GLOW-CE

GLOW-CE JOINT STRATEGY

for a Gender-Balanced and Accessible Entrepreneurial Ecosystem

Version 1, 07 2026



Introduction

At its core, the GLOW-CE project tackles **brain drain** – talented young professionals leave lagging areas to look for better opportunities, including a more supportive environment for launching and growing businesses. For women, access to support services is even harder:

- **Existing services** often don't take into account the different needs and problems women face in the field – they are **designed to be general**, therefore, **usually favour men** (which is underlined by statistical data).
- Business support programmes tailored to women (if they exist) mostly **focus on regional centres**.
- **Social conditioning** still prevails – women are often steered away from many fields that would offer the most lucrative business opportunities (including digital and green industries), and entrepreneurship in general.

In line with the above, the **main objective** of the partnership is **increasing regional competitiveness by activating the untapped potential of female entrepreneurship**, with a **triple focus**:

- **Gender-based** by targeting **women under 35** who are still at the beginning of their career and are, about to be, or aspire to be entrepreneurs;
- **Geographic** by examining the entrepreneurial ecosystem from a regional perspective to ensure **equal access to women living outside regional centres**; and
- **Sectoral** by focusing on mainly the **digital and green industries**.

The partners plan to implement **innovative pilot actions** to reach their goal and **the activities leading to their development are heavily reliant on participation**.

- First, the partners mapped the regional stakeholders and reached out to them through a **survey** – the same was done in the case of individual women.
    - In parallel with this, the partners gathered interventions that could be turned into beneficial pilot actions and (later) valid solutions. The resulting **Intervention Catalogue** provided some focus but still left ample room for the target groups to co-create the pilots.
- Using the knowledge above, the partners organized **participative events** (e.g., focus group interviews, regional and planning workshops) in order to **identify the best way to respond to the challenges women face** in their respective region.

This document is a summary of the above process – it includes the **learnings of the mapping activities**, the **stakeholder event results**, a **joint vision**, and a description of relevant **objectives and priority areas for short, mid- and long term**.

Joint and regional challenges

GLOW-CE formalizes a cooperation between a sectoral agency from **Southern Transdanubia** (Hungary), a business support organisation from the **South Bohemian Region** (Czech Republic), an ecosystem hub from the **Liguria Region** (Italy), and an NGO from **Gorski Kotar** (Croatia). In this subchapter, the strategy summarizes **commonalities and differences** between these regions **on the basis of the survey results and feedback received during the regional events**.

STEP 1: Mapping the stakeholders

The first step in the strategy development and action planning process was mapping the main actors of the entrepreneurial ecosystem and the services they provide, starting with a **stakeholder mapping exercise** at the online kick-off meeting **in February 2026** and then continuing with a **survey conducted between March and July 2026 in every partner region**.

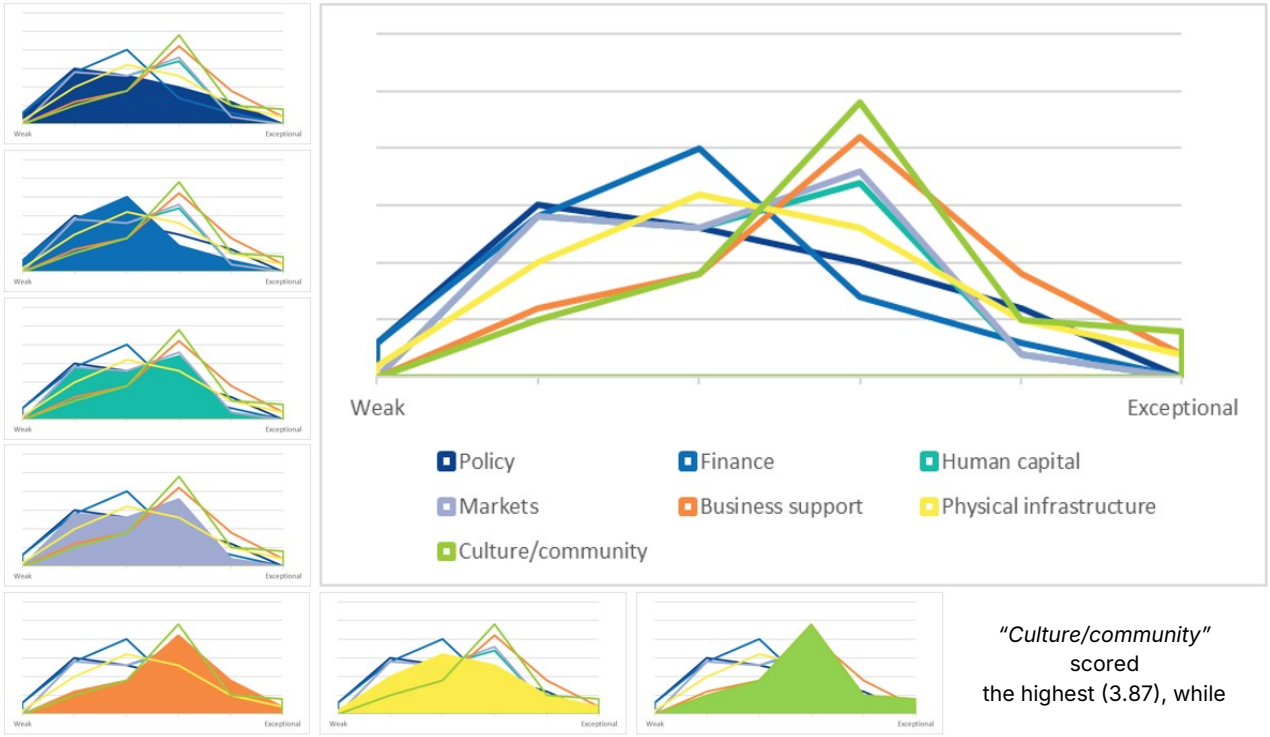
In GLOW-CE, *"main actors of the entrepreneurial ecosystem"* covers every organisation that offers support for businesses in at least one of the aspects of the entrepreneurial ecosystem (defined in the work of Daniel Isenberg, professor of entrepreneurship): policy, finance, human capital, markets, business support (services and physical infrastructure), and culture/community. This can include public authorities drafting relevant policies, banks providing loans for entrepreneurs, universities offering related trainings, etc.

By the end of the period, the four partners surveyed **47 organisations** – **70%** of them are **more than 15 years old**, implying **extensive knowledge about the involved regions** and a **longer view of any developments** within the entrepreneurial ecosystem. Public authorities, chambers of commerce, sectoral agencies, clusters, educational institutions, business support companies, non-profit organisations – all of these are represented in the results, although the latter (non-profits) had the highest number among them (45%). As for their coverage, most of them identified themselves with a regional (40%) or national (26%) focus, **only 9% selecting rural areas specifically**.

They also **represent every ecosystem category**, providing services in the fields of policy-making, lobbying, financial support, training, networking, event organization, etc. – this was a welcome fact, since the partners aimed to get a **comprehensive picture** about their regional ecosystem which would not be possible otherwise. **Only**

36% of the responding organisations were **offering services specifically tailored and/or marketed to women**, and among them, only **6% to women in the digital and green industries**.

The average value of **evaluation** related to the business ecosystem was **3.32 on a 1-to-6** (weak to exceptional) **scale**. As a discouraging note, the category scoring the lowest average number (i.e., *"Finance"*) was identified as the most crucial – **stakeholders generally believe that access to financial resources is the most likely determinant of whether a woman becomes a successful entrepreneur**.



