



# **Gender Implications of Entrepreneurship & Personal Resilience and Well-being**

HETFA & SEED



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## 1. Teaser

Unlock your potential with our course on **Gender Equality & Entrepreneurship** and **Resilience & Well-being**. Learn how gender roles shape business opportunities and how achieving gender equality fuels entrepreneurial growth. Then, discover the power of resilience—how thriving through challenges can boost your success, reduce stress, and enhance life satisfaction.

## 2. Introduction and module description

In the evolving landscape of entrepreneurship, understanding and addressing gender implications is crucial for fostering equitable opportunities. The first part of the module explores the unique challenges women face in entrepreneurship, such as access to resources, societal and cultural barriers, and the double burden of home and work responsibilities. We examine how gender roles affect entrepreneurial opportunities and what gender equality, the gender gap, and gender balance mean in the business world.

In the second part, we shift our focus to resilience and its profound connection to well-being. Resilience is more than just bouncing back—it's about bouncing forth, thriving even in challenging situations. Research shows that even a small increase in resilience can significantly improve life satisfaction while reducing stress and anxiety. This part of the module offers insights into knowledge and tools to build and strengthen your resilience, leading to enhanced well-being, reduced stress, and a more fulfilling life.

## 3. Learning content

### 3.1 Gender implications of entrepreneurship

#### 3.1.1 INTRODUCTION

Despite their underrepresentation in entrepreneurship, women have significant potential to drive economic prosperity, foster innovation, and enhance societal welfare. Empowering women entrepreneurs, however, not only contributes to greater economic growth, societal advancement, and sustainable development but serves as a catalyst for women's own economic development in many ways:

- Women can gain economic independence through entrepreneurship, it can foster their financial self-sufficiency and strengthen their economic position.
- Women entrepreneurs create job opportunities, contributing to the reduction of unemployment.
- Women-owned businesses drive economic progress by introducing innovative ideas, often tailored to meet the specific needs of women.
- By becoming entrepreneurs, women can lift themselves and others out of poverty,

contributing to overall social welfare.

- Women entrepreneurs face challenges such as limited access to finance, cultural barriers, and regulations, but overcoming these hurdles can unlock further economic benefits for them and society.
- Building networks and gaining social support can help women overcome challenges like lack of information, training gaps, and competing responsibilities at home and work.

### Exercise

Make a mind map! Write down anything you associate with being an 'entrepreneur' and a 'woman entrepreneur.'



Figure 1. Example for a mind map

Answer the following questions based on the mind map you created!

- What differences do you observe between 'entrepreneur' and 'women entrepreneurs'?
- What do you believe are the reasons behind these differences?
- Do you observe expectations connected with women entrepreneurs?
- How do these expectations impact the success and fulfilment of women entrepreneurs?

### 3.1.2 GENDER EQUALITY IN ENTREPRENEURSHIP

Women entrepreneurs face gender-specific challenges. Let's take a look at the challenges and explore what strategies you as a woman and an entrepreneur can use to overcome



them.

### **Concept Review**

Gender Inequality: Systemic disadvantages women face.

Gender inequality in entrepreneurship refers to the unequal opportunities, resources, and treatment women face compared to men when starting and running businesses. These inequalities stem from financial, societal, and cultural barriers that disproportionately affect women.

Gender Equality: Equal access to rights and opportunities regardless of gender.

Equal enjoyment of rights and access to opportunity and resources for everyone independent of gender, age, ethnicity, religion, sexual orientation, resources for living, etc. Equality refers to a qualitative aspect: priorities and needs have to be taken into consideration when addressing the equality of a particular group. So, equality does not mean that women and men are the same or have to be the same, instead, the diversity of different groups of women and men is acknowledged in order to ensure the same rights and access to opportunities, and resources. In short, gender equality means that both women and men are able to enjoy human rights, the same opportunities and resources and the potential to contribute or benefit from society, the economy, and social and cultural goods.

Visit [this glossary on gender equality](#) and read the definitions of gender equality and gender equity.

The Gender Gap: The difference in any area between women and men (i.e.: power, rights, resources, participation, remuneration, benefits). The gender pay gap is the most well-known, worldwide measured gap, it describes the difference between the average earnings of men and women.

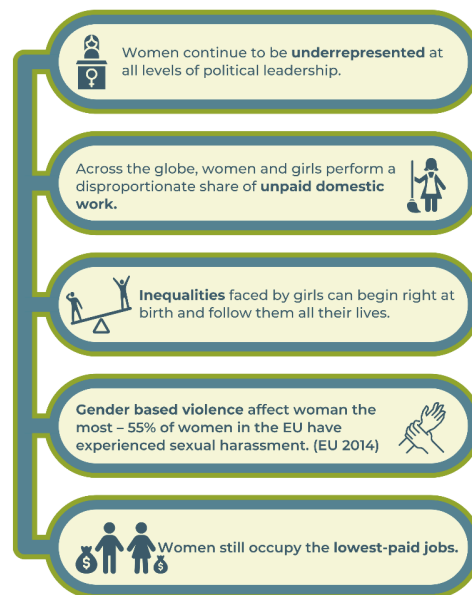


Figure 2. Gender gap examples

### Exercise 1

Check the latest [Global Gender Gap Report 2024](#).

Reflect on how gender gaps in your country impact women entrepreneurs.

