The Netherlands chose to survey traditional and alternative forms of vocational training in order to obtain a closer look at specific training for women.

Dissemination was in all cases by post with occasional recourse to direct contact (Greece, Italy and Portugal).

This survey cannot be called definitive in any way but can be said to have presented a list of suppositions as to the condition of women entrepreneurs in terms of their training needs in the management of an enterprise. Nevertheless a more representative picture emerged of what obtains in the realms of training, funding and counselling of entrepreneurs Community wide.

Difficulties in the carrying out of the research

It is certain the the complexity of the survey, the choice of sending questionnaires by post and the timing of the survey, have all contributed to the number and type of response.

Out of a total of 1,686 questionnaires sent to women entrepreneurs only 382 were considered, finally, valid; and out of 1,555 questionnaires sent to organisations, only one fifth could be used. (See tables below)

Samples used : **Women Entrepreneurs**

<u>Country</u>	<u>Number sent</u>	<u>Number received</u>
Belgium	259	17
Denmark	150	50
France	20 x 555	44
Germany	154	27
Greece	unknown*	33
Ireland	50	18
Italy	150	50
Luxembourg	32	15
Netherlands	100	12
Portugal	170	35
Spain	100	78
United Kingdom	100	3
Total	<u>1,686</u>	<u>382</u>

\* The figures for Greece are not available.

Samples used : Organisations

<u>County</u>	<u>Number sent</u>	<u>Number received</u>
Belgium	113	27
Denmark	50	31
France	5 x 111	30
Germany	122	48
Greece		21
Ireland	40	21
Italy	70	19
Luxembourg	15	9
Netherlands	100	38
Portugal	70	23
Spain	320	45
United Kingdom	100	17
	<hr/>	<hr/>
Total	1,555	308

Highlights

It is repetitive to go into specific methods used by each and every researcher but it is interesting to note a number of highlights in the over-all methodology and compare them.

1. Greece : There was obviously a need to contact the women entrepreneurs more closely than simply by postal questionnaire. The method employed was through written correspondence and then personal interview.

2. United Kingdom : In spite of quite substantial coverage the response from women entrepreneurs was very low (3). Nevertheless the information gathered covered a number of types and sectors of operation.

3. France : A vast and comprehensive coverage yielded and was employed in order to diversify as much as possible the sample of women entrepreneurs.

4. Ireland The survey was carried out exclusively by post and as such obtained remarkably good results in comparison with, say, the United Kingdom.

5. Italy : They divided their sample into five parts (see Vocational Training) and as such obtained yet another picture of women entrepreneurs, namely those who had and those who had not received vocational training and those who worked in a family business and those who did not.

6. Netherlands : The results are interesting from the Netherlands in that the two types of organisation were identified, i.e. traditional and alternative giving a wider picture of specific training for women and also yielding the conclusion that the alternative bodies, because of the timing of the questionnaire (holidays) were more prone to be undermanned at this time and with less organisational power to devote time to answering the questionnaire.

7. Portugal : The researcher was forced, by the low response level by both women entrepreneurs and organisations, to follow up with telephone interviews.

8. Spain : The Spanish sample was somewhat different in that the questionnaire to women entrepreneurs were sent to more established women entrepreneurs through the Spanish Confederation of Women Entrepreneurs. This resulted in yet another view of women entrepreneurs as the sample is representative of only those women who subscribe to the organisation that implemented this research.

To sum up in brief :

The samples, although diverse in many areas of women entrepreneurs, have highlighted a number of different types of business women.

- 1) The new entrepreneur with no experience who has benefited from training. (Netherlands, Germany, Greece)
- 2) The new entrepreneur with no experience who has benefited from training and a high level of education. (France, Belgium, Italy)
- 3) The established entrepreneurs with a business of between 2 to 5 years who has benefited from training. (U.K., Luxembourg, Portugal)
- 4) The old established entrepreneur who has not benefited from vocational training. (Spain, Luxembourg)
- 5) The woman entrepreneur, new or established, (2 to 5 years) who has not received vocational training.

This report will show their attitudes, needs and opinions. It does not present a complete picture but points to the various categories of women entrepreneurs that could benefit from further research.

## CHAPTER 4

### Trade Sectors

It is interesting to see that although since the 1970's the percentage of women in the work force has remained fairly static, the percentage of women entrepreneurs has gone up appreciably. It is hard to say why this is, except for the one very obvious reason which is the employment situation. It has been said before in this report but bears pointing out again in this context that unemployment pays a large part in the measures any country employs to encourage independent entrepreneurship. These measures, along with improved equal rights legislation and the overall cultural awareness of women's position in the economy and work force of a country has resulted in increased female entrepreneurial activity.

Nevertheless, the Trade Sectors where there is the greatest concentration of female entrepreneurship remain narrow to say the least (see Table). Catering and Services predominate. In Belgium the two constitute 82.5% of the women's businesses, in Denmark 74.7%, in Spain 58.4% but there is a high agricultural culture in Spain 32.1%, Germany 67.8%, Greece in the same way as Spain 36.3% in agriculture but even so 40.2%, Ireland equally has a high percentage in agriculture but 56.7% in catering and services. Italy although semi traditionally agricultural, e.g. in the south whereas the North is industrial 58.3% represents the service and catering trade sectors. The Netherlands 76% and Portugal where the highest proportion goes to agriculture even so shows the second highest in catering 25.6%.

So it appears that there is a divide between the agricultural based economies and the manufacturing based economies so that you have on the one hand a high incidence of female agricultural workers in the countries whose economy is biased towards agriculture (Spain 32.1%, Greece 36.3%, Ireland 37.1%, Portugal 59.9%) but not a great incidence of women entrepreneurs in industrial manufacturing in the manufacturing based economies (Belgium 1%, Denmark 10.9%, Germany 10.2%, Italy 12.0% and the Netherlands 4.0%) in fact the ratio of women entrepreneurs in agriculturally based economies and manufacturing based economies actually



working in industry favours the agricultural based economies (Spain 8.1%, Greece 13.7%, Portugal 9.7% and Italy 12.0%). Italy can be cited as an interesting example with its relative North/South divide (north manufacturing, south agricultural). In the Table we can see that the distribution of female occupation is slightly different and this reflects the economic structure of the country. Nevertheless, without exception the Trade Sectors dominated by women are constant across the board.

The CEDEFOP sample reflects the economic structure of the country to a considerable degree considering it is so small, although agriculture is perhaps not adequately represented (15.6%) the Community average, as seen from Table, is 25.14%. Commerce represented 31.2% of the CEDEFOP sample, higher than services which represented 26.6%, the food production trade sectors, hotels, restaurants, and agri-food production represented 10.4% of the sample. It is remarkable that considering the many difficulties the researchers encountered in terms of obtaining valid and useful responses to the questionnaire that such an excellent cross section has been represented. In mitigation, also, of women entrepreneurs working in the food production trade sector, it is obviously not at all easy to fill in questionnaires when one is working under the sort of pressure that they do and in the type of job where recourse to a pen is not easy let alone a desk to rest the correspondence on during working hours and when office work is being done accounts etc. take up all the available time.

So the picture of women's enterprises in the Community, as presented by the CEDEFOP survey is, yet again;

A mixed one :

On the one hand there is the predominance of the service sector and this can include hotel, catering and food production. Traditional female trade sectors where "housewifely" skills are augmented along with vocational training to produce a successful enterprise.

On the other hand one has the use of new technology (U.K. sample) an unusual trade sector for women and one that is slow to develop, and

industry where 6.4% of our sample came from.

In between these two extremes there are what can be termed the a-sexual trade sectors such as information, data, vocational training, marketing and advice services, data agencies. These enterprises are often very successfully run by women using new technology in the course of their working lives (see Profile of Women Entrepreneurs - Vocational Training Nuova Occupazione/Servizi Informatica). An interesting phenomenon arises from this. That is that there is a definite resistance to new technology enterprises as such and yet the employment of new technology on a purely practical day to day level is accepted without question.

There are also enterprises run by women who have either inherited them or worked in co-operation with their husbands. These enterprises present yet another facet of women's businesses and in fact can hardly be called "women's businesses" in the traditional sense of the word, i.e. businesses chosen by women, but businesses that just happen to have a woman at the head. The view of female entrepreneurship and the necessity for vocational training from their point of view differs again.