"Culture/community" scored the highest (3.87), while

When determining the level of **discrimination** against women, the respondents felt that the presence of it is the most prevalent **in 3 specific areas**:

- ***Human capital*** (e.g., social conditioning by steering women away from certain industries or entrepreneurship)
- ***Finance*** (e.g., statistical data showing more investments given to men, no dedicated support for startups led by women)
- ***Culture/community*** (e.g., male-dominated events, lack of role models, invisible success stories)

Statements garnering the lowest percentage of agreement were the following:

- *"Women in rural areas can easily access the business support services they need."* (78.72% of the organisations disagreed.)
- Despite 73% of the organisations claiming that they regularly cooperate with other stakeholders in the field, 68.09% of them disagree with the *"Communication between service providers is strong – they cooperate with each other regularly."* statement.

- 61.7% of the organisations disagreed with the following statements:
  - *"Developing competencies related to entrepreneurship is part of almost all levels of education."*
  - *"There is a close relationship between the education system and local businesses – the former responds quickly to the needs of the latter."*
  - *"New entrepreneurs are welcomed by a supportive, collaborative business community."*

Complementary to this one, **the partners also surveyed women entrepreneurs directly, gathering the responses of 109** within the same timeframe.

In GLOW-CE, the partners primarily addressed (1) women who are already entrepreneurs, (2) women who are about to be entrepreneurs but struggle to find the necessary support due to geographic isolation or other issues, and (3) women who aspire to be entrepreneurs in the mid- or long term – for convenience's sake, the project documents often refer to this target group as *"women entrepreneurs"* (even if not every woman in the group has a business).

Only 18% of these women are from a regional centre – moreover, **45%** are specifically **from a rural area** (i.e., towns with fewer than 10,000 inhabitants).

Their average value of **evaluation** related to the business ecosystem was lower than the other survey's: **2.96** on the same 1-to-6 scale. However, they confirmed the results of the stakeholder survey in terms of the challenges women face: 24% of them believe that access to financial resources is the factor where they face the most difficulty due to their gender. Two other factors were also prevalent: the lack of knowledge and skills (21%) and personal/family obligations (18%) – these numbers show that **although women agree with finances being an important factor in their success, they deem access to information and knowledge almost as crucial**. When describing their challenges, the combined percentage of **lack of knowledge** (about regulations, finance, etc.) **and lack of entrepreneurial skills & competences** (e.g., management, public speaking) has turned out to be slightly higher than the difficulty in securing funding (22.05% against 20.24%). Their disagreement with the following two statements were almost unanimous:

- *"Women in rural areas can easily access the business support services they need."* (91.18% of women disagreed.)
- *"It's easy to navigate among business support providers and services – new entrepreneurs always know where to turn for help."* (82.47% of women disagreed.)

STEP 2: Participation through regional events

The partners agreed to organize **16 regional events** (four per partner) to ensure the legitimacy of this strategy and their pilot actions.

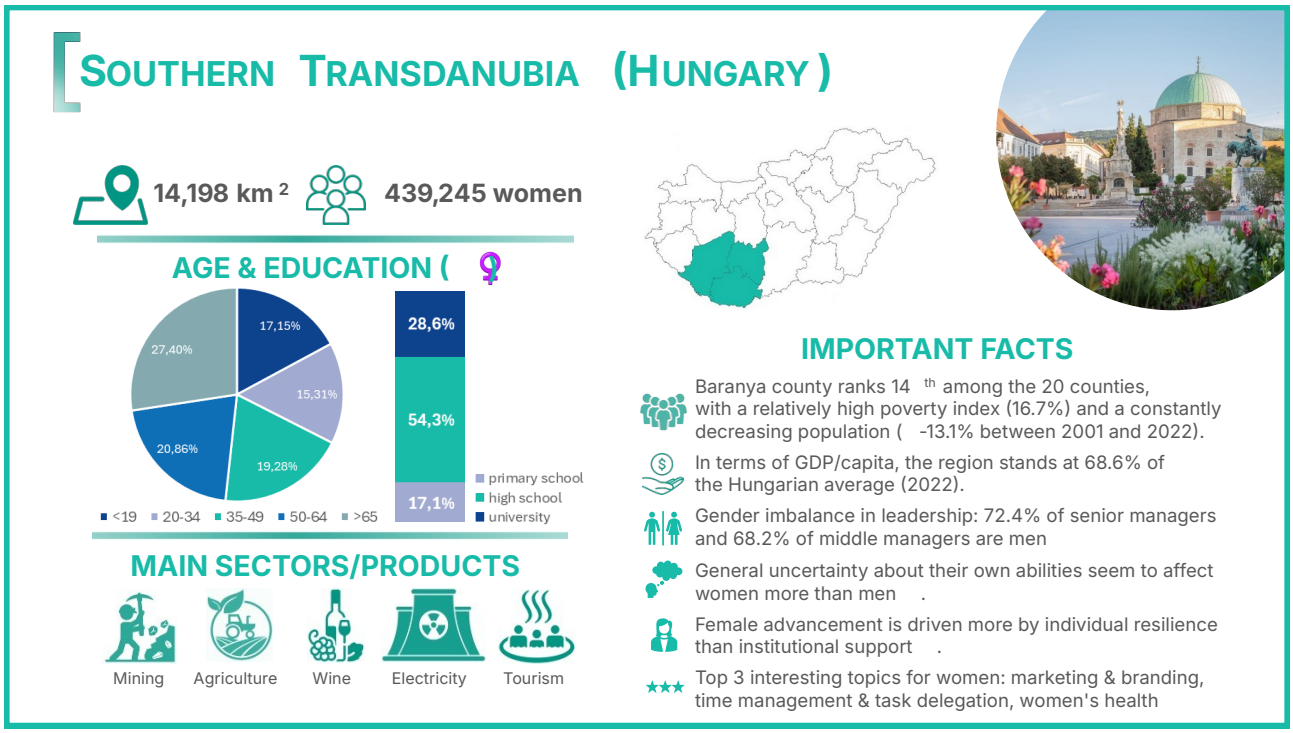
- **Focus group interviews** (for organisations) – bringing them together to confront their opinions regarding the current state of the ecosystem, complementing the survey
- **Knowledge transfer seminars** (for organisations) – sharing good practices from the GLOW-CE *Intervention Catalogue* and between the participating organisations
- **Planning workshops** (for organisations) – jointly planning the implementation of the selected pilot actions, based on regional demand
- **Regional workshops** (for women) – connecting members of the target group with each other on a regional level, and gathering input which complements the survey

By the end of Period 1, **10 of these events have already been organized** and subsequently informed this strategy and the pilot action plans – **the remaining events are scheduled between August and October of 2026**, with the results used to start the first stage of pilot implementation.

- **Focus group interviews** were organized on *March 25 & 27* (hosted by Wondernature), *May 7* (hosted by RAISE), and *June 19* (hosted by JAIP).
- **Planning workshops** were organized on *June 24* (hosted by STRIA), and *July 15* (separate events hosted by JAIP and Wondernature on the same day).
- **Regional workshops** were organized on *April 7* (hosted by Wondernature), *May 8* (hosted by RAISE), *May 26* (hosted by JAIP), and *July 15* (hosted by STRIA).

With a **combined participant number above 150**, the results of these events were also crucial in determining the objectives and priority areas of this strategy and the most needed interventions that will serve as testing actions within GLOW-CE. Contrary to the survey results, the learnings from these events will be summarized on a partner-by-partner basis in the next subchapter.

Partner-specific results



"This region includes the counties of Somogy, Tolna, and Baranya in Hungary. ... National business support programmes for women are mostly focusing on larger cities and the middle and northwestern parts of the country – available everywhere in theory but not in practice. Social conditioning is also in effect here, especially outside the county capital – women are subtly (or less subtly) steered away from many fields that would offer the most lucrative business opportunities, and also entrepreneurship in general. Consistent and regular programmes in public education could offer an effective pre-emptive solution..." (excerpt from the project application)

The mapping activity conducted by STRIA unearthed another Interreg project that is ongoing within the region with a similar topic: **Interreg Europe WOMEX** (2025-2029)[1]. The Hungarian partner – the Chamber of Commerce and Industry of Pécs-Baranya – was willing to **work together by sharing research data and organizing a joint event** (i.e., the regional workshop for women).

