



DREAMY m-LEARNING

Dreamy m- Learning Mobile Application and Web Interface Handbook



Mobile Learning Application for Handicraft Women to Start Work from their Home

PROJECT NUMBER -2017-1-TR01-KA204-045864

PARTNERS



University of Ljubljana



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ACRONYMS AND ABBREVIATIONS

ADIE	Association for the development of the economic initiative
AFI	Action Finance Initiative
AROPE	At risk of poverty or social exclusion
CCI	The Chamber of Commerce and Industry (France)
CEIDG	The Central Register and Information on Economic Activity (Poland)
CFE	Business Formalities Centre (France)
CMA	The Chamber of Trades and Craft (France)
EU	European Union
EUROSTAT	European Statistical Office
ILO	International Labour Organization
ISDEC	International Standard Classification of Education
ITL	Income Tax Law
KGF	The Credit Guarantee Fund (Turkey)
KOSGEP	Small and Medium Industry Development Organization (Turkey)

KRUS	The Agricultural Social Insurance Fund (Poland)
OECD	Organisation for Economic co-operation and Development
PA	Partnership Agreement
PLN	Polish zloty
PRI	Regional Innovation Partnerships (France)
RCS	Trade and Companies Register
SIRET	Employer Identification Number (France)
SOTA	State of the art
TIN (NIF)	Tax Identification Number (France)
TL	Turkish Lira
VAT	Value-Added Tax
ZUS	The Polish Social Insurance Institution

PREFACE

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This book offers comparative perspectives of the experiences of different partners (France, Greece, Poland, Slovenia and Turkey) involved in the European Commission funded Erasmus+ project, *Mobile Learning Application for Handicraft Women to Start Work from Their Home (Dreamy m-learning)*, which ran for two years between 2017-19. The project, and in turn this book, focuses on the area of mobile learning of the entrepreneurship for low-educated beginners, especially for the handicraft women to start work from their home. Defining general terms used in this area, is a natural starting point as the book is introduced. It leads us to refer backgrounds and policy which address the concept of mobile learning and business in more detail. Mobile learning is viewed as an inspiring way to learn entrepreneurship as it focuses on learners' own interests and enables active learning to take place by encouraging them to start and run their own business. In other words, it develops learners' skills to ultimately reflect the spirit of real business.

Mobile learning has been a key topic of debate and discussion in the education and community globally for many years and has in turn informed policy and practice to varying degrees internationally. Mobile learning is the experience and opportunity afforded by the evolution of educational technologies. It is anywhere, anytime learning enabled by instant, on-demand access to a personalized world filled with the tools and resources we prefer for creating our own knowledge, satisfying our curiosities, collaborating with others, and cultivating experiences otherwise unattainable. Mobile learning offers many benefits and opportunities to reach learners in different ways and to improve and personalize the education and training they're receiving. The first major

benefit is the ability to learn on the go. Learning can occur anytime and anywhere with mobile devices. This feature of mobile learning is very advantageous for the women who have no time to go out for education because of family duties.

Mobile learning also is a potential way to reach underserved learners. Mobile technology, when compared to other technology initiatives, provides a relatively lower cost per learner for a high powered and durable technology. Additionally, mobile devices offer substantial power in taking learning opportunities outside of the four walls of the classroom. Mobile learning provides a medium that improves higher-order thinking skills as: critical thinking and problem solving, communication, collaboration, and creativity and innovation. Mobile devices, especially in a 1:1 setup, better enable personalized learning to thrive. Mobile technology makes this process more seamless, enabling effective implementation and tracking of learner growth. And finally, mobile learning provides a new way to motivate learners by providing high levels of engagement and novelty, personalization, and autonomy. The ability to constantly use new apps and find new ways to use the device keeps it fresh and interesting for learners. Mobile devices aren't used effectively by all users especially by low-educated users & elderly users. By mobile learning, the user could have a chance to use different features of mobile devices.