It can be estimated that the five years 1980-1985 were favourable years for the development of women's enterprises. The samples of the history of the development of the creation of women's enterprises bears this out. (See Profile of Women Entrepreneurs - CEDEFOP, Netherlands, Portugal, France). Nevertheless it is also obvious that the enterprises are of limited size and this can be seen as something that they all have in common.

The size of the enterprises in our survey also regulates the legal form that they take (sole trader, limited liability, co-operative). In any case, as born out in the French report, it does not matter what the legal form is that the women give themselves, there is scope for real development of their enterprises under its protection.

Start up capital is limited in a great many cases due to the fact that access to funding is often difficult. This is for various different

reasons and can only be surmised from the results of the survey. Namely :

- thinking "small"
- fear of debt
- insufficient confidence or knowledge of dealing with funding sources.

Start up money seems to come either from family sources or by small collective financing. Funding from other sources are available in France and the Netherlands, for which the women interviewed had applied. Where specific financing policies exist in a country with regard to small and medium sized enterprises and vocational training promotes awareness of these sources of finance despite more "personal" problems, i.e. possible lack of self confidence, the women appear to be able to exploit the funding possibilities offered. This is manifest in the French report for example, that the offer of specific knowledge with regard to funding as well as concentrating on the financial aspect of trainees projects, results in greater acceptance by the funding organisations. In view of these observations, the financial turnover of the sample enterprises is, nevertheless, rather low. There are obvious sectorial differences and the number of employees also has something to do with it, but on the whole it remains low. It may be pointed out here, however, that a great many of the enterprises were reluctant to respond to this question so we could have obtained a rather inaccurate picture.

Percentage of Independant Female Occupation by Trade Sector - 1984

	Belgium	Denmark	Spain	Germany	Greece	Ireland	Italy	N.L.	Portugal
Agriculture	7.8	6.2	32.1	12.3	36.3	37.1	25.6	9.0	59.9
Mines	2.7	-	-	-	-	-	-	-	-
Industry	0.1	10.5	8.1	10.2	13.7	2.9	12.0	4.0	9.7
Gas/Electric	0.6	0.8	0.2	-	0.1	-	0.1	-	0.1
Building	-	-	-	0.1	2.4	0.2	0.5	-	0.2
Restaurant	63.0	35.7	46.9	46.3	24.2	43.9	47.8	42.5	25.6
Transport	0.5	0.7	0.1	1.8	0.6	0.8	0.4	0.7	0.1
Communications	-	-	-	-	-	-	-	-	-
Finance	5.9	7.1	1.1	6.8	5.6	2.5	3.1	8.6	0.4
Services	19.5	39.0	11.5	21.5	16.0	12.8	10.5	33.6	3.9
Other	-	-	-	-	0.1	0.1	-	1.5	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source : Eurostat

## CHAPTER 5

### Profile of Women Entrepreneurs

In response to the CEDEFOP questionnaire sent out by researchers in all twelve Member States of the European Community a total of 575 women entrepreneurs responded.

The Tables that follow constitute a synthesis of the results of the CEDEFOP enquiry. The following aspects were covered in the questionnaire to women entrepreneurs :

1. **The Women Entrepreneurs** - age, status, number of children, initial training, professional training, professional experience, motivation in creating an enterprise, entrepreneurial progress. Difficulties encountered during vocational training and other relevant comments upon the situation of women entrepreneurs. (Table A)
2. **Enterprises Created** - age, trade sector, legal form, funding, turnover, number of employees. (Table B)
3. **Vocational Training** - The entrepreneurs' experiences and opinions on vocational training, their needs, aspirations, opinions on the qualities, skills and conditions required to establish an enterprise and opinions on specific training. (Tables C & D).

A number of observations come to the fore when studying these tables :

1. Women entrepreneurs are an extremely mixed group....
2. With certain common characteristics...
3. Who are presented in our survey as having divided opinions on specific training for women.

The diversity of type and progress of women entrepreneurs in our survey is due to the way each Member State's culture, history and tradition as well as its legal measures affect them. It is, however, also due to the

differing methods of distributing the questionnaires by the researchers. Therefore the wide representative range varying from country to country cannot be said to be either representative of each country, or Community wide. (See Introduction).

To give a few more examples other than those cited as illustration in the Introduction :

In the case of Spain the reserchers concentrated on established women heads of enterprises of a relatively advanced age and connected with a more or less classic type of enterprise.

In Luxembourg the semi-public organisation which conducted the survey looked towards the classical and established definition of women's enterprise, i.e. in the craft and commercial sector.

Other researchers attempted to cover divers groups capable of representing a variety of types. However, the fact of dispensing the questionnaire through vocational training bodies resulted in an over-representation of women who had followed a vocational training programme. Italy is an example of this where the researchers presented five categories in an effort to cover as many types of female entrepreneurs as possible. These were :

- i) Women who had not benefited from vocational training and who worked in a family business.
- ii) Women who had benefited from vocational training and who worked in a family business.
- iii) Women who had benefited from vocational training.
- iv) Women who had not benefited from vocational training.
- v) Women who had benefited from vocational training with a view to establishing a business.

The Dutch researcher approached the problem of diversity from a different angle entirely. Here two specific types of vocational training body, traditional and alternative, were used and the questionnaire to women entrepreneurs was distributed through these bodies, so the point that vocational training had been followed still applies, but the different approaches to training yielded different types of women entrepreneurs.

In all cases there is ample scope for further in depth investigation.

It is interesting to note that having established the diverse nature of the CEDEFOP sample of women entrepreneurs there remains, nevertheless, some important similarities. The same response was elicited from the over-all sample whether the women were trained or not, business women or potential business women and of different nationalities.

For example, when invited to choose the qualities needed to establish an enterprise, the majority chose determination as the principal quality and humour as the least important. Equally, concerning the skills needed to run an enterprise, technical know-how came first with training in new technology last. As to conditions required to enable them to successfully establish an enterprise three were favoured above all, namely an innovative idea, entrepreneurial fibre and the benefit of vocational training whilst "having money" was rarely considered important at all.

This illustrates one or two interesting points, the first being how women entrepreneurs see themselves and the second to do with the distribution of the questionnaire.

As far as how women entrepreneurs see themselves, the picture we can draw is of a determined, well informed woman who has made a success or is pledged to make a success of her business without recourse to inheritances or "hand outs" but who still sees herself as "traditional" in that she does not see the use of learning new technology in any of its forms. It would need much more research into this last point to discover why. The conditions women consider favourable to establishing an enterprise are connected to intangibles on the one hand in that they consider

"entrepreneurial fibre" and an innovative idea to be important. Two talents relying in some way on flair rather than learned skills. But taken with the last condition to have benefited from vocational training these two talents become part of a learning process. In mitigation one can also say that it was because the majority of the CEDEFOP sample had followed vocational training that they thought it a pre-requisite to entrepreneurship.

In spite of these common aspects, it has already been noted that opinion was, nevertheless, divided.

For example we already have the picture of a woman entrepreneur who is conscientious and determined and whose creation of an enterprise and its subsequent progress is dictated by economic and social circumstances such as loss of income, unemployment, redundancy or the need to be their own boss. But what is their opinion of vocational training, in particular for women.

It is largely a question of opinion rather than experience in the case of our survey. It was found out of this diverse group 149 out of the total recommended specific training for women, 326 were neither for nor against and 100 were emphatically against. Approximately a quarter of the whole actually received specific training. The majority were indifferent to the need for specific training and the smallest percentage were against. It is therefore obvious that there is a need for certain types of women entrepreneurs to be provided with specific vocational training.