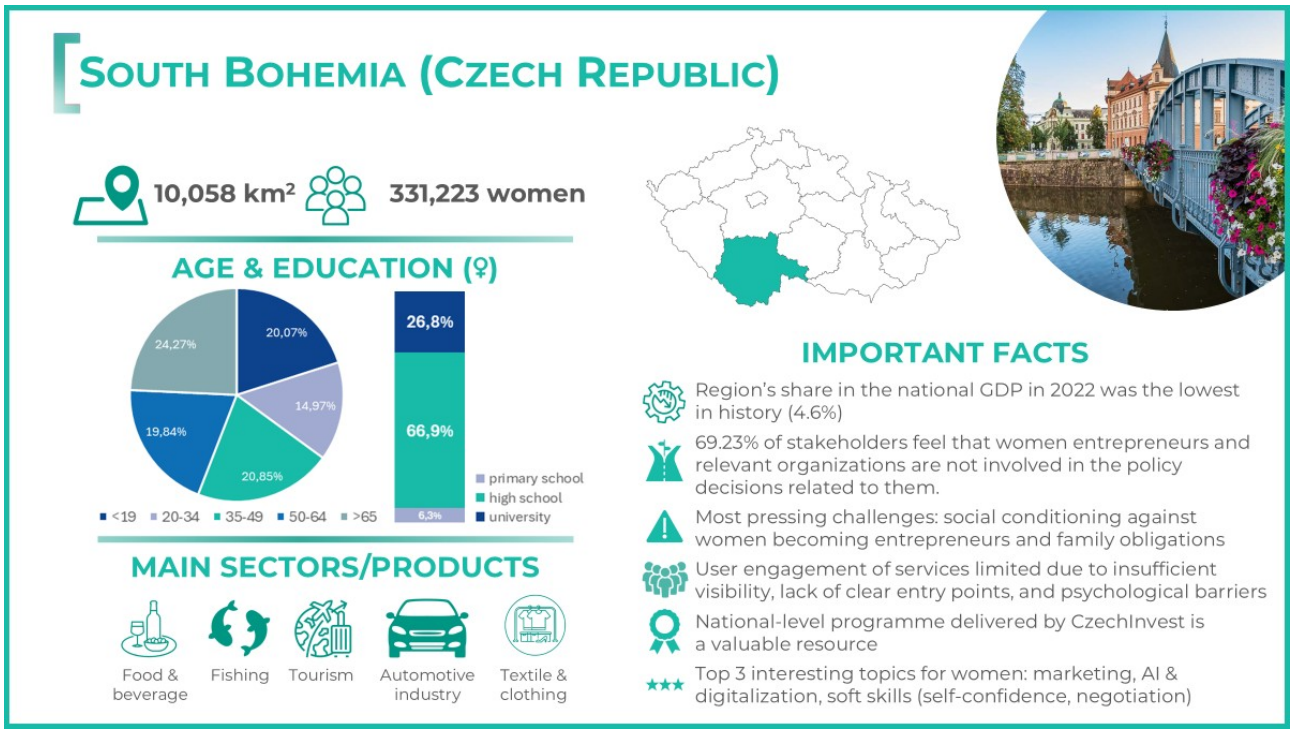
- The research data of WOMEX complemented the GLOW-CE surveys by approaching the issue from a different perspective: surveying companies to **determine the current role of women in business within the region**.

[1] *"WOMEX aims to facilitate the change in business culture in EU regions so that the competitiveness and sustainable growth of exporting SMEs are not understood without equal opportunities for women within them. The project addresses the chronic limitations of women in their access to the benefits of international trade..."*. (Interreg Europe website)

- The results from 136 completed surveys show that there is a significant **gender imbalance in leadership positions**: 72.4% of senior managers and 68.2% of middle managers are men.
- While men ranked decision-making, problem-solving, and conflict management as their **Top 3 skills**, women prioritize multitasking, problem-solving, and conflict management – it's notable that due to their lack of leadership positions (see the previous point), **decision-making is absent from the women's list**.
- General uncertainty about their own abilities seem to affect women more than men – in this research, **twice as many women indicated that they lack confidence**.
- In addition to the survey, personal interviews were also conducted among women in leadership positions. These interviews highlighted that **female advancement is driven more by individual resilience than institutional support** – **formal trainings and mentoring are lacking** in the region.

As mentioned above, STRIA and the Chamber of Commerce and Industry of Pécs-Baranya also organized a **shared event with the participation of 48 women**, leading to a lively discussion about the **regional and personal challenges of women entrepreneurs**: **marketing and branding**, **time management and task delegation**, and **women's health** were the most prevalent issues the participants mentioned.

A **planning workshop** organized among the stakeholders confirmed that a **new multi-purpose mentoring programme** could be a solution to several regional challenges – it is a highly sought-after service that is **often not tailored to women** and also a very **good way for introducing women's success stories** (especially to the younger generations) **through knowledge transfer**.



"Government programmes supporting gender equality in small business development have achieved some positive results in sectors like tourism, handicrafts, hospitality, and small-scale manufacturing, offering accessible avenues for women, but not the digital and green industries. There are also country-specific challenges that hit even harder in rural areas – maternity leave is one of the longest in the EU and it is difficult for women to return to the work process after that, let alone to their own business. Balancing traditional gender roles and professional ambitions remains a hurdle for many women as well, and they also have limited access to funding and mentorship networks outside of larger urban areas." (excerpt from the project application)

As mentioned previously in the section about the **survey results**, many of the partners received similar answers to certain questions. However, two interesting differences have emerged about the South Bohemian Region based on JAIP's survey.

- When evaluating the ecosystem categories within the region, ***"Policy"*** **received the lowest average value** – even lower than the lowest project average received by *"Finance"* (2.15 compared to 2.85 on a 1-to-6 scale). This highlights that the **regional stakeholders have a low opinion on the policy environment of entrepreneurship, especially related to women in business**. The fact that **69.23% of them feels that women entrepreneurs and relevant organizations are not involved in the policy decisions related to them** might explain the low score.
- When determining the level of discrimination against women, the Czech respondents claimed that ***"Physical infrastructure"*** (e.g., lack of childcare options for women) **is the most pressing concern, followed closely by**

"Human capital" (e.g., social conditioning by steering women away from certain industries or entrepreneurship). The latter was confirmed by the survey for women, in which **two challenges** were identified by the respondents as the factors **where they face the most difficulty due to their gender** (both receiving the same percentage – 24.19% – of votes)**:** **social conditioning against women becoming entrepreneurs** **and** **family obligations**.

The **focus group interview** highlighted additional issues with the ecosystem: although the region has an established network of institutions providing business support, **the system remains fragmented and not easily accessible** to end users. Despite the availability of programmes and training opportunities, **user engagement** **remains limited** – not solely due to a lack of interest, but rather a combination of **insufficient visibility**, **lack of clear entry points**, and **psychological barriers** such as uncertainty and fear of entrepreneurial risk. Participants emphasised the **need for a centralised and user-friendly access point** **to reliable information** – both a physical and digital solution, including the **potential development of an AI-based system** that would provide accurate, up-to-date, and easily accessible information for users. The discussion also highlighted the **need for more tailored, flexible, and practical training formats**, as well as **improved communication** **through digital channels, especially social media**. During the event, the participants also noted an existing national-level programme delivered by CzechInvest as a valuable resource. Later on in the project period, the pilot action proposed by JAIP was designed to complement and build on this existing offer while giving it a regional "spin" – the **planning workshop** in July was used to validate the idea by the stakeholders.