As the core of mobile learning a modern entrepreneurship idea was used in open learning environment. Entrepreneurs around the world are seen as well-regarded and enjoy high status within societies. More than two-thirds of the adult population worldwide consider starting a business a good career choice. In all world economic development levels with regard to opportunity perception a little more than half the adults believe that they have the required skills to start a business, while a third indicate that fear of failure would inhibit them from pursuing entrepreneurial opportunities. A motivation for early-stage entrepreneurial activity has been seen a business opportunity rather than starting out of necessity. Among entrepreneurs with opportunity driven motives,

a portion of these seek to improve their situation, either through increased independence or through increased income. These entrepreneurs very often do not anticipate creating any jobs in next five years. Innovation learning of entrepreneurs both who run opportunity-driven business and out of necessity is a crucial point to survive on the market. This points to reconstruction of the entrepreneurship ecosystem where entrepreneurship education and training must be a central point following by government support and regulation to overcome areas of constraining entrepreneurship. However, effective implementation of entrepreneurial idea depends on acknowledging and taking into account the particular context of specific economies. In addition, entrepreneurship ecosystems vary greatly across development levels as well as geographic regions.

EUROSTAT reported that more than one-third of adults with at most lower secondary attainment was at risk of poverty or social exclusion in last five years. Low-educated women are more likely to live in poverty and social exclusion than men because the barriers that women face lead to their exclusion from full participation in all areas of life. Many of these low-educated women whether employed or not are dealing with handicrafts. Although today handicraft products are becoming more valuable in the eyes of the customer most of these women not aware of the real value of their products or how to make use of them in commercial perspective. For developing a country's economy and ease the poverty among low-educated women, it is necessary to help and lead those women to realize that their handcraft has commercial value and they can earn money with their handicrafts works by reaching the different market channels.

Although mobile learning programs generally well suited for managing course descriptions, lesson plans, exams, messages, etc. designed for the developing the skills; but not for support the needs of low- educated people. This usually comes from the belief that mobile learning is not suitable for people with these conditions.

The project aims to overcome aforementioned disadvantages both in training and in a business idea. Eight project members from countries across Europe, committed to providing practicing multipliers with new understandings of how to support entrepreneurship – using a module-based mobile learning for their training. While some countries had existing understanding and knowledge of mobile learning approaches, for many of the Dreamy m-learning partners, getting to grips with a new way of supporting learning often proved difficult.

Our main objective was to help in developing a mobile learning habitus in low-educated women's practices, especially those who start work from their home. Thus many handicraft women can develop their skills to use mobile devices that help them to transform their hobbies into their business. Following this, an increase in household income can occur.

The habitus is essentially the way in which a culture is embedded in an individual and how this internalisation becomes the basis for a person's behaviour. It is the belief or orientation of the learners towards how entrepreneurship should be learned and this ultimately influences their decision-making regarding particular activities or approaches.

The book brings together the experiences of the project consortium members to critically reflect on successes and areas for development that emerged from their involvement in the project as well as detailing deployment of a mobile learning approach in multiplier events in differing training contexts.

The experiences of several partner countries are documented in the book: Turkey, Slovenia, Greece, France and Poland.

Partners report interesting insights into the enabling and disabling factors that they found during the project. The breadth of coverage is true from geographical, cultural, political, sociological, and economic perspective and therefore, offers a true reflection of just how difficult a change process can be. Indeed, when one looks at the literature on low-educated women's habitus and a changing belief system, it is understandable that change is difficult and takes

time for authentic change to happen. Several potential challenges women face are presented with solutions how to overcome them. Many of these ideas are further explored throughout the book.

As well as the above issues, the book draws on the experiences of a woman as entrepreneur at the forefront of the change process. This entrepreneur, from one country context, details her experience of being involved both in opportunity- and necessity-based economy. These success stories might enhance learning and motivation in low-educated women while practising adapted mobile learning. Experiences of those role models whose success stories shared will encourage women to start business.

We summarise the work in a 'conclusions' chapter which includes brief reflective accounts from the editors. These accounts are written from a personal perspective and are intended to bring to life the implementation of an Erasmus+ cooperation for innovation and the exchange of good practices project.

The theme of mobile learning of entrepreneurship idea is both current and relevant globally. Existing studies advocate how mobile learning can facilitate learners' motivation and interest. Potentially, the strongest contribution to cooperation for innovation which this current work makes is through the provision of raw accounts of how mobile learning of low-educated people can actually manifests.

It is envisaged that this book will serve as a useful resource for a variety of stakeholders involved in mobile learning, be it from a reform or practice perspective. From a low-educated woman's perspective, the lived experiences of women in chapters 5 to 7 which offer some assurances of how difficult it is to change practice while simultaneously documenting their continued drive to achieve effective change.