TABLE A

## ENTREPRENEURS

	Age	Dependent Children	Difficulties encountered during training	Initial Training
Germany	26-35 44% 36-45 40%	1 child per entrepreneur	Child care	Low level University 14.8%
Belgium	18-55 26-35 50%	16 children to 8 women 4 without children	Child care	High level University 33% Higher education 50%
Denmark	26-45	1 child	None discernible	High level
Spain	26-55 59%	85% had children	Child care and domestic responsibilities	
France	26-45 70%	63.6% had at least one child	Child care but only from 6 women	High level
U.K.	26-45	1-2 children but 6 single women	Child care 12% Domestic responsibilities 54.5%	Medium level up to 16 years 50% University 22%
Greece	-	-	-	Pireaus - good level Crete - compulsory schooling only
Ireland	25-45	50% had 2 or more	Child care 16%	50% compulsory education 45% University
Italy	25-30 80%	Apparently none	Domestic responsibilities	Medium level
Luxemburg	18-55 36-45 40%	60% married with approx 1 child	None recorded	High level
Netherlands	36-45 58%	50% with children	No help from spouse	High level 50%
Portugal	36-45	25 out of 35 with children	Domestic responsibilities	Medium - 25% University

Notes to Table A

- Germany:** Previous vocational training related to the present enterprise (62%), creation of their enterprise grew out of a rupture in either family life (22%) or professional life (22%) with the motivation of creating their own freedom and autonomy.
- Belgium:** Vocational training was considered important and enterprises were frequently created unrelated to previous professional experience and grew either out of a breakup of the professional situation (50%) or access to vocational training (41%) with the motivation of creating their own freedom and autonomy and to free their career of restraints.
- Denmark:** 33% received vocational training during their professional lives.
- Spain:** 27% received vocational training during their professional lives and were led to establish their own enterprise either by the break up of the family situation (41%) or access to vocational training (29%) with the motivation being that of creating their own freedom and autonomy.
- France:** 60% received vocational training during their professional lives, the establishment of their enterprise followed a mixture of the break up of their family situation (63%) to have an income (50%) and after vocational training (36%) 70% were motivated by the need to create their own freedom and autonomy.
- U.K:** All the women in the very small sample had received vocational training and the establishment of their enterprise followed either the break up of the family or professional situation.

- Greece:** 21% received vocational training and considered professional experience as an important aspect of vocational training. They considered that they would be better off running their own enterprise (one in three) or they began to establish their enterprise after a breakdown in their professional life (one in four). Motivation was money (50%) and the creation of their own professional freedom.
- Ireland:** 50% received vocational training during the course of their professional life. All except 2 had had professional experience. The establishment of their enterprise followed either the breakdown of professional (38.8%) or family (22.2%) life and motivation was a mixture of the need for an income (75%), money (50%) and the creation of their own professional freedom (50%).
- Italy:** The breakdown of the family situation was the least cited reason for the establishment of an enterprise and the women were motivated by the need to express themselves.
- Luxemburg:** 93% received vocational training which is obligatory in Luxemburg for the creation of a craft enterprise following the breakdown of the family situation (53%), they were motivated by the need for an income or to free their professional progress and considered that entrepreneurial flair constituted a sort of motivation in this instance.
- Netherlands:** Five which received pilot vocational training although a large number had no professional experience. The creation of their enterprise followed the breakdown of their professional life in some cases and the motivation seemed to be family tradition of one sort or another.
- Portugal:** 30% received pilot vocational training frequently without relation to their present situation and the establishment of their enterprise followed a mixture of the breakdown of the family and new financial possibilities. They were motivated by the possibility of earning an income or more of an income or realising a concept.

TABLE B

THE ENTERPRISES

	Established	Projected	Age	Trade Sector	Legal Status	No Employees
Germany	27		+/- 2 years	Service 37% Commercial 59%	Sole Traders	Self Employed (2)
Belgium	8	4	7 yrs 33% 1 yr 33% Project 33%	Service 41.5% Commercial 16.6% Craft/ Manufacturing	Sole Traders 33.3% Co-op 25% Assoc: 16.5%	Min 2 Max 10
Denmark	21			Manufacturing		Small
Spain	78		30 yrs 45% 20 yrs 29%	Service 32% Commercial 27%	Lt Co 45% Sole Trader 42% Co-op 3%	
France	21	21	5 yrs 11% 2 yrs 36.4% Project 26.4%	Craft Production Services Manufacturing	Lt Co 50% Sole Trader 27%	72 for 42 businesses
U.K.	22		+/- 5 years	Commerce 9% Tourism 9% New Tech 4-5% Craft and Service 77%	Co-op Sole Trader Partnership	Less than 7
Greece	33	3	Since 1980 48%	Commerce Craft Manufacturing	Co-op	2-3
Ireland	15	3	2 years 66.5%	Service 50% Craft Manufacturing	Sole Trader 89%	
Italy	25	25	Commerce (Strong Representation)			Small
Netherlands	12		About 5 years	Services Manufacturing Craft/Commercial	58.3 Sole Traders	Small
Portugal	35		Before 1974 25% 6 yrs 65%	Commercial/Craft Manufacturing	Sole Trader 50% Partnership 31% Co-op 14%	At Least 5 by 1988

**Notes to Table B**  
**Questionnaire Dispersal**

	Sent Out	Returned	Turnover
Germany	164	27	N.R.* 40% (50,000 - 3.3M DM)
Belgium	17 women	12 used	300,000 - 2M Bf N.R.
Denmark	159	49 21 used	Small
Spain	100	78	N.R. 65% 5000.000 - 25M Pesetas
France		44	
U.K.	227	22	Small
Greece		33	N.R.
Ireland		50	Small
Luxemburg		15	Expanding Enterprises
Netherlands		12	From 175.000 Guilders (New Enterprises) to 4M Guilders (those over 8 yrs)
Portugal	170	35	N.R. - mistrust

\* No Response

**TABLE C**

**Opinion on:-**

	<u>SPECIFIC VOCATIONAL TRAINING</u>	<u>FOLLOWED SPECIFIC TRAINING</u>
<b>Germany</b>	For	22%
<b>Belgium</b>	50/50 - 3 shocked by the question	One out of seven
<b>Denmark</b>	Good	
<b>Spain</b>	Useless 22.5% Indispensible 25% Good 22% Bad 27.6%	8%
<b>France</b>	Over 35 against Under 35 some for	6 out of 36
<b>U.K.</b>	Strongly for	36%
<b>Greece</b>	30% for 9% against	None
<b>Ireland</b>	38.9% for 61% against	2 out of 18
<b>Italy</b>	37% against 13% indispensable	
<b>Luxemburg</b>	N.R. although would like to know results of survey	Does not exist
<b>Netherlands</b>	50% for 25% against	2 out of 5 trained
<b>Portugal</b>	23 out of 25 indispensable	3 out of 5 trained

QUALITIES NEEDED

Determination - all countries except Spain and Greece (here it was last in the list) otherwise sense of humour came last in most cases except Greece where it came first!

SKILLS NEEDED

Technical know how - in 9 out of 12 countries in the top three skills and top of all in 8 countries, marketing, forward planning and financial control came next.

TABLE C (contd)

Opinion on:- (contd)

CONDITIONS NEEDED

Professional experience and vocational training were the two most popular conditions considered as a pre requisite for creating a business followed by an innovative idea. Interesting to note that the possession of money was only considered important in Luxemburg.

WHAT ADVICE WOULD YOU GIVE A FRIEND

The consensus of opinion here was on hard work, forward planning and the necessity to be as well informed as possible in Spain, Ireland, Luxemburg and Portugal. A minority advised not to do it, but for what reason is unsure.

FINANCING

<b>Self Financing</b>	<b>Bank Loans</b>	<b>Public Money and Help</b>
Germany - 37%	18.5%	18.5%
Belgium - the majority		
Spain - 81%	14%	12%
U.K. - 36%	50%	22.7%
Ireland - 66.5%	5.5%	
Portugal - 80%	34.2%	
France	55%	

TABLE D

**VOCATIONAL TRAINING PROVISION AND NEEDS**

	<u>Provision</u>
<b>Germany</b>	21 women counselled
<b>Belgium</b>	58.3% - Remunerated Training
<b>Denmark</b>	30% - Technical Information Centres
<b>Spain</b>	25%
<b>France</b>	81% - Remunerated Training
<b>U.K.</b>	100% - Remunerated Training
<b>Greece</b>	9% - Remunerated Training
<b>Ireland</b>	1% - By ANCO and Remuneration
<b>Italy</b>	33.3%
<b>Luxemburg</b>	50%
<b>Netherlands</b>	5
<b>Portugal</b>	Co-operative Training
	<u>Needs</u>
<b>Germany</b>	More self confidence and accounting skills
<b>Belgium</b>	Accounting skills 41%, to be better informed 33%, financial, organisation and negotiation skills 25%
<b>Spain</b>	Forward planning 23%, the ability to direct 11% and contract with other entrepreneurs
<b>Greece</b>	To be better informed, confidence building, how to sell a product
<b>Ireland</b>	Marketing, business management and financial knowledge, 27% more self confidence
<b>Italy</b>	More self confidence for the established entrepreneurs and more technical know how for the trainees
<b>Luxemburg</b>	How to direct their colleagues 23% and accounting skills 30%
<b>Netherlands</b>	Banking and how to deal with bankers and more self confidence
<b>Portugal</b>	Organisation of work time



## CHAPTER 6

### Vocational Training

The response from the various training bodies who responded to the CEDEFOP questionnaire reflected broadly the different national responses to the question of the development of enterprise in general, to the provision of vocational training and to the provision of vocational training for women in particular.