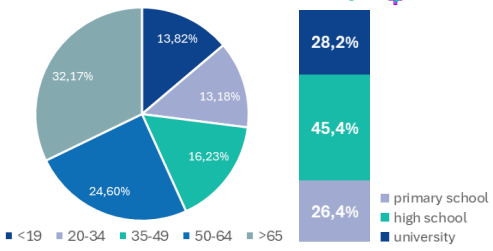
The findings of the **regional workshop** for women were also very informative, indicating that:

- Women entrepreneurs are particularly affected by **capacity constraints** (e.g., lack of time), including **balancing professional and personal responsibilities** (work-life balance).
- They have a strong **need for networking** opportunities **and access to** professional **contacts**.
- Some knowledge and skills are deemed particularly useful: **marketing**, **AI & digitalization**, and **soft skills like self-confidence** **and** **negotiation** in particular.

LIGURIA (ITALY)

5,416 km² 778,702 women

AGE & EDUCATION (♀)



MAIN SECTORS/PRODUCTS

Flower production | Electronics | Wine | Tourism | Shipbuilding





IMPORTANT FACTS

- Until 2019 , the rate of new enterprises led by women were slightly higher than in Italy, but this trend turned downward.
- In 2021, from the women born in Liguria who moved away 23.6% started an enterprise elsewhere.
- 92.31% of stakeholders believe that competencies related to entrepreneurship are not taught by the education system.
- Highly fragmented and hard -to-navigate service landscape confirmed by 93.6% of women
- 80% of women chose to launch their business in Liguria due to personal/emotional ties, not a strategic business decision.
- Key challenges: gender gap in financial literacy, lack of empowerment, imposter syndrome , etc.

"This region in Italy is categorized by the EU as a more developed region, but in the field of women entrepreneurship the years after 2019 brought a significant recession – until then, the rate of new enterprises led by women in the region were slightly higher than in Italy, but this trend turned downward... In 2021, from the women born in Liguria who went away, 23.6% started an enterprise elsewhere... In addition, there are significant regional disparities between areas surrounding Genova and rural regions which should also be addressed properly." (excerpt from the project application)

Slight regional differences were identified based on RAISE's survey among the ecosystem actors:

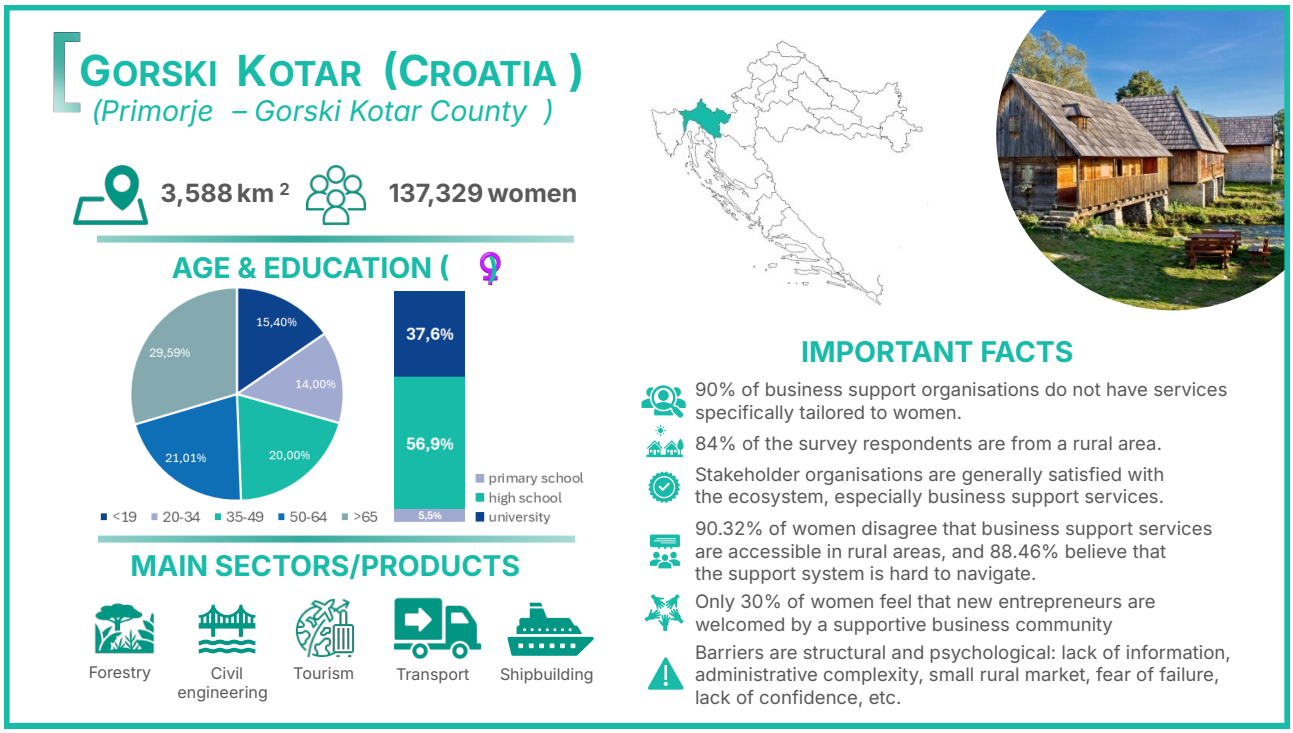
- ***"Finance"*** received a low average value (3 on a 1-to-6 scale) similarly to the other partners and the project average, but ***"Markets"*** **was slightly below it** (2.92) – the issue of **funding effects businesses in the region not just at the beginning** (in terms of raising the necessary capita to launch)**, but also later when they might struggle to find customers**.
- The areas where **discrimination** against women was identified as prevalent were ***"Physical infrastructure"*** (e.g., lack of childcare options for women), ***"Policy"*** (e.g., lack of involvement in policy decisions), and ***"Finance"*** (e.g., statistical data showing more investments given to men).
- There were two statements that have met **unanimous** (100%) **disagreement** among the stakeholders: *"Women wishing to start or grow a business can choose from a* ***wide range of financial resources*** ***and*** *have* ***equal chances of securing them****."* and *"Women in* ***rural areas*** *can easily* ***access*** *the business support services they need."*. *"****Developing competencies*** *related to entrepreneurship is part of almost all levels of* ***education****."* took second place with **92.31%** of the respondents disagreeing.
- Liguria is the only region within the partnership where **every factor of the business ecosystem received an average evaluation below 3** (between 2.41 and 2.81) **among women**. Their displeasure regarding business support services was also clear based on their **almost unified** (93.6%) **disagreement regarding the *"It's easy to navigate among business support providers and services – new entrepreneurs always know where to turn for help."* statement**.

The discussion during the focus group interview further highlighted the point directly above: the **highly fragmented service landscape** makes it **difficult for entrepreneurs to identify and access available opportunities**. Female entrepreneurship in Liguria is also hindered by **deep-seated biases and psychological barriers**, compounded by a **lack of local success stories to inspire future founders**. Additionally, women face major hurdles in achieving work-life balance, alongside a persistent **financial literacy gap that complicates their access to funds, and therefore business creation and sustainability**.

In line with the findings from the focus group, the female entrepreneurs participating in the regional workshop characterized the Ligurian business ecosystem as highly "fragmented" – by far the most frequently used term. While numerous organizations offer various forms of support, **navigating** this crowded landscape proves **extremely difficult**, particularly **for first-time entrepreneurs** struggling to identify the right

stakeholder for their specific business needs. Another telling insight is that **80%** of the participants **chose to launch their ventures in Liguria due to personal and emotional ties, not as a strategic business decision** driven by market opportunities, local support, or regional synergies.