Finally, this book will benefit also those in the early stages of learning environments research, especially those focused on action research of adapted

mobile learning, as it outlines the sometimes unpredictable and complex nature of collaboration between researchers and trainees. Perhaps this project guides different target group studies.

Mobile learning in the open learning environments continues to be regarded as one of the proper ways for informal and non-formal learning and acquiring experiences. Therefore, through this book, our intention is to offer the Dreamy m-learning model of mobile learning for consideration and potential use as an addition to trainers' and user's stock of approaches.

1 GLOSSARY

Yasemin BOR, Afikad, Afyonkarhisar, Turkey

A

APPLICATION - A program designed to perform a specific function directly for the user or, in some cases, for another application program.

AT (@) SIGN - Is the symbol in an e-mail address that separates the name of the user from the user's Internet address (@ sign, n.d.).

B

BANK - A financial institution that accepts deposits from the public and creates credit.

BANK ACCOUNT- An arrangement with a bank which allows you to keep your money in the bank and to take some out when needed.

BRAND - A *brand* is a name, logo, sign or shape which singularly, or in combination, allow the consumer to differentiate the product or service from others in the marketplace (Shim et all. 2011).

BRAND NAME - A name given by the maker to a product or range of products, especially a trademark.

BRAND NAME REGISTRATION- The development and launch of a new brand requires the investment of a great deal of financial, mental and emotional capital and it is for this reason that brand registration, or legal protection of the new brand, should be a top priority for any new business venture. This applies whether the new brand is a new company, new product or service, or new online business (Brand Registration Advice, How to

Register Brands and Protect Brand Names, 2019). Brand registration is another name for trademark registration and this is the only way that a brand owner can get exclusive rights to use the new brand in any given national territory. Neither limited company incorporation nor domain name registration will provide any legal protection for a new brand (Forbes Agency Council, 2017). Without a trademark registration, there is no way to prevent competitors or “copycats” from using the same brand. Every country has their own bureau or office for registering trademarked name or logo. Also, every country has different procedures according to countries’ laws and regulations. To register a trademark, company or a related person has to pay a registration fee. The term of trademark registration can vary, but is usually ten years. It can be renewed indefinitely on payment of additional fees. Trademark rights are private rights and protection is enforced through court orders.

BUSINESS ANGELS - Individuals who use their personal wealth to provide capital to start-up and early-stage businesses in return for a share of the company’s equity.

BUSINESS NAME – The official name of the person or entity that owns the company. A business name is used on government forms and applications (Cameron, 2017).



CASH BOARD - Cash board offers a downloadable template that you can open in Microsoft Word. Templates are simple but customizable.

CHECKING ACCOUNT - A checking account (Types of bank accounts, b.d.) offers easy access to your money for your daily transactional needs and helps keep your cash secure. Customers can use a debit card or checks to make

purchases or pay bills. Accounts may have different options or packages to help avoid certain monthly service fees. To determine the most economical choice, compare the benefits of different checking packages with the services you actually need.

COMMUNITIES - A group of people having a particular characteristic in common.

COMPANY - A commercial business.

CREDIT CARD - A credit card is a card that allows you to borrow money against a line of credit, otherwise known as the card's credit limit. You use the card to make basic transactions, which are then reflected on your bill.

D

DEBIT CARD - Debit cards draw money directly from your checking account when you make the purchase. It can take a few days for this to happen, and the hold may drop off before the transaction goes through.

DIGITAL MARKETS - The marketing of products or services using digital channels to reach consumers.

DOWNLOAD - Copy (data) from one computer system to another, typically over the Internet.

E

ELECTRONIC BUSINESS - Electronic business (e-business) refers to the use of the Web, Internet, intranets, extranets or combinations of them to do the business.

E-MAIL - Messages distributed by electronic means from one computer user

to one or more recipients via a network.

E-MAIL ADDRESS - An email address is the address of an electronic post box that can receive (and send) email messages on a network.

E-MAIL VIRUS - An email virus is a virus that is sent with or attached to email communications. While many different types of email viruses work in different ways, there also are a variety of methods used to counteract such challenging cyberattacks (E-mail virus, n.d.).

E-MAIL SPAM - Spam refers to unsolicited bulk email (junk email). This usually means that a message with an advertising or even irrelevant content is sent to a multitude of recipients, who never requested it (What is email spam, n.d.).

ENTREPRENEUR - A person who sets up or owns a business or businesses.