In much the same way as the responses from the women entrepreneurs the organisations concerned with vocational training can be said to conform to three aspects, namely :

- 1) To differ considerably in their approach to vocational training in terms of length, type of provision and attitude to specific vocational training for women and co-education....
- 2) With a number of common denominators.
- 3) Whose opinion of women entrepreneurs is sharply divided.

The approach to co-education can be taken in an historic context to see where each country has got to in its attitude to vocational training. That is to say, whether each particular country in its efforts to integrate girls and boys at primary and secondary level of education is reflected in their attitude to co-education vocational training. It must be stressed here, as in the chapter about women entrepreneurs, that a number of important factors in a nation's attitude need to be studied in depth before we can present a more detailed picture and draw firmer conclusions. However, the CEDEFOP survey has served to highlight these areas and does not pretend to offer an exhaustive study into the social and economic situation of each country.

In order to obtain a more comprehensive knowledge of the reasons why certain types and methods of vocational training exist in each country it

will be necessary to investigate much the same areas as those needed to research the place of women entrepreneurs in the social fabric of each nation. Namely :

- 1) The unemployment figures.
- 2) The importance of the black economy
- 3) The percentage of female employment in terms of size, history and trade sectors.
- 4) Access to vocational training.
- 5) Criteria for obtaining vocational training.
- 6) Public awareness of the need (or not) for vocational training.
- 7) Regions where vocational training is strong as opposed to those which are weak and the reasons for this.
- 8) Government support and policies on vocational training.
- 9) Specific types of vocational training that are particularly suited to women's enterprises (possibly co-operative, almost certainly small businesses and possibly rural or home based in some cases).
- 10) The type of support, if any, of large enterprises in the form of management advice etc.
- 11) Legal restrictions and conditions that affect women entrepreneurs.

We have gathered information on a number of these points in our survey but these often serve not only to inform but also to raise more questions. This in addition to the way in which each researcher approached the survey has served yet again to present a picture that if not in depth is representative of each country.

**Table 2**

Country	number of responding training organisations	among them : number of organisations providing special training for women
Belgium	20	1
(French language area)	13	0
(Flemish " " )	7	1
Denmark	3	2
Fed. Republic of Germany	25	4
France	27	5
Greece	7	2
Ireland	3	1
Italy	19	4
Luxembourg	2	0
Netherlands	9	4
Portugal	14	3
Spain	14	6
United Kingdom	11	8
European Community	154	40

A glance at Table 2 will show for instance the incidence of specific training provision for women and the types of funding (whether public, private or own funds) for these measures. And so, to compare Belgium and Luxembourg where vocational training specifically for women is sparse with Germany, the Netherlands and the U.K. where it is high, and the funding of training which in Belgium has public support, equally Luxembourg across the board, the United Kingdom, Germany and the Netherlands also enjoy a large percentage of public support. However, in Spain, Italy and Denmark there is a greater incidence of private or self funding for vocational training. It may well be that the methods of each researcher have concentrated on these types of training bodies, conversely it may be that looking at the

attitude of women entrepreneurs in Belgium and Luxembourg to vocational training specifically for women and the provision of such training the attitudes match up. Equally the opinion of the German, Dutch and U.K. (although this last is very small) advocates training provision specifically for women and gets it.

The CEDEFOP Questionnaire B was aimed at a number of bodies to do with vocational training, advice and counselling in the management of an enterprise. This section will deal with the three aspects of vocational training that we investigated, that is to say :

- Provision
- Attitudes
- Needs

**Provision :**

The CEDEFOP survey collected information from a total of 154 training bodies in each of the twelve Member States. This information was concerned with the training measures employed in the setting up of an enterprise. (See Table A)

Advice : Most of the institutions surveyed offer a combination of training provision along with advice and guidance except for Portugal where the survey did not uncover any or very little over-all advice for business creators.

Length : Training measures include short informatory sessions as well as comprehensive vocational training lasting a year or more. Denmark, Portugal and Spain offered courses of 140 hours or less and in comparison France offered a number of long courses.

Approach : Courses were provided by institutions both with a traditional and non traditional approach and structure, these last being co-operatives, self managed companies and women's enterprises. Notable exceptions being Denmark, Luxembourg and Spain.

Premises : Many of the institutions operate from their own premises although a number used various locations to carry out their programmes. For example :

- The United Kingdom (Open Tech) offers a flexible further training system providing training wherever it is needed.
- Denmark, Greece, Luxembourg, Netherlands and Portugal offer few "centralised" organisational structures which provide training for a whole region or country.
- Netherlands (Alida de Jong School) provides long training schemes which include visits to advisory boards, established enterprises or even work experience sessions.

Materials : On the whole participants are supplied with a variety of learning materials which include information sheets, working sheets, bibliographies etc. as well as audio visual aids. Computers and specially developed computer programmes were rare, one example being INEX (Institut zur Förderung von Existenzgründungen an der Fachhochschule des Saarlands) Germany. Innovative and unorthodox materials were also rarely used although an example in the vocational training specifically for women provided by the Collective Women's Training Society (CWTS), United Kingdom, works with paint and modelling materials in a number of its training sessions.

Percentage of Theory to Practice : Most courses alternate theory and practice, lectures and workshops with the following partial exceptions :

- Spain who reported that instruction was mostly theoretical.
- Germany, Greece and Portugal where most of the time is devoted to practical work.

Production techniques/Business Skills : Some projects provided along with business skills a special provision for production techniques. For example :

- Ireland, the Industrial Training Authority, offered a course on hand weaving.

- Greece, training women in co-operatives in the skills of cutting, sewing, embroidery and weaving.

Diplomas, certificates, testimonials : The acquisition of diplomas, certificates or testimonials seems for some reason to be unimportant in most countries, although there are two circumstances where such testimonials could be useful :

- in countries where access to self employment is legally restricted and must have an approved qualification (i.e. Luxembourg).
- if trainees decide not to start a business but rather to seek employment. This applies especially to some business creation courses for women (i.e. Germany).

Composition of teaching staff : The CEDEFOP survey was unable to unearth much information about the composition of teaching staff although there seems to be little doubt that the majority of teaching staff, including those which are targeted at women, are men. Notable exceptions being :

- Alida de Jong School, Netherlands
- Collective Women's Training Society, United Kingdom

Criteria : It is noted that every institution has its own "natural" clientele in terms of social status and background which is not determined by fixed criteria but through its policies and functions. For example, craftsmen and women as trainees to the Chambers of Craft, members of co-operatives as trainees of co-operative associations, staff managers of big companies as trainees of well reputed consultants. As well as these "hidden" criteria many of the training schemes apply open selection criteria. For example :

- Most European countries direct courses towards the unemployed to encourage them to develop self employment.
- Individuals with a low level of education (Alida de Jong School,

the Netherlands and institutions in Belgium).

- Persons over 25 (Ireland, Alida de Jong, Netherlands, Franfurter "Frauenbetriebe" Germany).
- Persons under 25 (Belgium, Ireland, Netherlands, United Kingdom).

In other cases the existence of a feasible business plan and the motivation of an applicant are employed as criteria.

It is interesting to note that the impression given from the responses by training bodies to the survey is of each training provision creating its own demand, indications of long waiting lists a few, although enquiries and interest in vocations training courses are frequent.

Types of Trainees : Most of the trainees in our sample came from the 25-40 year age group. In Greece 20% of the course participants, on average, are women and these constitute almost a third of the trainees up to 25 years old. Similarly Portugal.