Overall, the partner identified several key challenges in Liguria: **market** uncertainty, gender gap in **financial literacy**, lack of **empowerment** and inspiring female **success stories**, **imposter syndrome** frequently linked to gender dynamics, and lack of specialized **mentors** capable of providing targeted support to businesses.



"This rural region in Croatia has seen a population decline of over 30% in the past two decades. Young people are leaving due to the lack of well-paid, quality jobs, driving them to larger urban centres or abroad. This outmigration results in fewer new business ventures, as young entrepreneurs struggle with limited support, funding, and resources, which are primarily focused on urban areas. Access to business support services, financing, and infrastructure is inadequate, especially for women, creating significant barriers to entrepreneurship." (excerpt from the project application)

According to the survey conducted in Gorski Kotar, **only 10% of the business support organisations have services specifically tailored to women** – the lowest percentage among the partners by far. There are also a few other differences that are worth to take note of:

- The Croatian **stakeholders are generally more satisfied with the business ecosystem** – the lowest average value (3.2) was given to *"Physical infrastructure"* while the highest (4.4) to *"Business support services"*. It is an

outlier among the partners that none of the factors received an average evaluation lower than 3.

  - It is interesting (and telling) that **the survey among women paints a different picture** – the average values are between 2.76 (*"Physical infrastructure"*) and 3.32 (*"Markets"*). In addition, **statements related to the *"Business support services"* factor have garnered the most disagreement**: *"Women in rural areas can easily access the business support services they need."* (90.32%) and *"It's easy to navigate among business support providers and services – new entrepreneurs always know where to turn for help."* (88.46%). The response to the first statement above is particularly enlightening – **84% of the respondents are from a rural area** after all.

- The factor where discrimination against women was identified as the most problematic was *"Culture/community"* (e.g., male-dominated events, lack of role models, invisible success stories). This is in line with the result of the last question of the survey – **70% of the respondents disagreed with** the ***"New entrepreneurs are welcomed by a supportive, collaborative business community."*** statement.

The focus group interview confirmed the **fragmented and often inaccessible nature of business support services** in the region. Moreover, a **lack of strategic direction in local entrepreneurship development** was noted, particularly regarding market needs analysis and **alignment of business activities with real demand** – participants suggested introducing market-oriented advisory services and strengthening cooperation with relevant institutions.

After learning about the **walkshop** methodology (i.e., walking during a workshop), the participants of the planning workshop responded positively to the idea – they recognised the value of complementing existing entrepreneurship support services with formats that **move selected activities outside traditional offices**, classrooms, and conference settings. The concept was understood as a way to **make existing support more visible, approachable and personal**, rather than as the creation of a parallel support system. The discussion also confirmed that **informal contact can help future entrepreneurs become more familiar with the people working in support institutions** and make it easier for them to ask for advice or assistance later.

The regional workshop highlighted a strong interest in entrepreneurship among women in Gorski Kotar – **key challenges include lack of clear and accessible information**, **administrative complexity**, **limited financial resources**, **and uncertainty about business opportunities in a small rural market**. Participants also emphasised **psychological barriers such as fear of failure, lack of confidence, and limited support** from their environment, as well as challenges related to **balancing**

family and business responsibilities. There is a clear need for more practical and accessible support, including centralised information, tailored training, networking opportunities, and financial support. The importance of **creating a supportive environment and strengthening motivation and confidence** was strongly highlighted. Overall, the findings confirm that **the barriers are both structural and psychological**, and that a more holistic and user-oriented support system is needed to encourage women's entrepreneurship in the region.

Joint vision

A strategic approach needs clear future goals – an ideal state the actors of the ecosystem strive to create and maintain.

POLICY

The ideal state is a policy environment that recognizes women **not** as **a special interest group, but** as **a vital driver of growth, innovation, and resilience** – as key contributors to economic competitiveness and sustainable development. **Decisions about women are made by consulting them.** As a result, policy-makers actively remove regulatory, institutional, and cultural barriers that disproportionately affect women (particularly those from rural areas) and instead **embed gender-responsive entrepreneurship into** economic **development strategies**, ensuring that regulations, taxation, procurement systems, and business support programmes are **designed with inclusivity in mind**. Entrepreneurship policies are **promoting women's participation in high-growth sectors** such as digital technologies and the green economy. The **systematic collection of gender-based data** helps create a level playing field through **evidence-based monitoring**. This is a system in which women can start, grow, and scale businesses without facing structural barriers related to gender, caregiving responsibilities, or unequal access to opportunities.

FINANCE

The ideal state is a financial ecosystem where women have **equitable access to capital at every stage** of their business journey (i.e., from ideation and start-up to scaling and even international expansion) **and across all sectors** of the economy. Financial institutions, angel investors, venture capital firms, and public funding bodies actively **address conscious and unconscious biases that limit investment in women-led enterprises**, particularly in innovation-driven, technology-based, and green businesses. A **diverse range of financing instruments** – including grants, micro-finance, debt financing, venture capital, and impact investment – are accessible and tailored to different business models. Efforts are made to ensure that **women in rural areas have access to the same** financing instruments as those in urban centres. As a result, **investment decisions are based on business potential and performance rather than demographics and location**, enabling women to pursue growth, enter high-value industries, and scale innovative solutions.

HUMAN CAPITAL

The ideal state is **an ecosystem that equips women with the knowledge, skills, and confidence required to thrive in a rapidly changing economy**. Entrepreneurial education is **integrated into both formal and informal learning pathways**, encouraging girls and women to **develop business skills from an early age**. However, programmes focus not only on business fundamentals but also on **digital literacy, STEM competencies, leadership, innovation management, and "green skills"** that are increasingly essential for future growth sectors – and **those living in rural areas have equal access** to these. Continuous learning opportunities support women **at different stages** of their entrepreneurial journey. They also strengthen **participation in high-growth and technology-intensive sectors**, ensuring that women have equal opportunities to shape the industries of the future and to become founders, innovators, investors, and leaders of the economy.

MARKETS

The ideal state is a market environment that **provide women-owned businesses with fair access to customers, supply chains, procurement opportunities, and international trade** so they can compete, grow, and integrate into local, national, and global value chains. Procurement systems in both the public and private sector actively **encourage supplier diversity and transparent opportunities** for women-led enterprises – large corporations and multinational companies collaborate with them through supplier programmes, partnerships, and innovation challenges, resulting in stronger connections within the market. Women-owned businesses have access to export support, digital marketplaces, international networks, and business development services that **failitate growth beyond local markets**. The ecosystem addresses geographic disparities by **helping rural women entrepreneurs access national and global markets** through digital commerce, export promotion, networking, and market intelligence. It also enables them to **move from survival-oriented businesses to high-growth sectors** that create long-term economic impact.

BUSINESS SUPPORT SERVICES

The ideal state is a comprehensive support system that **recognizes and responds to the unique needs and realities of women entrepreneurs**, providing them with **accessible, high-quality services** throughout the entrepreneurial lifecycle regardless of where they live or operate (using digital solutions and local partnerships when necessary). As a result, **women entrepreneurs can access the support, mentorship, and advice that they need at the time that they need it in the way that they want it**. Support programmes – e.g., mentorship and advisory services – actively **encourage** their **participation in high-growth sectors** such as digital technologies, artificial

intelligence, clean energy, circular economy solutions, and other innovation-driven industries.

PHYSICAL INFRASTRUCTURE

The ideal state is an ecosystem where there are **open workspaces such as incubators, accelerators, makerspaces, fablabs, and co-working spaces** which have a strong community offer designed to reach women in both urban and rural areas and provide accessible, high-quality support. **Complementary infrastructure** – including broadband connectivity, transport, affordable childcare services, flexible workspaces, and local innovation centres – **reduces barriers to participation** and enables women to engage fully in entrepreneurial activities and access opportunities previously concentrated mainly in major urban areas.