### Exercise 2

Examples of gender gap in entrepreneurship

- Women represent 1/3 of the entrepreneurs, they constitute 28-34% of all the entrepreneurs
- There has been an increase since 2008 in regard to the number of women starting businesses
- Women tend to own small businesses (one-person enterprises in the EU (78%), be rather freelancers, or operate in smaller companies as entrepreneurs, but this is also changing: more women work at larger companies than before
- Women have less access to capital and less access to information
- The main areas to set up businesses are: health, social-work activities, services or education
- Women are underrepresented in creating innovative enterprises
- From the start-ups, about 15% of the founders are women
- In the ICT sector: women are progressing to participate as entrepreneurs, but they are still very behind men, women are usually employed as managers and professionals in ICT, but more and more women occupy technical positions
- There is still less investment in women's entrepreneurship



- Women bear greater domestic and childcare responsibilities than men (all over the world)

Do any of these sound familiar to you? Do you feel affected by them?

### **Reflecting on Gender Equality in Your Country**

- Can you identify and describe examples of gender inequality in your country or community? Consider aspects such as employment, education, and social roles.
- In your country, what are examples that show women do not share equal status with men in different spheres of society?
- What are the consequences of these inequalities for nations or countries?
- Consider the impact of gender inequality on entrepreneurship: How do you think gender inequalities affect your opportunities and challenges as an entrepreneur? How do these inequalities impact entrepreneurship and women's ability to run businesses?
- In your country, do you think men and women have equal access to starting a business? Why or why not? List potential consequences and explain how they might influence your business journey.

### **3.1.3. KEY CHALLENGES IN ENTREPRENEURSHIP FOR WOMEN**

#### **Exercise**

Do you agree with this statement?

- Women have the same chances as men to start a business.
- Social expectations and prejudices continue to hinder women from becoming entrepreneurs compared to men.
- When women start a business, they have fewer financial assets.

What do you think?

- Do others feel the same way about these issues?
- What misconceptions might arise in these topics?

#### **1. The Impact of Care Work on Women Entrepreneurs**

Care work refers to both unpaid and paid labour related to caregiving, such as taking care of children, the elderly, or household tasks. On one hand, many women become self-employed to achieve a better work-life balance and use entrepreneurship to manage childcare and eldercare while maintaining flexibility in their careers. On the other hand, women perform the majority of unpaid care work globally, which limits their ability to participate fully in the workforce:

The "double burden" of work and family responsibilities affects women disproportionately. Women often struggle to balance care work and entrepreneurship, which can lead to



fewer business opportunities or slower business growth.

### **Reflection**

- How can entrepreneurship help women achieve a better balance between work and family life?
- How does the responsibility of care work in your life impact your ability to pursue entrepreneurship?

### **Take action!**

Consider setting up flexible working structures and exploring the possibility of shared responsibilities at home.

## **2. Gender Inequality in Access to Finance and Capital**

Women entrepreneurs often have less access to credit, finance, and capital compared to men:

- Women typically own fewer financial assets (such as property).
- Women have shorter credit histories and lower income levels.
- Financial products are not always designed with women's needs in mind.

### **Reflection**

Why do you think women-owned businesses receive less venture capital compared to men?

## **3. Challenges in Networking Opportunities**

Networking is critical for entrepreneurial success, yet women often have fewer opportunities to access influential networks:

- Women tend to network in smaller, often women-only circles.
- Time constraints due to the double burden of home and work responsibilities limit networking opportunities.
- Lower visibility of successful female role models in entrepreneurship.

### **Reflection**

- How can building strong networks help women entrepreneurs succeed in male-dominated industries?

### **Take action!**

Explore local and international women-only networks, or create your own to foster support and knowledge sharing.

## **4. Horizontal Gender Segregation in Business Sectors**



Women entrepreneurs are concentrated in lower-growth sectors (e.g., retail, education, social work), while men dominate high-growth, innovative sectors (e.g., technology, engineering). Among the causes are:

- Women's self-employment often reflects labour market segregation, where women are pushed into less profitable industries.
- Only a small percentage (between 5% and 15%) of women own businesses in science and technology.

### **Reflection**

- What steps can women take to break into high-growth industries like technology and engineering?

## **5. Prejudices and Stereotypes About Women in Business**

Women entrepreneurs face stereotypes and biases that limit their opportunities and confidence. Examples of Bias:

- Entrepreneurship is traditionally seen as a masculine field, reinforced by media and cultural narratives.
- Stereotypes suggest that women-owned businesses are less innovative and risk-averse.
- Women have fewer female entrepreneurial role models in high-growth sectors.

### **Exercise**

- 1) What do you think? What are the institutional systems that maintain and reinforce gender stereotypes? List a few of them! Think of the family, education, workplaces, media, etc.
- 2) Choose one (or more) from the ones you listed! What stereotyped practices, behaviours and policies characterise this institution? How can it maintain and reinforce gender stereotypes?
- 3) What changes do you think are needed in the institution to initiate progress towards a gender-equitable society?

### **Reflection**

- What can be done to counter the stereotypes surrounding women entrepreneurs?

### **Take action!**

- Promote your own achievements!
- Challenge these biases by showcasing successful women entrepreneurs and promoting gender-neutral entrepreneurial education.

### 3.1.4 STRATEGIES FOR OVERCOMING GENDER-SPECIFIC CHALLENGES IN ENTREPRENEURSHIP

**Table 1. Approaches for improving gender equality**

Approaches for improving gender equality

Equal treatment	Creating equal opportunities	Corrective approaches
From Sameness to Diversity Awareness raising training Diversity training	Policy-based interventions WLB family benefits (part-time work for women), provision for childcare	Change in organisational culture, Revise work culture
Women's network Celebration of diversity	Policy-based interventions WLB family benefits (part-time work for women), provision for childcare	Involvement of individuals in research, in the process of change, in the implementation of changes
Mentoring Coaching Role model women	Positive discrimination: reserved places, women's quotas Applying objective criteria for promotion, evaluation, recruitment	Experimental tools

#### Reflections

- What are some ways women can gain better access to finance and capital?
- How can governments and institutions better support women in entrepreneurship?
- What policy changes do you think could help reduce gender inequality in entrepreneurship in your country?
- What changes can you implement in your business approach to overcome some of the barriers presented above?