Ethnic minorities were little in evidence in our sample, exceptions being Belgium and the United Kingdom (37% Afro Caribbean).

The category "housewives", when asked from which social status women were drawn, was left blank in most cases (exception United Kingdom). It could be that the term is considered perjorative in the sense that women entrepreneurs or would be entrepreneurs do not see themselves as housewives and that the term itself has the "wrong" connotations.

The subsequent activities of women who had received training were incompletely presented in our samples and many institutions had no figures of those who had not followed either further training or other employment, follow up services showed only that the percentage of women who actually started a business varied greatly. Although most institutions offering courses for women provided follow up contact with the exception of Spain.



Courses specifically for women : The earliest incidence of courses specifically for women in our samples came from Germany and the Netherlands (1984), in Luxembourg courses for spouses who worked in family businesses were introduced. The existence of specific courses for women were reported from all countries surveyed except for Luxembourg and the French language area of Belgium.

The indications are, from the CEDEFOP survey, that institutions who provide mixed training do not take into consideration and see no difference between the situation of women entrepreneurs as a group. However, those who did make specific provision pointed out a number of aspects of female entrepreneurship and women's training needs. These can be summed up in the Dutch report :

"The socialisation process undergone by women manifests itself at three levels; at the individual level in a lack of self confidence; on a group level in the shortage of role models and opportunities for identification; and at the level of society in the doubts and suspicions that are entertained as to the abilities of women entrepreneurs." (Page 33)

It was also found that a characteristic of the training schemes that were directed at under privileged women was that they deliberately made use of existing skills that the trainees had developed during their lives, e.g. as housewives. The highest priority, however, in the specific courses for women as in the mixed courses, was given to management know how.

### Attitudes and Needs

Many of the women in the CEDEFOP sample wished to keep their training up to date, some wished for up dating in certain subjects (Spain was an exception to this). The attitude to training provision, whether specifically for women or not, was very positive with the following further training needs expressed :

- Technical and production knowledge
  
- In France the implementation of training in new technology was cited as an area where further training was needed. It is interesting to note that few of the women entrepreneurs saw the learning of subjects allied to new technology as being important. (See Profile of Women Entrepreneurs).

Countries where the majority of women entrepreneurs are -

Opposed to	divided about	in favour of
Belgium (French language area)	Ireland Spain	Belgium (Flemish area) Denmark Fed. Rep. of Germany Greece Netherlands Portugal United Kingdom

This is seen as a rough synopsis and does not take into account the varying percentage of women who did not answer the question, e.g. Spain.

Nevertheless it is interesting to compare the figures by country with the figures of individual women entrepreneurs, as follows :

Opposed to	divided about	in favour of
100	326	149

It is also interesting to note that several comments in our sample show that in many cases women who are resolutely opposed to specific training are of the opinion that competent women do not need to be positively discriminated.

The divergent attitudes to specific training can be ascribed more to the special traits of the national samples and history of female employment rather than to the sum of women who benefited from vocational training in our survey.

### Brief Summary for the 12 Countries

#### Belgium

The two regions (French-speaking and Dutch-speaking) were covered in this survey and have been evaluated separately.

Training institutions : 20 filled in the questionnaire (13 from French-speaking and 7 from Dutch-speaking.

Target groups : The alternative sector of business creators wishing to combine business with humane aims and working conditions :

Under 25

Women only

Established entrepreneurs and post graduate training for enterprise consultants

Ethnic minorities (mainly men) in small measure

Duration and volume of courses : French courses ranged from 250 to 1,900 hours. Flemish courses ranged from 1 month to 24 months (4 hours a week)

Remuneration : French - 5 out of 7 received remuneration  
Flemish - 2 out of 14 received remuneration

Provision : French - 60% followed enterprise creation courses.

The courses provided a good level of vocational training and the fact that many of the women entrepreneurs started businesses in fields for which they had not been trained initially might explain the interest in long training courses.

Opinion : 8 out of 21 felt that vocational training was an important factor in the creation of their enterprise. Although the majority did not express an opinion on specific courses for women, seven from the French region were resolutely against whereas a corresponding number from the Flemish region were in favour.

Denmark

Training institutions : Out of the 31 which replied to the questionnaire only three offered vocational training.

Target groups : There are a great number of applicants for courses and they are selected according to the assessment of the feasibility of their projects.

Duration and volume of courses : Business starter courses of short duration (4 to 5 hours, mainly evenings) and longer courses of about ten weeks daytime instruction.

Remuneration : The trainees do not receive remuneration but the courses are free and financed primarily by funds from the Ministry for Home Affairs and the Ministry of Education along with local authority funding.

Provision : Finance, sales and marketing, law and advisory service on aid facilities as well as (in the longer courses) four weeks devoted to individual assessment of the trainees' business concepts. Two out of the three offer specific courses for women and these also provide identification of skills and needs and confidence building sessions.

Opinion : The former trainees said that they were motivated by the courses and welcomed the opportunity to discuss their business plans with others. The majority were in favour of specific training for women and ranked it indispensable.

Germany

Training institutions : 25 institutions responded out of which four provided specific courses for women.

Target groups : In a few cases courses were targetted at individuals not fitting perfectly in the usual image of a creator of an enterprise, for example

- unemployed
- unemployed women who wish to return to work
- women with a low level of professional qualifications and little work experience

Duration and volume of courses : Short courses of 25 hours, evenings or weekend courses, long courses of one and a half years, two and a half days a week.

Provision : Approach varied from "learning by doing" offered by the Centre for Women's Co-operatives, devoted to specific product skills relating to such areas as party catering, fast food, tailoring. In this case self employment is not presented as the only means of earning a secure living but offered as one perspective in a framework of vocational guidance, to more traditional types of courses embodying the concepts of management and production.

Opinion : Special training provision for women seems to be ignored by the traditional support bodies, whereas a great majority of the women entrepreneurs were in favour of special training for women. (19 out of 27 indicated that it was indispensable and a good way of reinforcing skills before dealing with a more hostile environment.) None of the responding

women were opposed to specific training.

France

Training institutions : Out of the 30 who responded to the questionnaire 27 were concerned with vocational training. Amongst them institutions which were set up as concerted action by the state, employers associations and unions, classical training bodies and organisations which were engaged in work for specific target groups.

Duration and volume of courses : In 30 out of 36 cases training was between 250 and 760 hours long and compact (over 2.5 months to 6 months).

Remuneration : The majority of courses were remunerated.

Provision : Comprehensive training schemes (16)  
Specific training for women ( 4)  
Flanking training measures (11 - 5 of which are  
women's

projects)

Opinion : The majority, especially the older women, were opposed to special training for women, a quarter felt it was a good way to prepare for a mixed environment and only two regarded it as indispensable.

Greece

Training institutions : Seven institutions provided information about their training programmes, six of which belong to the public sector and one is run privately.

Target groups : Aspiring members of co-operatives.

Duration and volume of courses : 20 to 1800 hours

Remuneration : Further training was in all cases remunerated. (33 women

took further training).

Provision : Special training for women (2 organisations) giving special emphasis to business management, personnel management, sales, marketing and finance with secondary emphasis on interpersonal relationships and planning and management of small to medium sized businesses.

Co-operative training in production skills (sewing, cutting, embroidery and weaving). Major significance is also given to interpersonal skills and secondary significance to management skills, sales, marketing, finance, economics and planning.

Opinion : The Greek women entrepreneurs present themselves as "self made" women, who think that the best condition to successfully create an enterprise to have entrepreneurial flair and funds at one's disposal. Only a moderate interest was expressed in business training and several of the women felt that training could be replaced by experience. They expected to be provided with information especially in the area of finance and also wanted to improve their self confidence and to harmonise more effectively their working and private life. 19 were in favour of specific training for women and only 3 opposed.

The author of the Greek report concludes that support packages providing different kinds of assistance to business starters would be the best way to get women into business. She also recommends that women set up co-operatives in order to compliment each other's weak and strong points.

### Ireland

Training institutions : Three vocational training institutions were represented in the Irish survey all of which are financed by the public sector, namely Udaras na Gaeltachta (a regional development agency, AnCO the national training agency and APSO, the Agency for Personal Services Overseas.

Target groups :

- Individuals with feasible business plans, motivation
- The unemployed
- Third World development projects (African countries (APSO))
- Women entrepreneurs (AnCO)
- 16-25 year olds (AnCO under the Youth Self-Employment programme - YSEP), about a quarter of this lasts' uptake were women.