CULTURE/COMMUNITY

The ideal state is a culture that celebrates women entrepreneurs as innovators, leaders, employers, and role models. **Entrepreneurial success stories** featuring diverse women from different backgrounds, industries, and stages of life **are visible** across media, education, and public discourse. **Social norms encourage girls and women to pursue entrepreneurial ambitions** while normalizing risk-taking, leadership, and business ownership. At the same time, the ecosystem actively **challenges stereotypes that associate entrepreneurial competence and working in certain sectors primarily with men**. Strong peer-to-peer **networks and** various regular **events connect aspiring and established women entrepreneurs**, enabling knowledge sharing, collaboration, and mutual support. By fostering a culture of inclusion, ambition, and innovation, the ecosystem inspires more women and girls to view entrepreneurship as a viable pathway to success.

The overall vision statement of GLOW-CE is the following:

An entrepreneurial ecosystem in which every woman (regardless of her age, background, socio-economic status, or geographic location) has
an equal opportunity to start, grow, and scale a successful business in high-growth and high-value sectors – where women in rural and remote areas have access to the same resources as their urban counterparts and can fully participate in shaping the future

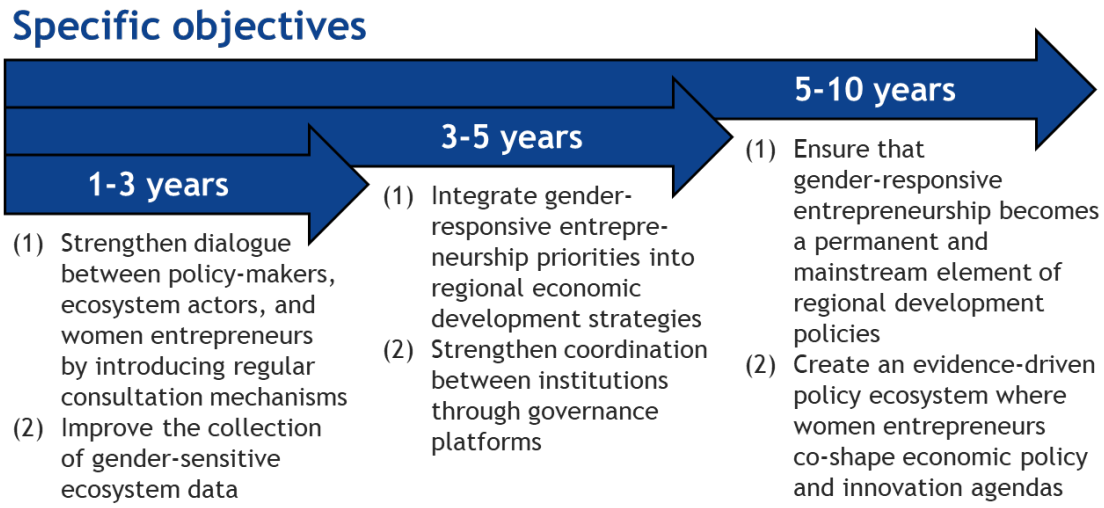
Intervention areas and objectives

Getting from the challenges identified through the surveys and participative events to the joint vision requires strategic intervention areas and objectives. Although regional contexts differ, **the project's first phase revealed common patterns** (patterns that exist outside the partnership as well): limited access to finance, fragmented support systems, insufficient visibility of services, difficulties in balancing family and professional responsibilities, the persistent influence of gender stereotypes, etc. **This chapter provides a shared strategic framework for addressing these issues** and developing a gender-balanced and accessible entrepreneurial ecosystem. The objectives **guide future action while leaving flexibility for regions to design specific measures** and pilot activities adapted to local circumstances.

POLICY

The results of the partnership's work highlighted that policy conditions strongly influence every other component of the entrepreneurial ecosystem. Stakeholders in South Bohemia rated *"Policy"* as the weakest ecosystem component, while respondents and participants across regions noted the **insufficient involvement of women in decisions** affecting entrepreneurial development. The regional workshops further confirmed that women often perceive **support programmes** as **designed for generic target groups and therefore unable to respond adequately to** their **specific needs**. Weak policy responsiveness, limited stakeholder coordination, insufficient rural outreach, and the **absence of systematic mechanisms through which women entrepreneurs can influence programme design and related policies** – these are the main challenges here.

STRATEGIC OBJECTIVE: Establishing an evidence-based, gender-responsive policy environment in which women entrepreneurs actively participate in designing, monitoring, and improving the entrepreneurship support system

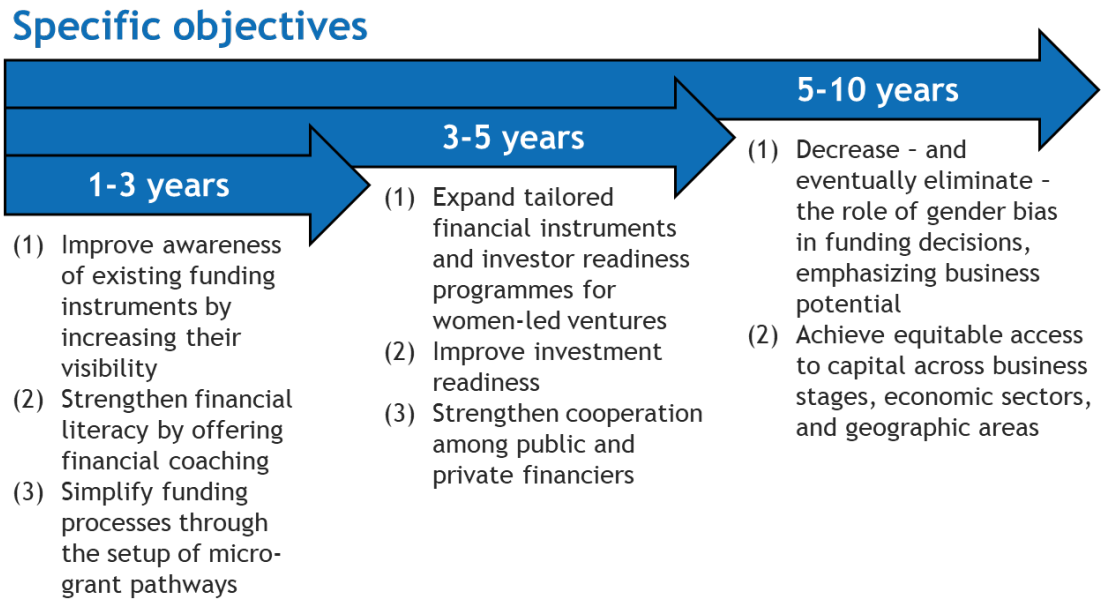


Examples of possible interventions include the creation of formal policy advisory groups and/or online consultation platforms, conducting regular surveys for data gathering and making impact assessments, organizing regional policy forums, and establishing data observatories and monitoring frameworks.

FINANCE

Access to funds emerged as the most critical joint challenge: stakeholder organisations identified it as the factor **most likely to determine entrepreneurial success** while also rating it as one of the weakest ecosystem components. Women repeatedly highlighted **difficulties in securing funding, understanding financial instruments, and navigating investment opportunities**. **Limited access** to capital, low **financial literacy**, lack of **dedicated instruments** for women, **bias** in allocating investments – these are the main challenges here.