### 3 strategies for overcoming gender-specific challenges in entrepreneurship

#### 1) *Building Networks*

Join women entrepreneur groups or local business associations to gain support and share knowledge!

#### Take action!

*Can you identify three women entrepreneurs or business support networks in your area?*

## **2) Accessing Financial Resources**

Seek out grants, loans, and venture capital specifically designed for women-owned businesses. There are often programs that aim to close the funding gap.

References to platforms providing information on financial grants, loans, and venture capital opportunities can be found here in various languages:

- [https://ec.europa.eu/regional\\_policy/in-your-country/programmes/2021-2027/hu/2021hu16ffpr001\\_en](https://ec.europa.eu/regional_policy/in-your-country/programmes/2021-2027/hu/2021hu16ffpr001_en)
- [https://ec.europa.eu/regional\\_policy/in-your-country/programmes/2021-2027/hu/2021hu16ffpr002\\_en](https://ec.europa.eu/regional_policy/in-your-country/programmes/2021-2027/hu/2021hu16ffpr002_en)
- <https://seed.hu/szolgaltatasok/dobbanto/>
- <https://www.andaluciaemprende.es/ayudas-y-financiacion/>
- <https://smartlady.bg/>
- <https://b4b.kauzi.org/>
- <https://bg.usembassy.gov/the-academy-of-women-entrepreneurs-empowers-bulgarian-women/>
- <https://www.antimon.gov.sk/schemy-statnej-pomoci-a-minimalnej-pomoci/?csrt=3882843682322912535>
- <https://monitoringmsp.sk/wp-content/uploads/2023/04/Sprievodca-iniciat%C3%ADvami-na-podporu-MSP-2023.pdf>
- <https://www.mhsr.sk/uploads/files/S6Pic25Q.pdf?csrt=6516055479846900234>
- <https://www.suomi.fi/company/financing-a-business-and-business-subsidies/aid-and-subsidies>
- [https://www.nsz.gov.rs/live/trazite-posao/edukacija/obuka\\_za\\_zapo\\_injanje\\_sopstvenog\\_posla.cid257https://wideproject.eu/toolkit\\_sr.php?lang=SR%20%20](https://www.nsz.gov.rs/live/trazite-posao/edukacija/obuka_za_zapo_injanje_sopstvenog_posla.cid257https://wideproject.eu/toolkit_sr.php?lang=SR%20%20)
- [https://wideproject.eu/ficha\\_sr.php?id\\_ficha=107](https://wideproject.eu/ficha_sr.php?id_ficha=107)
- <https://poslovnezene.org.rs/2023/03/30/besplatne-obuke-udruzenja-poslovnih-zena-srbije/>
- <https://www.rarei.rs/index.php/vesti/edukacija/item/1620-online-obuka-pocetnici-u-poslovanju-u-maju-2024-godine>
- <https://novaekonomija.rs/vesti-iz-zemlje/besplatne-obuke-za-preduzetne-prijave-do-23-oktobra>
- <https://www.youtube.com/watch?v=DrKUZL4QImE>
- <https://www.rars-msp.org/lat/besplatna-obuka-i-grant-za-preduzetnice/>
- [https://wideproject.eu/ficha\\_sr.php?id\\_ficha=107](https://wideproject.eu/ficha_sr.php?id_ficha=107)
- [https://female-founders.org/?gad\\_source=1](https://female-founders.org/?gad_source=1)

### **Take action!**

Research funding opportunities available for women entrepreneurs in your region.

## **3) Advocacy and Policy Engagement**



Advocate for policies that support gender equality in entrepreneurship, such as equal access to finance, childcare, and legal protections.

**Final Question:**

What actions will you take next to strengthen your entrepreneurial journey? List at least 5 of them!

## 3.2 Resilience and well-being

### 3.2.1 INTRODUCTION

The Resilience and Wellbeing module is structured to provide a step-by-step approach to understanding, assessing, and strengthening resilience, with a focus on enhancing overall well-being. Through carefully designed exercises, participants will develop a deep knowledge of resilience. This module includes practical exercises such as self-assessments, an inventory of resilience traits, and strategies to manage energy effectively. Participants will also engage in activities designed to boost confidence, such as learning new skills, processing best practices, and crafting a personalised Resilience Action Plan. The combination of these elements will empower you to thrive, even in challenging situations, and foster long-term personal and professional growth.

The steps of subtopic 3.2 are: 1) Definition of resilience and assessment of resilience knowledge, 2) Resilience self-assessment, 3) Boost your resilience and shine with confidence, 4) Resilience Action plan.

### 3.2.2. EMPOWERING WOMEN ENTREPRENEURS: BUILDING RESILIENCE

**DEFINITION:** Resilience is the capacity to recover from adversity, adapt to change, and face challenges with determination. It encompasses the ability to maintain flexibility in difficult situations, foster strong social support networks, and engage in self-reflection to grow from experiences. Resilience is not an inherent trait, but a skill that can be cultivated over time through practice and persistence. By developing resilience, individuals are better equipped to handle setbacks, stay focused on long-term goals, and continue progressing despite the obstacles they encounter.