Duration and volume of courses :

- Full time courses four to six months for 35 hours per week
- 3 months
- 14 months

Provision : 25% of AnCO's courses are specifically for women, the pilot project "Women into Enterprise" was started in 1985. Courses are divided 50/50 between theory and practice, with ongoing advice provided on an individual basis.

Opinion : Further training needs were identified by the women entrepreneurs as being more specialist knowledge in their field of activity. As to specific courses for women opinions differ, half felt that courses specifically aimed at women were beneficial and half felt that mixed courses were better. Four of the women who had received AnCO's "Start your own Business" programme believed that "a course with a focus on positive discrimination, run by women who had already started their own enterprise, would be most beneficial".

Italy

Training institutions : The Italian sample of 19 institutions consisted mainly of private bodies offering training to both men and women.



Target groups :

- Training centred on individual needs
- Feasible business concepts and personal qualification
- Experienced entrepreneurs
- Women (4 organisations)
- Mixed training courses have 22% women

Provision : A range of model training projects were illustrated in the Italian sample introduced in 1986.

- "Nuova occupazione" (New occupation) initiated by Lega della Co-operative which aims at setting up a co-operative aimed at promoting business creation and assisting enterprises in the Emilia-Romagna region. Unemployed women are trained in business management and new technology skills to a high degree.

- "Servizi informatica" (Information service) sponsored by Lega della Co-operative Siciliana which features a group of women with special qualifications working as a co-operative and assisting other enterprises in the implementation of new technologies as well as supporting and offering exchange of information.

- Standardised business courses with limited business subjects.

Opinion : Established women entrepreneurs (trained and untrained) are interested in training that gives them more self confidence. However, 37% are opposed to specific training whilst 13% regard it as indispensable. Heiresses of family businesses considered vocational training as very important for their work, equally business women who had received training and those in the process of receiving training.

Luxembourg

Training Institutions : The Chamber of Trade and the Chamber of Commerce.

Target Groups : Crafts people with a master craftsman diploma

Duration of Courses :

- long 260 hours spread over 3 years
- short on specific subject i.e. taxation

Provision : Preparatory courses spread over 3 years but adapted to the needs of working persons contain elements such as general theory (law, accounting, calculation, administration and pedigrees for the purpose of training new employees) as well as technical and product theory.

Further training in the management and creation of a craft enterprise (Chamber of Trade). The proportion of women on these courses amounts to 15%.

Opinion : No specific training for women is offered although since 1985 information seminars have been provided for mainly wives who work in family enterprises in order to improve their status. The Luxembourg sample, equally, did not see specific training for women as necessary.

The Netherlands

Training Institutions : 9 institutions completed the questionnaire about vocational training in the creation and management of an enterprise. The mix was well represented between the private and public sector and traditional and "alternative" institutions, five of which offered special courses for women, which were instituted in 1984.

Target groups :

- Would be women entrepreneurs
- Unemployed
- Jobs threatened
- 25-40 year age bracket

Duration of courses : Varying in length from one evening to more than a year.

Provision : General courses in business management lasting more than a year (daytime as well as evening). Specialist courses, e.g. restaurant management (Alida de Jong). Most of the courses provided technical product knowledge along with management skills. There are specific measures for women entrepreneurs such as interpersonal relationships and confidence building. A crèche is provided. (Alida de Jong)

Opinion : Attitudes to specific training for women are very positive.

#### Portugal

Training institutions : 14 institutions responded to the CEDEFOP questionnaire concerned with vocational training in enterprise creation and management. They were mostly in the private sector with some financial support from the public sector or the European Community.

Target groups :

- Employed specialists or staff personnel
- Underprivileged women wishing to start a co-operative or in a co-operative.

Remuneration : Management training for women in co-ops.

Provision : In 1985 the first training course on enterprise creation was offered. Ten trainees all of them men aged between 30 and 40 took the course, paying 10% of the costs of training and accommodation the other 90% being supplied by the state and the European Social Fund. 50% started an enterprise. Three bodies provide specific courses for women with financial aid from the European Commission, 25% of the time is devoted to theory and course content includes planning, finance, marketing and sales, personal development and co-operative self management as well as visits to established enterprises run by women. In one case a crèche is provided.

Opinion : The picture in Portugal is a very difficult one to unravel. On the one hand many women think that women entrepreneurs can do without training considering that determination, the spirit of enterprise, experience and good organisation are more important. On the other hand there is the impression that specific training for women is an important factor in the creation of an enterprise. For example 5 out of 35 women received training in business management, 3 of which took courses in co-operative management and their opinion of the courses, which were free of charge, remunerated and lasted 9 weeks, was that they should have taken place earlier.

### Spain

Training institutions : 14 institutions responded to the questionnaire. Several did not give either name or address but many were training departments of employers' associations. All were funded privately with the addition, in some cases, of public money.

### Target groups :

- Established entrepreneurs
- Middle management background
- 25-40 years old

### Duration of courses :

- intensive day courses
- one week to four months

Provision : Special courses for women amongst them the "Association de Mujeres Empresarias" (ASEME) in the management of small and medium sized enterprises for six organisations.

Opinion : 78 women responded to the questionnaire mostly from well established businesses that had been in existence for many years. 25 out of the sample had received vocational training in the creation and

management of an enterprise and were satisfied with the training provision. 35 had no opinion about special training for women and of those who did about half were in favour and half were opposed and even rejected it as being harmful.

United Kingdom

Training institutions : 11 organisations responded to the CEDEFOP questionnaire 8 of which had special training for women.

Target groups :

- unemployed
- women
- under 25's
- housewives
- Afro Caribbean

Remuneration : 6 organisations provide remuneration.

Provision : Open learning, that is to say one day sessions in any location, at home, in the factory, in the field. A high incidence of practical work incorporating "learner centred action learning", "self directed learning", "self governing by learning information relating to the local economy, an approach relevant to real life and flexibility". The majority of courses show a flexible approach to instruction and obstacles to groups participating in courses are widely removed. Special provision for the disabled is provided (ICOM Women's Link-up), access for wheelchairs, provisions for the blind.

Opinion : All the women were in favour of specific training provision and interested in advanced courses.

## CHAPTER 7

### Future Trends

The results of the CEDEFOP survey can be said to indicate a number of future trends. If one studies briefly the historical context of female entrepreneurship in the Community and the progress of women's enterprises, the trade sectors in which they fall, the types of training favoured by women and the types of training women receive, it is possible to discern the beginnings of a pattern.

### Historical Context

To study the historical background, on a broad basis, of female entrepreneurship Community wide, it is necessary to take into consideration various factors. The most important of these being the cultural and the socio-economic character of each country. Simplistically it can be said that countries fall on either side of these two criteria. For example the cultural tradition that restricts women entrepreneurs and that which has progressed to greater awareness of women's place in the work force; and the rate of unemployment which seems to lead to the promotion of special measures to encourage independent enterprise as a whole and of course women as an adjunct to that.

It may be a good idea here to ask the question - Are women entrepreneurs as a specific group always seen as an adjunct to the main aim of encouraging entrepreneurship? The answer is more complicated. To give some examples :

#### The Netherlands :

Up to quite recently the sum of female entrepreneurship was comparatively low, but with the instigation of a number of quite innovative measures to encourage entrepreneurship the picture is changing rapidly. The Vouenwerk network and the Alida de Jong school, together with the new loan guarantee scheme set up by the

government, have served to increase the numbers of female entrepreneurs considerably.

"The rise in the number of women on the labour market is likely to continue, and the Central Planning Bureau projections indicate that over the coming decades the proportion of women working outside the home will increase to 64%. This trend will affect the number of women entrepreneurs."

(L. Van der Meer)

"The percentage of women running new enterprises has risen from 10% in 1979 to 16.6% in 1984."

(L. Van der Meer)

#### United Kingdom

Until quite recently vocational training for women entrepreneurs specifically did not exist. Now, however, the number of training bodies that have sprung up that deal specifically with women entrepreneurs has increased dramatically. Apart from the courses that have been provided by traditional bodies such as Manpower Services, an alternative group of bodies, many of them springing from the disbandment of ICOM Women's Link-up in 1986, have been formed. These bodies concentrate on the "co-operative" aspect of female entrepreneurship, they consider this to be one of the most popular forms of enterprise that women consider.