STRATEGIC OBJECTIVE: Creating an inclusive financial ecosystem that ensures equal access to appropriate funding opportunities for women entrepreneurs at all stages of business development

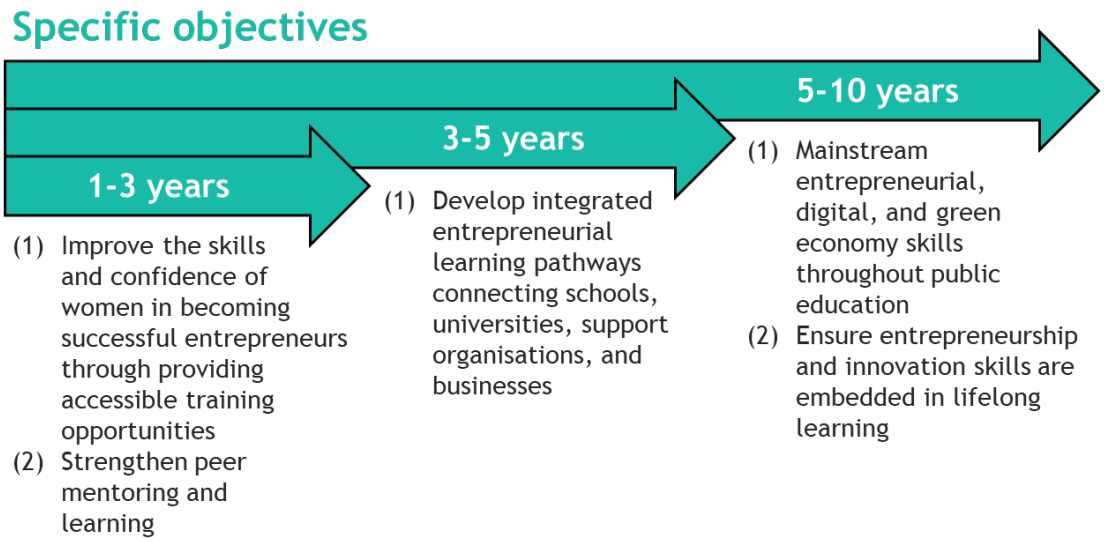


Examples of possible interventions include financial literacy programmes, investor readiness schemes, micro-finance initiatives for women, women-focused investment networks, and blended-finance pilot programmes.

HUMAN CAPITAL

Lack of knowledge, entrepreneurial skills, and confidence represents a significant finding of the surveys and workshops. Women identified knowledge gaps almost as frequently as financial barriers, mostly related to **marketing, leadership, negotiation, digitalisation & AI, and business management**. Stakeholder organisations expressed their concerns about weak **entrepreneurial education**, limited **connections between education and business**, insufficient **peer mentoring**, and still prevalent **social conditioning** that discourages women from entrepreneurship and high-value sectors.

STRATEGIC OBJECTIVE: Increasing the capacities of women through equipping them with the knowledge, skills, confidence, and leadership skills required to start, sustain, and grow businesses



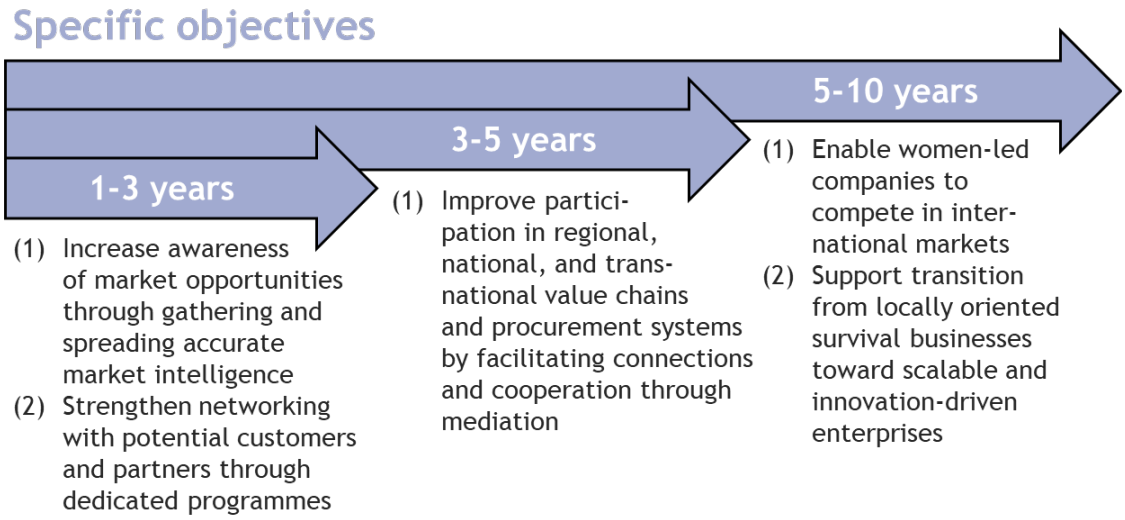
Examples of possible interventions include leadership academies, online and offline entrepreneurship curricula, digital skills bootcamps, and women-focused innovation training.

> *Some of the pilot actions to be implemented in the framework of GLOW-CE are connected to this intervention area: the **Empow(H)ER** joint skill development programme is essentially an intensive training tailored to women, and the **South Bohemian Women's Network** also has a planned skill development component.*

MARKETS

Several regions identified market access as an important obstacle: Liguria reported concerns regarding market uncertainty, while participants from Gorski Kotar highlighted the difficulty of operating in a small rural market. **Women entrepreneurs frequently struggle** not only to launch businesses but also **to find customers, scale operations, and connect with larger value chains beyond their local area**, therefore, they expressed a strong demand for networking, building up contacts, and accessing broader opportunities.

STRATEGIC OBJECTIVE: Improve women entrepreneurs' access to customers, procurement opportunities, supply chains, and international markets

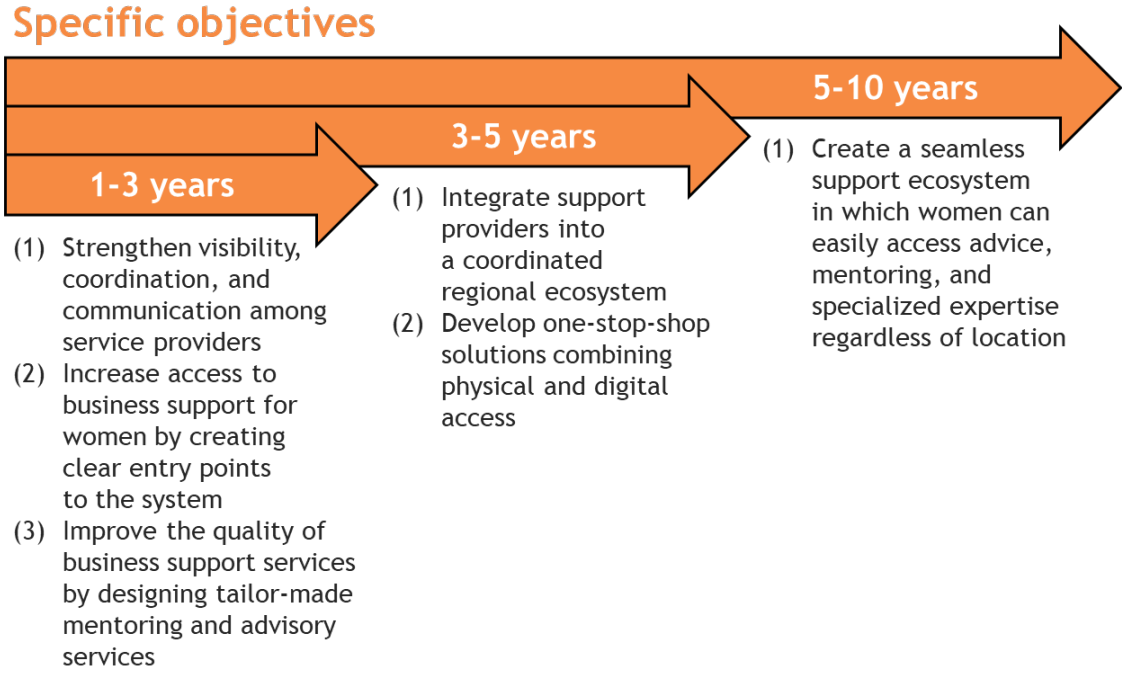


Examples of possible interventions include organizing buyer-supplier events, offering export support services, implementing e-commerce programmes and supplier diversity initiatives, establishing clusters, and operating international networking platforms.