**IMPORTANCE:** Resilience is a vital attribute for personal and professional success because it equips individuals with the mental and emotional strength to navigate challenges, setbacks, and adversity. In today's fast-paced, unpredictable environment, resilience allows



people to stay focused on their goals, manage stress effectively, and remain adaptable to changing circumstances. Without resilience, even minor challenges can feel overwhelming, leading to burnout, frustration, or giving up.

### **Traits that foster resilience**

*Flexibility*: is the ability to adapt to changing circumstances, and remain open to new ideas and strategies. It's a critical trait for entrepreneurs, enabling them to respond to unexpected challenges.

Example: Judit Polgár – as one of the greatest female chess players, Judit faced and overcame the challenge of being a woman in a male-dominated sport. Her ability to adapt her strategies and continuously improve her game is a testament to her resilience and flexibility.

You can read more about: [Judit Polgár - Wikipedia](#)

*Adaptability*: is the ability to adjust your thoughts, behaviours, and strategies in response to changing conditions.

Example: Mária Telkes – known as the "Sun Queen," was a Hungarian-American scientist who faced numerous challenges in her career, particularly in the male-dominated field of science. Despite these obstacles, she adapted her research and focus to continue innovating in solar energy technology. Her adaptability was key to her success in developing solar-powered devices, including the first solar-heated house.

You can read more about: [Mária Telkes - Wikipedia](#)

**PERSEVERANCE:** plays a crucial role in achieving long-term goals, and helps individuals push through difficult situations and keep moving forward. Fosters resilience, as repeatedly facing challenges and persisting through them builds mental toughness.

Example: Katherine Johnson was a pioneering African American mathematician and physicist who made significant contributions to NASA's space exploration efforts. She is best known for her role in performing complex calculations that enabled the United States to successfully send astronauts into space and return them safely. One of her most famous achievements is when astronaut John Glenn specifically requested that Katherine Johnson verify the electronic calculations for his orbital flight around Earth. Glenn's confidence in her abilities speaks to her expertise, as this flight was a key moment in the Space Race.



You can read more about: [Katherine Johnson - Wikipedia](#)

Watch the inspiring movie about her career: [Hidden Figures - Wikipedia](#)

**FURTHER TRAITS** that foster resilience:

Optimism, Problem-Solving Skills, Self-Reflection,, Gratitude, Emotional regulation, Physical Well-being... and many others, we will see it during the training.

### **Conclusion and takeaways**

**Recap:** Resilience involves the ability to bounce back from adversity, remain flexible in the face of change, and confront challenges directly. Key components of resilience include building strong social support networks, cultivating adaptability, and engaging in regular self-reflection. These qualities allow individuals to manage setbacks more effectively and continue progressing toward their goals despite obstacles.

**Encouragement:** As an entrepreneur, integrating these principles into your journey will help you navigate the inevitable ups and downs of business life. By embracing resilience, you can face challenges head-on, adapt to shifting circumstances, and leverage your support network for guidance and encouragement. In doing so, you'll create a solid foundation for long-term success.

**Final thoughts:** Resilience is not just a fixed trait, but a skill that can be nurtured and strengthened with consistent practice. Over time, you can develop the mental and emotional fortitude needed to overcome difficulties and persevere, ensuring that you remain on course toward achieving your entrepreneurial aspirations.

### **3.2.3. ASSESS YOUR OWN RESILIENCE**

#### **Exercise: Resilience self-assessment- TEST**

To begin the development process, it is important to assess your current situation. Understanding your level of resilience will help guide your personal growth and highlight areas for improvement. Please respond to each item of the Brief Resilience Scale (BRS) by marking one box per row. Your responses should reflect your current state, not what would be ideal. Remember, there are no wrong answers—this is simply a tool to help you understand where you are right now on your resilience journey.

		Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
1.	I tend to bounce back quickly after hard times	1	2	3	4	5
2.	I have a hard time making it through stressful events	5	4	3	2	1
3.	It does not take me long to recover from a stressful event	1	2	3	4	5
4.	It is hard for me to snap back when something bad happens	5	4	3	2	1
5.	I usually come through difficult times with little trouble	1	2	3	4	5
6.	I tend to take a long time to get over set-backs of my life	5	4	3	2	1

## Resilience self-assessment- Scoring

### Scoring the Brief Resilience Scale (BRS)

Add the scores for each of the six questions and divide by six to determine the overall BRS score:



TOTAL SCORE /6 = OWN BRS SCORE

**BRS score interpretation:**

1,00-2,99 – LOW RESILIENCE

3,00-4,30 – NORMAL RESILIENCE

4,31- 5,00 – HIGH RESILIENCE

**Source:** Smith, B. W., Dalen, J., Wiggins, K., Tooley, E., Christopher, P., & Bernard, J. (2008). The brief resilience scale: assessing the ability to bounce back. *International journal of behavioral medicine*, 15(3), 194-200.

**Reflection:**

After completing the Brief Resilience Scale (BRS), take a moment to reflect on your responses and overall resilience level by considering the following questions:

- *How do you typically respond to stressful or challenging situations, and what patterns do you notice in how quickly you recover?*
- *What coping strategies or habits have you found effective in stressful situations, and are there any areas where you could improve?*
- *What specific actions or changes can you implement to strengthen your resilience and enhance your overall well-being?*

**Exercise:** Resilience Trait Inventory

**Part 1:** You are now invited to explore resilience traits. Exploring resilience traits is an important step in building your ability to effectively handle challenging situations. By understanding which traits you already possess and which ones you can develop further, you'll be better equipped to face adversity with confidence and adaptability. The **Resilience Traits Inventory** worksheet will guide you in identifying the traits that are most useful in overcoming obstacles, promoting personal growth, and strengthening your well-being. This self-awareness can help you apply the right skills when challenges arise, making you more resilient and capable of thriving even in difficult circumstances. In the Resilience Traits Inventory worksheet, you will find a list of 20 resilience traits.