#### Italy

The emphasis on new technology is relatively advanced in Italy. The example of "Nuova occupazione" in the Emilia Romagna region is a case in point, where the emphasis is on a high degree of proficiency in new technology skills along with business management skills. Equally "Servizi informatica" provides information and advice on the implementation of new technology skills. Both these bodies are co-operatives and reinforce the observation that the co-operative

structure of shared responsibility, as well as the relatively low key nature of the image of co-operatives, serves very well to encourage women entrepreneurs to approach the learning of new technology.

Women entrepreneurs follow (still) a very traditionally female trade sector (see Trade Sectors). However, with the example of Italy and an increased awareness of women's place in the economy of a country, this is slowly changing.



## CHAPTER 8

### OVERVIEW

It may seem, from the previous pages, that the CEDEFOP survey has raised more questions than it has answered. This is extremely useful, however, for obvious reasons. Namely : The survey pointed the way to more in depth research, identified the areas where possible examples of innovative methods of vocational training are carried out (e.g. Nuova Occupazione, Servizi Informatica, Italy; innovative use of materials, U.K.) and the possible implementation of these practices, identified a number of types of women entrepreneurs, their characteristics, needs and expectations and served to highlight not only new areas of research but also different methods of research that would elicit more detailed information in a number of areas.

This chapter will attempt to bring together the insights obtained from the survey and to link the findings. The following chapter (Conclusions and Recommendations) will serve to point the way to future work.

It is not the purpose of this chapter to repeat in detail the findings of the CEDEFOP survey, however a "thumbnail" sketch of the situation as seen from the perspective of the survey would be useful.

The picture, Community wide, is of a rising tide of female entrepreneurship. Taken in context, entrepreneurship is a very current issue in any case, but the awareness of women's place in the job market is, slowly, being heightened; due in part to surveys of this nature and the implementation of Equal Rights Legislation Community wide. It is important to point out at this juncture that the effects of Equal Rights Legislation differ from country to country, possibly because of the cultural, historical and traditional conditioning moves that obtain. Nevertheless, ignoring if possible for the moment these particular aspects, there is a distinct improvement in the lot and opportunities of female entrepreneurs (Netherlands, Portugal, France) that in spite or sometimes because of the cultural attitudes has resulted in enterprises run by women where they were not expected ten years ago.

Of course the sectors that women's enterprises fall into (as far as the information received from the survey is concerned) very strict categories which are traditional in nature, e.g. services, catering (see Trade Sectors) and this is also born out by the Eurostat figures for 1984 (see Trade Sectors). Women it seems are still establishing enterprises that incorporate the "housewifely" skills. Having said this a new type of enterprise is in the ascendant that is predominantly a-sexual (see Trade Sectors) that of information, advice and data, an interesting development that has yet to be satisfactorily explained in terms of our own research.

The paucity of enterprises in male dominated trade sectors such as building, engineering etc. and also the resistance to New Technology offers further scope for investigation. The fact the women do not, as a rule, entertain the idea of establishing an enterprise in these sectors is self explanatory on the one hand; namely that their attitude reflects their cultural and educational background, women and girls are still seen as the traditional homemakers and even when other skills are offered in their early education it is still understood that they must also concentrate on domestic skills, conversely for boys more emphasis is put on learning manual/engineering/new technology skills and boys are still seen as the principal bread winner. This results in less emphasis on domestic skills even where the ideology of shared professional and domestic skills is present (which is not often). It is therefore indicated that an investigation into the blocks that exist to establishing enterprises of a less traditional nature, the percentage of women who, if given the right encouragement and training, would establish just such an enterprise. It follows then that not only specific vocational training for women but even more specific training practices for women wishing to set up a non-traditional enterprise should be investigated, together with successful examples, if they exist. We have the example of Nuova Occupazione and Servizio Informatica in Italy of concentration on new technology but no examples of any other sort of specifically non traditional training to draw from.

So, if we bring together the Trade Sectors in which women's enterprises predominantly fall and the type of training that is offered we appear to

have a fairly good match. Nevertheless the opinion of women entrepreneurs as to other types of training, not necessarily specifically for women but slanted towards encouraging women to enter more non-traditional trade sectors, would be valuable.

Training provision (from our survey) seems to concentrate more or less on a 50/50 mix of theory and practice. The question arises here whether this is the ideal module? It may well be since this is what is offered. However, training provision is governed by the opinion, predominantly, of the trainers who it appears (although this is not certain as our survey did not cover this point specifically) are trainers by virtue of their pedagogic skills rather than their practical skills. It is also a valid point that until experience of a new type of training is obtained no real opinion as to what kind of mix (theory and practice) is best. The encouragement to run pilot training projects in each Member State incorporating innovative ways of implementing training procedure and theory/practice ratios would be valuable in terms of identifying a successful set of modules on which to base the "ideal training module". (See Conclusions).

There is little doubt that women entrepreneurs see vocational training as necessary but the question of how they would best benefit from what type of training is only partially answered. Although there are a number of women in our survey who did not receive vocational training and saw no need for it the majority were in favour and a reasonable proportion were in favour of specific training for women. We should point out, however, that this may be because of the method employed by a number of the researchers of disseminating the questionnaire, i.e. through training bodies. A procedure by which further information can be gathered from women entrepreneurs themselves, whether or not in receipt of vocational training, from as many trade sectors and regions (isolated or not) as possible is indicated. This could be complicated and difficult to carry out but if we are to discover precise needs it is necessary.

As to vocational training practices, new types of practices may well be springing up all the time, it is hard to tell from our survey where these may be although an indication of alternative training bodies exists in the

Netherlands and U.K. samples. The question arises as to whether this type of provision exists in any of the other Member States. We have discovered a number of different "ideals" behind some of the training practices, co-operative (Italy, Portugal, Greece, U.K.) help for underprivileged women (Netherlands, Germany) concentration on highly qualified women entrepreneurs (Luxembourg) to name a few. Are all these ways of approaching vocational training necessary across the board in all Member States. This is to say, should provision cover all ideals, aspects, methods and types of training? And if so in what proportions? What seems to be indicated in our survey is a flexible approach to vocational training so that needs may be met when and where they are identified. This brings us back to the possible usefulness of pilot projects to standardise in as flexible way as possible training provision throughout the Community.

The last question that comes to mind after studying the survey and these pages is that of simplification. Is the provision of a complicated training programme that incorporates flexibility but is standard throughout the Community necessary? Or would it be better to provide a large number of different modules, each one designed to fulfil a particular need but which can be chosen one by one by women entrepreneurs, in order to fulfil their needs. In other words, the provision of a menu of training modules on offer in order that women entrepreneurs can select their own training path, but with the opportunity of taking further training when a new need is identified.

The whole question of training provision and needs is an extremely complicated one and the possibility of drawing even a few hard and fast rules from one survey is remote. Nevertheless, armed with the information that we have gathered hitherto we are presented with a picture, albeit incomplete, of what obtains. It only remains for the details to be filled in and this will take some very careful thought as to how to proceed. This report points the direction to take in order to elaborate on the different aspects of provision and need.

## CHAPTER 9

### CONCLUSIONS

A summing up of the conclusions reached from the results in this survey is necessary to tie any loose ends together.

The women entrepreneurs in the CEDEFOP sample present themselves as determined well informed women pledged to make a success of their businesses without recourse to inheritances or "hand outs". They, nevertheless, operate in a highly traditional set of trade sectors and although they may consider that entrepreneurial flair is one of the most important assets in the setting up and running of a business, they also express the need for further training in such subjects as financial control, management of personnel and the ability to expand their businesses.

Because so many women's enterprises are so small the last need, that of expansion, is a very crucial one. Many women entrepreneurs, it has been observed, think "small" for a number of reasons that can be explained by the need to harmonise and manage both their working and domestic life. But this is surely not the only reason and it is unclear what the others can be.

Vocational training specifically for women is popular on the whole with notable exceptions (Luxembourg, Belgium, France and Spain). It has been said before that the provision of such training is essential to fulfil an obvious need, but that much deeper research into the type of such provision and the need for innovation is called for. Ways of learning about entrepreneurship are quite rigid it appears in that the provision of vocational training concentrates on a 50/50 mix of theory and practice, although the trainers themselves are not practicing entrepreneurs. An enquiry into the value of more practical teaching methods with trainers whose entrepreneurial experience is current is indicated.