F

FACEBOOK - A famous social media and networking on internet to allow connection between other people. Groups created in Facebook allow others to gather based on some specific interests.

G

GOOGLE - A search engine on internet.

GRANT - An amount of money given especially by the government or a transnational institution (e.g. European Union) to a person or organization for a special purpose. This money is not to be paid back.

H

HTML (Hypertext Markup Language) - Standard markup language for creating web pages and web applications.

I

INSTAGRAM - A famous social media and networking on smartphones to communicate with people and share pictures, videos etc.

INSTALLATION - The action of installing someone or something, or the state of being installed or make ready to use.

INTERNET - The internet is a network of global exchanges – including private, public, business, academic and government networks – connected by guided, wireless and fiber-optic technologies (Internet, n.d.).

INVOICE BERRY - Office, Open Office and Excel Templates.

L

LEGAL NAME – The name of a person or entity that owns a business. If the business is a partnership, the legal name is the name given in the partnership agreement or the last names of the partners. For limited liability companies (LLCs) and corporations, the business' legal name is the one that was registered with the state government. These names will often have a “legal ending” such as LLC, Inc. or LLP (Fishman, 2018).

LOAN - A thing that is borrowed, especially a sum of money that is expected to be paid back with interest.

LOAN BALANCE - A loan balance is an amount left to pay on your loan. Every loan has a loan balance up until the loan is entirely paid off. It changes on a daily basis (interest is added daily). Loan amortization schedule. The principal and interest are separated, so you can see which part of your monthly payment goes to paying off the principal, and which part is used to pay interest.

LOGO - A graphic mark, emblem, or symbol used to let public identification and recognition.



MICRO ENTREPRENEURS - One who operates a microenterprise; a small-scale entrepreneur.

MICROFINANCE - Microfinance is an umbrella term used to designate financial products and services for people excluded from the traditional banking circuit. Microfinance allows such people to finance their livelihoods, save, provide for their families and protect themselves from life's everyday risks.

MOBILE AND ONLINE BANKING - Mobile banking (What's the Difference Between Online and Mobile banking?, n.d.) allows you to perform many of the same activities as online banking using a smartphone or tablet instead of a desktop computer. Mobile banking's versatility includes:

- Logging into a bank's mobile website
- Using a mobile banking app
- Text message (SMS) banking

Online banking (What's the Difference Between Online and Mobile banking?, n.d.) refers to any banking transaction that can be conducted over the internet, generally through a bank's website under a private profile, and with a desktop or laptop computer. Online banking is generally defined as having the

following characteristics:

- Financial transactions through bank's secure website.
- Physical branch locations or only online.
- The user must create a login ID and password.

N

NETWORKING - A group of people who exchange information, contacts, and experience for professional or social purpose.

O

ONLINE MARKETING - Online marketing is a set of tools and methodologies used for promoting products and services through the internet (What is difference between e Commerce and online shopping?, n.d.). Online marketing includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the internet (Online marketing, n.d.).

ONLINE SHOPPING - Online shopping is a form of electronic commerce, which allows consumers to directly buy goods or services from a seller over the Internet using a web browser (What is difference between e Commerce and online shopping?, n.d.).

S

SEARCH ENGINE - A web search engine is a software system that is designed to search for information on the World Wide Web (Web search engine, n.d.).

SEARCHING ON INTERNET - Internet search is the process of exploring the Internet for information with the use of a search engine like Google or

Internet Explorer.

SHIPMENT - The action of shipping and transferring the goods.

SOCIAL MEDIA - Websites and applications that enable users to create and share content or to participate in social networking such as Facebook, Twitter, Pinterest, Instagram.

T

TAX - A compulsory contribution to state revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions.

TAX IDENTIFICATION NUMBER - A Taxpayer Identification Number (TIN) is an identifying number used for tax purposes.

TAX INCENTIVES - A government measure that is intended to encourage individuals and businesses to spend money or to save money by reducing the amount of tax that they have to pay.

TRADEMARK - A symbol, word, or words legally registered or established by use as representing a company or product.

TWITTER - A social media networking to allow people communicate.

W

WEB (INTERNET) PORTAL - A specially designed website that often serves as the single point of access for information.

WEB PAGE - A web page is a document that is suitable for the World Wide

Web and web browsers (Web page, n.d.).