<b>Adaptability:</b> The ability to adjust and thrive in the face of changing circumstances.
<b>Optimism:</b> A positive outlook and belief in one's ability to overcome challenges.
<b>Self-Efficacy:</b> Confidence in one's capacity to execute tasks and navigate difficulties.



<b>Perseverance:</b> The determination to persist in the pursuit of goals despite setbacks.
<b>Emotional Regulation:</b> The skill to manage and regulate emotions effectively.
<b>Problem-Solving Skills:</b> The capacity to identify, analyze, and solve problems constructively.
<b>Social Support:</b> Building and maintaining supportive relationships with others.
<b>Sense of Purpose:</b> Setting and pursuing realistic and meaningful goals.
<b>Humour:</b> The ability to find humour and maintain a positive perspective in challenging situations.
<b>Self-Reflection:</b> A willingness to reflect on experiences, learn from them, and grow.
<b>Resilient Mindset:</b> Viewing challenges as opportunities for growth and learning.
<b>Resourcefulness:</b> Being resourceful and creative in finding solutions to problems.
<b>Physical Well-being:</b> Taking care of one's physical health through exercise and healthy habits.
<b>Mindfulness:</b> Staying present and focused on the current moment.
<b>Gratitude:</b> Cultivating a sense of appreciation for positive aspects of life.
<b>Self-Compassion:</b> Treating oneself with kindness and understanding during challenging times.
<b>Open-Mindedness:</b> Being open to new ideas and perspectives.
<b>Flexibility:</b> Demonstrating flexibility in adapting to new situations.
<b>Initiative:</b> Taking proactive steps to address challenges.
<b>Empathy:</b> Understanding and connecting with the experiences of others.



**Part 2:** Read the scenario below:

Imagine that you have a startup in the sustainable fashion industry. In the initial phase, everything is going well—interest in your products is growing, your income is growing, and customers are giving positive feedback. However, you suddenly face a serious problem: your main supplier unexpectedly goes bankrupt and can no longer provide the materials.

This situation causes a significant challenge because the loss of the supplier disrupts the production processes, and the company is unable to fulfil orders on time. Customer dissatisfaction is growing, and the company's reputation is at risk. One day, you manage to schedule a meeting with a potential new supplier. You had to reorganise your entire day to attend the meeting. While on your way, you receive a phone call from the preschool: your child has a fever, and you need to pick her up immediately.

**Part 3:**

*Step 1:* Select the 5 resilience traits that you believe are the most essential for addressing the situation.

*Step 2:* Add any additional traits that are not listed but that you consider important for you.

*Step 3:* Reflect on which resilience factors you currently possess and identify those you do not have yet but would like to develop.

**Reflection**

Take a moment to reflect and answer the following questions:

*-What have you learned about your own resilience through this exercise, and how can you apply this knowledge to future challenges?*

*-Which resilience traits do you want to improve, and what can you do to make them stronger?*

*- How will improving your resilience help your well-being and your ability to handle unexpected challenges in your business?*

### 3.2.4. BOOST YOUR RESILIENCE AND SHINE WITH CONFIDENCE

**Exercise: Learn something new**

Learning something new and stepping out of your comfort zone are important because they promote personal growth, build resilience, and open up opportunities for success. When you push past familiar boundaries, you gain self-awareness, discovering your strengths and areas for improvement. This process boosts confidence as overcoming challenges shows you're capable of more than you think. Stepping outside your comfort zone also exposes you to new experiences, ideas, and people, creating pathways for



innovation and personal development. Ultimately, it helps you adapt to change, manage stress, and achieve long-term fulfilment in both personal and professional areas.

**Part 1:** Think about your entrepreneurial goals. List 3-5 resilience skills or abilities that you already have but would like to strengthen, or that you would like to learn and start applying.

**Part 2:** Rate your current proficiency in these skills on a scale of 0-5. How strong are they, and how often do you use them in your daily routine?

**Part 3:** What is your motivation for improving these skills? Consider the reasons or situations that are driving your desire to develop these skills.

**Part 4:** Describe how your work and life will change as a result.

**Part 5:** Think about a particularly challenging workday. How will you incorporate and apply these new and/or improved skills in that scenario?

### Reflection:

Take a few moments to reflect on the importance of stepping out of your comfort zone. This is a crucial part of personal and professional growth. Please consider the following questions:

- *Think back to a situation when you stepped out of your comfort zone. What challenges did you face, and how did you grow from that experience?*
- *Identify one specific area in your life where you can push yourself beyond your current comfort zone. How could this help you achieve more, either personally or professionally?*
- *Consider how stepping out of your comfort zone can help you develop new skills and build resilience. How do you think this will prepare you to handle future challenges?*

### Exercise: Manage your energy

Energy management is crucial for maintaining both your productivity and well-being throughout the day. Unlike time, energy is a limited resource that fluctuates based on various factors—**physical, mental, and emotional**. By understanding what activities drain your energy and what boosts it, you can take control of your daily performance and avoid burnout.

This exercise is designed to help you visualise your energy levels during different parts of your workday. By identifying energy drainers and boosters, you'll develop a personalised plan to eliminate what drains you and enhance what recharges you. Effective energy management not only improves your focus and efficiency but also helps maintain your resilience, allowing you to thrive in both personal and professional settings.