A forum for the discussion and examination of various aspects of female

entrepreneurship in terms of their immediate training needs, further training needs as opposed to what exists regionally, as well as nationally, and in an historic context would be good here.

CEDEFOP should expand the scope of this survey to the next stage and look towards a number of questions hitherto only incompletely answered.

- What type of trainers are necessary to implement the kind of training that is needed?
- What innovative training methods exist that have not been covered hitherto?
- What purpose do they serve? Do they for example serve to bring home more efficiently the practices and skills needed for entrepreneurship? Are their applications especially suited to women entrepreneurs?
- What special needs do women entrepreneurs have? (Apart from more self confidence) and how can these be met?
- What kind of follow up courses are called for?
- What duration?
- What form should they take? For example "on the job" training, day release, short courses (weekends).
- What kind of follow up support is necessary in terms of advice and guidance?
- How much data is available on the progress and spread of female entrepreneurship?
- How can this data be gathered into a report to further the aims of the CEDEFOP survey?

- Are isolated pockets of would be women entrepreneurs being reached?
- If so what kind of provision is being made for them and is it effective?
- If not, why not?

It will be possible to use the CEDEFOP report to carry out a much more exhaustive study into the needs of women entrepreneurs in detail and the training provision in all its complexity and at regional level, in order to formulate an ideal training module. Flexibility has been mentioned before in this report and from this stance a module to suite all types and conditions of women entrepreneur and in the light of our findings.

## CHAPTER 10

### RECOMMENDATIONS

Training Provision  
Women Entrepreneurs  
The 'ideal' training module

The CEDEFOP survey does not pretend to constitute an 'in depth' study of the vocational training provision that exists in each Member State. Nevertheless our samples have thrown up some interesting questions :

- 1) What kind of training provision is available?
- 2) What are the types of women entrepreneurs who need training?
- 3) What are their needs?
- 4) What is the ideal training module? If indeed there is one.

### Training Provision

The view of the majority of trainees to the training provision they received is satisfactory, although this raises the point that if the question of an 'ideal' module were envisaged would there be some changes made? One can only conclude in the affirmative. For instance the matter of the qualification of trainers. Several women asked for female trainers who had already established their own enterprise. This is an important factor when part of the business "know how" is already supplied by 'outside' experts who play only a marginal role in the courses. The trainers themselves do not need to be experts in every field, their task is to assist trainees in acquiring and implementing their knowledge and information passed on to them and to encourage them to develop their business plans. It follows from this that the dual qualification of business experience together with teaching skills is indicated.

Interest on both sides, the women entrepreneurs and the training institutions, is low as regards training in new technology for women.



There is a phenomenon here that is common to all 12 countries in that women appear to see themselves still in a traditional trade sector role. This does not include all male dominated trade sectors, but does include the one of new technology. It is therefore important that consciousness should be raised in this area. There are indications of a change in attitude, e.g. in Italy young women are beginning to be more aware of the possibilities.

In the opinion of the supporting institutions women entrepreneurs tend to "think small". Although this per se is not a bad thing the reluctance to expand can be viewed as a psychological characteristic of women entrepreneurs. The CEDEFOP survey produced some evidence for this in that on average the women entrepreneurs had very few employees and the smallest enterprise showed the least tendency to grow. This can also be explained by the trade sectors many women entrepreneurs choose and also by the financial scope of women's enterprises, it is also possible that women choose a small enterprise because it is more readily manageable and in step with their distribution of time between work and the home.

Opinion on special training for women proved to be quite controversial in some cases but on the whole the indications are positive. (100 out of our sample, over one fifth.) The women did not regard the provision as being discriminatory but rather as catering to special needs such as confidence building, identification of skills and interpersonal skills. They do not see themselves as necessarily a separate group and are shown to be motivated rather than discouraged by exposure to a group that does not fit clearly into the classical definition of a business creator.

The outcome of the courses provided in our sample are not discernible so it is impossible to form a conclusion as to whether a higher percentage of female trainees actually started a business after mixed or women only courses. Only one institution provided information of this kind. The Irish Industrial Training Society (ANCO) observed that a higher percentage of women (75%) in mixed than in women only courses actually started a business, but did not explain the phenomenon.

### Women Entrepreneurs

From the CEDEFOP sample the women entrepreneurs can be said to have one thing in common and that is that they run small to medium sized enterprises. Nevertheless each country has carried out the survey in a different way and because of this the picture we are left with is a very mixed one. On the one hand we have the established women entrepreneurs of Spain who are predominantly from middle management, of a more advanced age in many cases than the others and who regard specific training for women as harmful in some cases. Then in between there are the craftswomen of Luxembourg where legislation is such that the establishment of a craft enterprise is hampered (which reflects the unemployment or in this case employment figures of that country - see "Putting in Perspective"). The determined business women of France and French Belgium who all three consider specific vocational training to be largely unnecessary. On the other end of the scale there are the unemployed under privileged women of Germany and the Netherlands who see vocational training as being entirely necessary together with the women who run small enterprises in Denmark and the United Kingdom who are in complete agreement.

It is fair to point out here that the German, Netherlands and U.K. samples favour this opinion because of the proportion of bodies providing special measures for women who responded to the questionnaire.

### The Ideal Training Module

The CEDEFOP survey can be said to present some idea of the "Ideal" training module, an idea which is by no means complete but serves to highlight some useful points. Specific training should be available to women in every case (with the possible exception of Luxembourg). The opportunity to identify training needs is absent if those needs are not being met anywhere along the line. Greater emphasis on new technology and the raising of awareness of its value is of prime importance. Trainers qualified not only in training but also in the management of an enterprise, that is to say existing entrepreneurs, are also needed. The possibility of receiving further training in specific skills such as

personnel management, accounting and finance, marketing, forward planning and production techniques should be in built elements of all vocational training courses. After all, who is to say that trainees encounter the same problems across the board in the creation and management of their enterprise. For example an enterprise that is designed originally to remain small may well find itself expanding and the skills learnt to manage the small enterprise are not always sufficient when it comes to a larger one. In this case greater awareness of the possibility of expansion should be an integral part of training courses.

A flexible approach to training is also important.

#### Recommendations

In order to look into the whole question of vocational training in the management of an enterprise institutions should be provided with suggestions for the improvement of their training courses in order to start a debate on the matter. They should be encouraged to put more emphasis upon the subject of new technology and the development of appropriate training modules in this area. The experiences of training carried out by "Nuova occupazione" and "Servizi d'informatica" in Italy could be useful here.

Organisations should be asked and encouraged to offer modules concerning the conditions of the growth of enterprises for their trainees and for the purposes of research.

We also advise CEDEFOP to focus research on the special training schemes for under privileged women which have already been mentioned in some of the national reports (Portugal, Germany and the Netherlands). Problem areas are usefully highlighted and, with further research, could throw up some helpful points.

Questions which immediately arise from the survey are these :

1) The trainers on the courses for underprivileged women need to have not only teaching skills but also entrepreneurial experience. Is this a possible way of improving all types of vocational training?

2) Following on from this, the courses concentrate on the domestic skills the women have acquired in their work as housewives and use them in training and as a prerequisite for this kind of training. Does it follow then that a more individualised, flexible and practical approach to training in terms of not only management know-how but production techniques is needed?

3) New technology is an area that is frequently avoided by women entrepreneurs in a large number of cases. What, therefore, would be the best method of approaching the "demystification" of this subject in order to promote new technology enterprises?

4) The women on the courses for underprivileged women (Portugal, Germany and the Netherlands) have an unorthodox approach to entrepreneurship by virtue of the fact that they have been isolated from entrepreneurial activity until they received training. They therefore have had the chance to develop innovative ways of managing an enterprise including co-operation and self management. How might these new models be used in training to widen the scope of vocational training in the presentation of the role models for the creation and management of an enterprise?

There can be no doubt that further debate and research is necessary to obtain an in depth view of vocational training provision and the needs of women entrepreneurs in order to begin to construct modules that are more efficient and apply to all levels and types of entrepreneurs.

October 1987

Annie May

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