BUSINESS SUPPORT SERVICES

The **fragmentation of support services** was among the most consistent findings across all regions. **Women** repeatedly indicated that they **do not know where to turn for assistance and struggle to navigate the support landscape**. Strong disagreement was recorded regarding the **ease of accessing support**, especially for women living in rural areas. In addition, the available services are only rarely tailored to women. The workshop participants highlighted **insufficient visibility, lack of central entry points, and ad hoc institutional cooperation** – these are the main challenges here.

STRATEGIC OBJECTIVE: Building an accessible, visible, and user-oriented support system that connects women with the right service at the right time



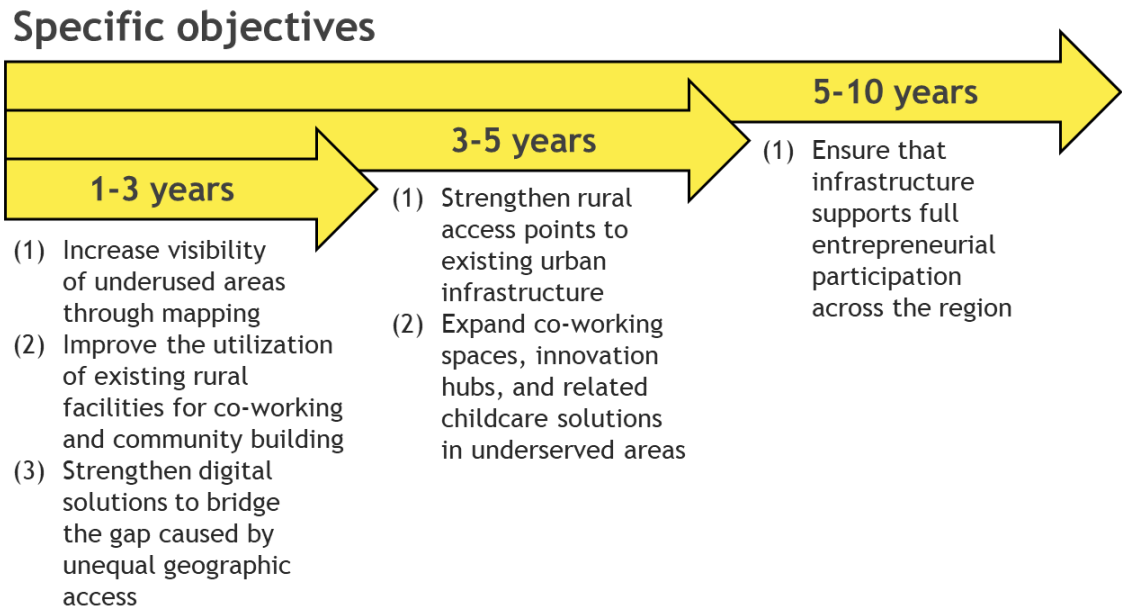
Examples of possible interventions include entrepreneurship "one-stop-shops", online information platforms, AI-assisted guidance services, referral systems, mobile advisory services, and flexible mentoring programmes.

> *Some of the pilot actions to be implemented in the framework of GLOW-CE are connected to this intervention area: the **PathFinder** is a unique one-on-one mentoring programme, the **South Bohemian Women's Network** intends to improve the access of women entrepreneurs in the region to relevant business support, and the **GLOW Outdoor Business Lab** aims to connect aspiring and early-stage women entrepreneurs with relevant support organisations.*

PHYSICAL INFRASTRUCTURE

Physical infrastructure challenges emerged most strongly through discussions concerning **childcare facilities, digital accessibility** (i.e., the availability of broadband connections in rural areas)**, and physical access to services** (i.e., the lack of a physical hub in smaller cities). Respondents from South Bohemia and Liguria highlighted specific infrastructure-related barriers, but rural participants across the whole partnership underlined the **disadvantages linked to distance and limited service availability**.

STRATEGIC OBJECTIVE: Reducing infrastructure-related barriers that prevent women from fully engaging in entrepreneurship

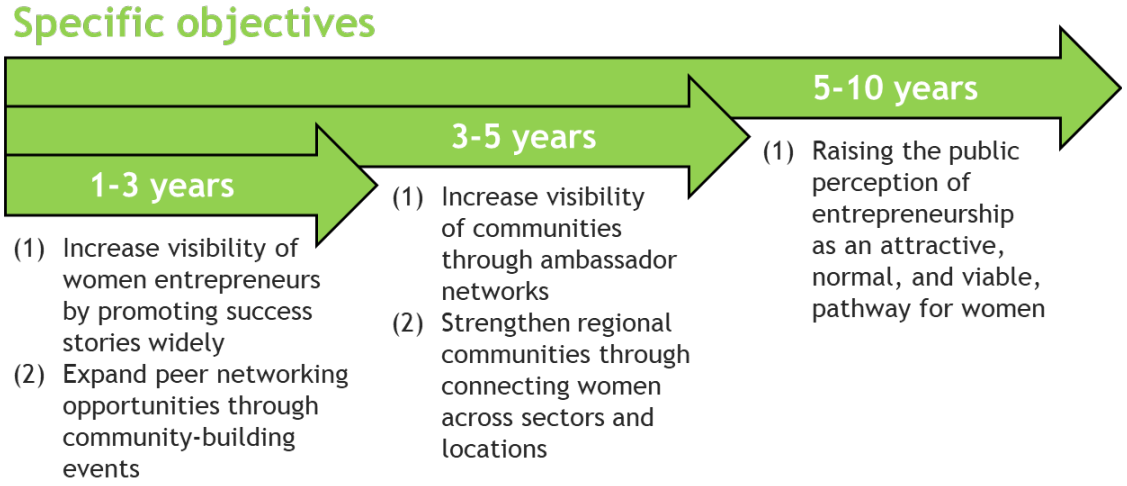


Examples of possible interventions include establishing flexible and family-friendly workspaces and co-working facilities, local innovation centres, and childcare solutions, and providing open days in rural locations.

CULTURE/COMMUNITY

This ecosystem factor was repeatedly identified as **the driver of both opportunity and exclusion**. Stakeholders highlighted **stereotypes, lack of role models, invisible success stories**, weak confidence, and fear of failure. Women reported **psychological barriers** (like imposter syndrome), **limited support from their environment** (including the existing business community), and the influence of **traditional gender expectations**. The participants consistently requested **tailor-made networking** and greater visibility of women entrepreneurs.

STRATEGIC OBJECTIVE: Improving the entrepreneurial culture to create an inclusive ecosystem that celebrates women's achievements, strengthens confidence, and encourages entrepreneurial ambition and a "pay-it-forward" collaborative mentality



Examples of possible interventions include role-model campaigns, networking events, awards, peer-support communities, ambassador schemes, and awareness-raising initiatives.

> *Most of the pilot actions to be implemented in the framework of GLOW-CE are connected to this intervention area:* ***PathFinder*** *aims to increase the visibility of successful women entrepreneurs, the* ***South Bohemian Women's Network*** *intends to improve the access of women entrepreneurs in the region to peer connections and mutual support, the* ***Ligurian Women's Agorà*** *will foster peer-to-peer sharing, and the* ***GLOW Outdoor Business Lab*** *aims to connect aspiring and early-stage women entrepreneurs with peers and local role models.*

The specific objectives of this strategy centre around one main objective embraced by the GLOW-CE partnership:

Increasing the number, survival rate, and success of businesses led by women in the partner regions

Disclaimer: Co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the Interreg Central Europe programme. Neither the European Union nor the granting authority can be held responsible for them.