Let's get started and take the first step towards optimising your energy!



### **Part 1:**

Step 1: On a blank piece of paper, draw 3 large flowers with 10 petals. These flowers represent your energy and well-being.

Step 2: Reflect on your workday from beginning to end. Using a scale from 1 to 10, colour or shade the petals to illustrate your energy level:

Flower 1 = Morning

Flower 2 = Afternoon

Flower 3 = Evening

A bright, fully coloured petal represents peak energy (8-10)

A partially coloured petal indicates moderate energy (4-7)

A faded or uncoloured petal suggests low energy (1-3).

### **Part 2:**

Identify the factors (such as activities, relationships, etc.) that drain your energy and those that boost your energy during your workday. Write your list next to the flowers.

Examples of energy drainers: long meetings, multitasking, tedious tasks, learning with the kids, doing the shopping, etc...

Examples of energy boosters: positive interactions, breaks during the day, relaxation, exercise, walking, good sleep, etc...

### **Part 3:**

Select three energy drainers from your list and create a plan to eliminate them.

Select three energy boosters from your list, create a plan to enhance them, and practise them more often.

### **Reflection:**

Take a few moments to reflect on your energy management throughout the day, focusing on both energy drainers and boosters:

*-When was the last time you actively checked in on your energy levels, and how did it impact your performance and well-being?*

*- How do you feel when you engage in energy boosters, and what positive effects do they have on your well-being?*

*-What specific actions or habits can you incorporate into your routine to recharge your energy more effectively throughout the day?*

### **Exercise: Processing best practices**

As part of your training, you'll be watching motivational videos featuring successful women entrepreneurs.

Watching motivational videos featuring successful women entrepreneurs is a powerful tool for building resilience. These videos allow you to learn from the experiences of others who have overcome challenges and setbacks in their journeys. By seeing how they



manage adversity, you gain practical strategies that you can apply to your own entrepreneurial path, helping you handle difficulties more effectively.

Beyond learning, these videos provide a source of inspiration and motivation. Witnessing the success of others, especially those who have faced similar struggles, boosts your confidence and encourages a growth mindset, which are essential components of resilience. You also get the opportunity to observe best practices and strategies that have worked for others, which you can adapt to suit your own needs.

The process of watching and reflecting on these videos allows you to internalise the lessons and apply them to your own life. This reflection not only helps you make better decisions but also strengthens your ability to recover and grow from challenges, enhancing your overall resilience.

Please watch the motivational videos and then answer the questions:

1. What strategies or tactics did she use to grow her business?
2. What lessons does she highlight that could be relevant to your own journey?
3. How did she transform obstacles into opportunities?
4. How crucial was networking to her success? Does she mention any significant relationships or partnerships that contributed to her growth?
5. What are your top three takeaways from the videos?

### 3.2.5. CREATE RESILIENCE ACTION PLAN

Creating a resilience action plan is essential because it gives you a structured approach to understanding and developing your resilience. By setting clear goals and identifying both your strengths and areas for improvement, you gain a clear sense of direction for personal growth. A well-crafted plan helps you actively work on skills that increase your ability to cope with stress, adapt to challenges, and bounce back stronger from setbacks.

Equally important is building a strong social support network as part of this plan. Surrounding yourself with trusted individuals—whether they are colleagues, mentors, friends, or family members—provides you with the encouragement and perspective needed to stay resilient in tough times. These supporters can offer feedback, share their experiences, and help hold you accountable to your goals. In times of adversity, having a solid network to lean on reduces feelings of isolation, boosts confidence, and provides practical solutions or insights that you may not have considered.

#### **Part 1: Identify Your Strengths and Weaknesses**

**Step 1: Strengths:** List three strengths that you know that you possess. These are qualities or skills that you can leverage as you work on building resilience.

1./                      2./                      3./



Step 2: Weaknesses: List three areas where you can improve. These are skills or behaviours that affect your resilience when faced with challenges.

1./

2./

3./

**Part 2:** Set Your Resilience Goals e.g. "I aim to create a more effective strategy for handling unexpected stressors at work", "I aim to balance work and personal time to avoid burnout", or "I will practise self-compassion and learn from mistakes instead of being too hard on myself", or "I want to communicate better by getting feedback and handling conflicts calmly", or "I will improve my time management to avoid feeling overwhelmed", or "I want to find healthier ways to manage stress, like using mindfulness or regular exercise" etc.

**Part 3:** Build your social support network

Step 1: Identify key supporters: Consider who in your social and professional circles can provide support to build your resilience. This might include colleagues, mentors, friends, or family members, organisations for women entrepreneurs etc.

Step 2: Strengthen connections: Actively engage with these individuals, sharing your goals and seeking their feedback and encouragement. A strong social network can provide invaluable support during challenging times.

Step 3: Involve others in your journey: Ask a trusted colleague, friend, or family member to give you honest feedback on your progress. Their insights can help you identify areas for further improvement and keep you motivated.

## Reflection

Take a few moments to reflect on your strengths, areas for improvement, and how you can work towards building resilience. As you do, think about the following:

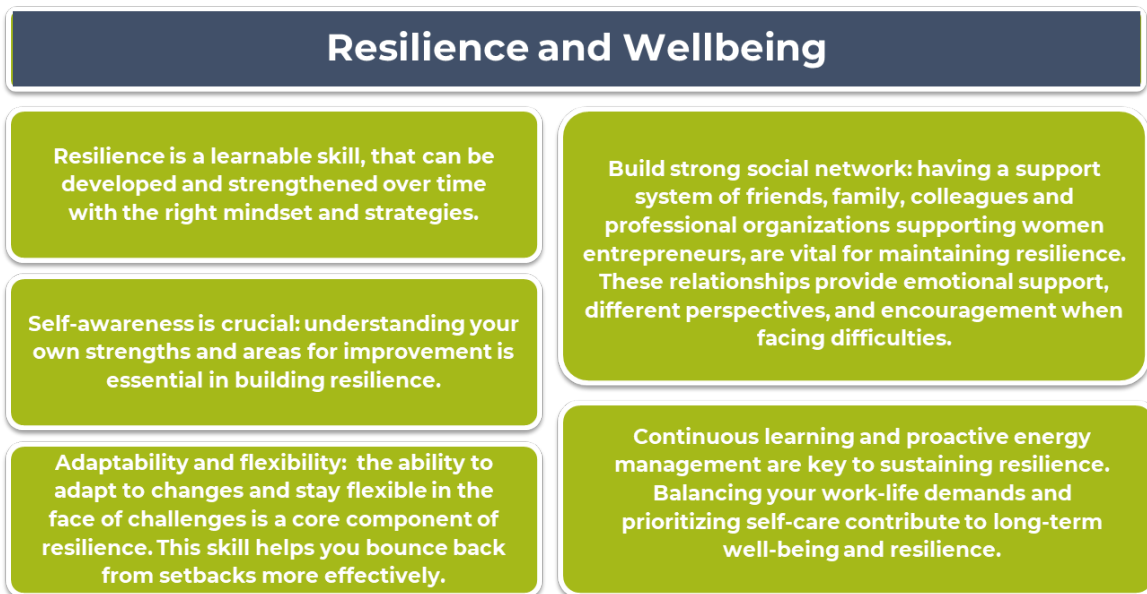
-How can your strengths help you reach your resilience goals? What actions will you take to use them when things get tough?

-What can you do to improve the weaknesses you listed? How will these changes help you deal with challenges better?

How will you get your support network involved in your resilience goals, and how can their feedback help you stay focused?

## WHAT TO REMEMBER?

## What to remember



### 4. Summing up

#### Subtopic 3.1

1. Women face several challenges in entrepreneurship, but understanding these barriers can empower you to navigate them.
2. At the individual level, personal socialisation, attitudes, and family background play a role, while organisational norms, culture, and practices impact career progression and gender dynamics. At the socio-economic level, social policies, labour market structures, and societal norms shape opportunities and reinforce gendered experiences within the workforce.
3. Creating equal opportunities involves a range of approaches, including diversity training, mentoring, affirmative actions, and policy-based interventions, aimed at promoting fairness, skill development, and an inclusive organisational culture.
4. Focus on building networks, improving financial literacy, and challenging societal stereotypes.

#### Subtopic 3.2

5. Resilience is a skill that can be developed and strengthened over time with the right mindset and strategies.
6. Self-awareness, continuous learning, and proactive energy management are key components of building and maintaining resilience.
7. By drawing inspiration from the best practices of successful women entrepreneurs

and setting clear, actionable goals, you can develop a personalised approach to resilience that strengthens your well-being and empowers you to thrive in challenging situations.

8. Building and mapping and actively nurturing the personal and professional network is a crucial aspect of resilience. A strong support system not only provides encouragement during challenging times but also offers valuable resources, insights, and opportunities for growth. By identifying key individuals in your network and leveraging their support, you can enhance both your personal well-being and professional success.



## 5. Content for self-assessment test

### Subtopic 3.1

#### 1. Question: What does gender equality mean?

- A) Men and women must be the same in all aspects.
- B) Both women and men should have equal enjoyment of rights, opportunities, and resources.
- C) Women should be given more opportunities than men.

**Correct Answer: B) Both women and men should have equal enjoyment of rights, opportunities, and resources.**

#### 2. Question: What is a well-known example of a gender gap?

- A) The gap in physical abilities between men and women.
- B) The difference in voting rights between men and women.
- C) The gender pay gap, which describes the difference between the average earnings of men and women.

**Correct Answer: C) The gender pay gap, which describes the difference between the average earnings of men and women.**

#### 3. Which of the following is not a major challenge for women entrepreneurs related to care work?

- A) The "double burden" of work and family responsibilities limits women's ability to fully engage in entrepreneurship.
- B) Women typically own fewer financial assets, have shorter credit histories, and lower income levels.
- C) Women entrepreneurs find it difficult to succeed in sectors like retail, education, and social work due to labour market segregation.

**Correct Answer: C) Women entrepreneurs find it difficult to succeed in sectors like retail, education, and social work due to labour market segregation**

#### 4. Which of the following is a key barrier for women entrepreneurs in networking?

- A) Women are less likely to use online networking opportunities.
- B) Women often have fewer opportunities to access influential networks due to time constraints and family responsibilities.
- C) Women entrepreneurs have less intention to succeed in male-dominated industries.

**Correct Answer: B) Women often have fewer opportunities to access influential networks due to time constraints and family responsibilities**

**5. Which of the following comprehensive strategies can best support women in overcoming gender-specific challenges in entrepreneurship?**

- A) Establishing strong professional networks, accessing gender-specific financial resources, implementing flexible working hours and accessible childcare
- B) Implementing state-level diversity initiatives and celebrating diversity in entrepreneurship
- C) Advocating for policies that prioritise skill and competency development for women entrepreneurs

**Correct Answer: A) Establishing strong professional networks, accessing gender-specific financial resources, implementing flexible working hours and accessible childcare**

Subtopic 3.2

**6. Question:** What is the primary component of resilience?

- a) Ignoring problems
- b) Bouncing back from adversity
- c) Avoiding stress
- d) Seeking help from others
- **Correct Answer: b) Bouncing back from adversity**

**7. Question:** Which of the following traits is most associated with resilience?

- a) Perfectionism
- b) Optimism
- c) Pessimism
- d) Flexibility
- **Correct Answer: d) Flexibility**

**8. Question:** Resilience involves which of the following actions?

- a) Minimising your emotions
- b) Facing challenges directly and learning from them
- c) Suppressing stress
- d) Isolating yourself to avoid difficulties
- **Correct Answer: b) Facing challenges directly and learning from them**

**9. Question:** What is one effective way to enhance your resilience?

- a) Avoiding new experiences to stay comfortable
- b) Blaming others for your challenges
- c) Building strong social support networks
- d) Ignoring negative emotions
- **Correct Answer: c) *Building strong social support networks***

**10. Question:** Which statement best describes the role of adaptability in resilience?

- a) Adaptability is irrelevant to resilience.
- b) Being adaptable allows you to adjust to changes and bounce back from setbacks.
- c) Adaptability means accepting defeat.
- d) Resilience is only about staying the same no matter what.
- **Correct Answer: b) *Being adaptable allows you to adjust to changes and bounce back from setbacks.***

**11. Question:** What is the purpose of self-reflection in building resilience?

- a) To dwell on past mistakes
- b) To identify personal strengths and areas for growth
- c) To avoid facing difficult emotions
- d) To prevent future challenges
- **Correct Answer: b) *To identify personal strengths and areas for growth***

## 6. Success cases

### Subtopic 3.1

EIGE's publications on good practices:

<https://eige.europa.eu/publications-resources/publications?ts=women%2C+entrepreneurship&a=All&tpc=All&y=&tl=All>

A Guide to Fostering Women's Entrepreneurship


<https://eisma.ec.europa.eu/system/files/2022-01/a%20guide%20for%20fostering%20women%27s%20entrepreneurship.pdf>

Explore these inspiring stories of women entrepreneurs and discover how they successfully navigated major challenges like the COVID-19 pandemic and the global energy crisis. Learn from their resilience, innovation, and strategies for overcoming difficulties.

RE-FEM Motivational Videos // Eva Šnircová (Slovakia)

<https://www.youtube.com/watch?v=WR2TYAvC2As>

RE-FEM Motivational Videos // Dorottya Vitos (Romania)

 RE-FEM Motivational Videos // Dorottya Vitos


RE-FEM Motivational Videos // Blazhka Trepetanova (Bulgaria)

<https://www.youtube.com/watch?v=6V5MRJsjFko>


RE-FEM Motivational Videos // Anna Häggblom (Finland)

 RE-FEM Motivational Videos // Anna Häggblom


RE-FEM Motivational Videos // Anna Bertills (Finland)

 RE-FEM Motivational Videos // Anna Bertills


RE-FEM Motivational Videos // Melinda Utasi (Hungary)

 RE-FEM Motivational Videos // Melinda Utasi

RE-FEM Motivational Videos // Rozi Váci

 RE-FEM Motivational Videos // Rozi Váci

RE-FEM Motivational Videos // Ivana Petrová (Slovakia)

 RE-FEM Motivational Videos // Ivana Petrová


RE-FEM Motivational Videos // Pilar Lopez (Spain)

<https://www.youtube.com/watch?v=kyOf5pELXu4>


For more stories visit: <https://www.youtube.com/@re-fem/videos>

## Subtopic 3.2


RE-FEM Motivational Videos // Melinda Utasi (Hungary)

 RE-FEM Motivational Videos // Melinda Utasi

RE-FEM Motivational Videos // Rozi Váci

 RE-FEM Motivational Videos // Rozi Váci

RE-FEM Motivational Videos // Ivana Petrová (Slovakia)

 RE-FEM Motivational Videos // Ivana Petrová

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## 8. Related training materials

- RE-FEM Training Module 4: Sustainability in times of crisis

## 9. Keywords

### Subtopic 3.1

gender equality/inequality, gender-based challenges in entrepreneurship, strategies to overcome challenges

### Subtopic 3.2

Resilience, adaptability, wellbeing, self-awareness, growth(mindset).

## 10. ESCO competencies and skills

- Transversal skills and competencies
  - o **Social and emotional skills**
  - o **Critical thinking**
  - o **Analytical thinking**
  - o **Problem-solving**
  - o Self-management
  - o Business management
  - o **Adaptability**
  - o **Resilience**
  - o **Creativity**
  - o **Networking**
  - o Initiative
  - o **Flexibility**
  - o **Openness**
  - o **Understanding complexity**
  - o Cooperation
  - o **Empathy**
  - o Innovation
  - o Leadership
- Skills
  - o Technological skills
  - o Product marketing
  - o Digital marketing
  - o Digital skills





- o Communication
  - o Cooperation
  - o **Emotional intelligence**
- Knowledge
  - o Business management
  - o Online learning and training
  - o Advertising
  - o Cloud computing
  - o Big data
  - o E-commerce
  - o Artificial intelligence
  - o IoT
  - o Digital literacy
  - o Cybersecurity
  - o Data mining and analysis
  - o Sustainability
  - o **Well-being**
  - o Climate change
  - o Social media management



**Website:**

**[www.refem.eu](http://www.refem.eu)**

**Email:**

**[hetfa\\_re-fem@hetfa.eu](mailto:hetfa_re-fem@hetfa.eu)**

**Facebook:**

**[www.facebook.com/REFEM0](https://www.facebook.com/REFEM0)**

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