WEB SERVER - A web server is a system that delivers content or services to end users over the internet (Web Server, n.d.).

WEBSITE - A set of related web pages located under a single domain.

WHATSAPP - A kind of web based programme as messenger that allows sharing videos, pictures, files, etc.

WOMEN'S BUSINESS ANGEL FUND - Women's business angels found is usually part of an association that is a professional business non-profit, non-political organization supporting female participation in the innovation decision making. Business angel investments imply not only providing financial resources, but sharing knowledge, experience, and social capital. Underlying belief is that women's involvement in a larger number and in new forms would bring economic benefit to all.

WWW (World Wide Web) - Information space where Uniform Resource Locators (URLs), interlinked by hypertext links, and accessible via the Internet, identify documents and other web resources.

2 COMPARISON OF THE COUNTRIES

S. Alev SOYLEMEZ, *Hacı Bayram Veli University, Ankara, Turkey*

2.1 OVERVIEW OF THE PROJECT PARTNER COUNTRIES – STATISTICAL INFORMATION

In the dreamy m- learning project, five countries came together to increase employment opportunities for women who do handcrafts in their homes. Gender differences in laws affect both developing and developed economies, and women in all regions (OECD, 2012). The ultimate goal of the project is to contribute to increase in female labour force participation or to reduce the gap between women’s and men’s labour force participation. The following Figure 1 shows female employment data for the five countries involved in the dreamy m- learning project.

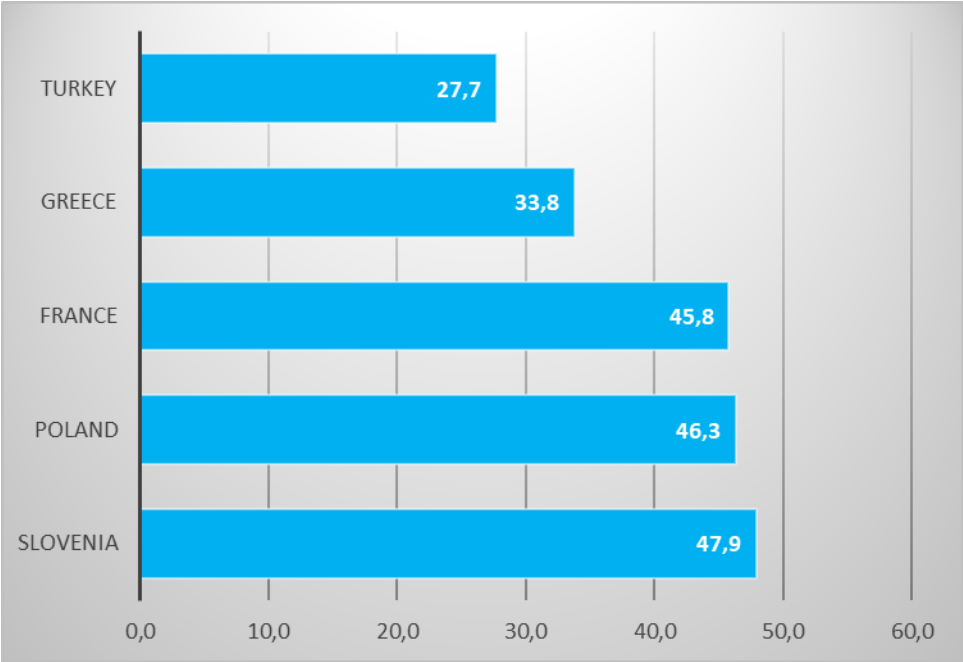


Figure 1: *Employment to population ratio, 15+, female (%) (modelled ILO estimate)* (n.d.).*

Note: Employment is defined as persons of working age who, during a short reference period, were engaged in any activity to produce goods or provide services for pay or profit, whether at work during the reference period (i.e. who worked in a job for at least one hour) or not at work due to temporary absence from a job, or to working-time arrangements. Ages 15 and older are generally considered the working-age population.

As Figure 1 shows, according to data from the World Bank, in 2017 the highest employment rate for women was in Slovenia 47.9% whereas Turkey had the lowest employment rate (27.9%) followed by Greece with 33.8%.

Our target group is women with lower educational attainment who produce handicraft from their home. This group is in a disadvantaged position and risks to be socially excluded. At risk of poverty or social exclusion, abbreviated as AROPE, refers to the situation of people either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity. The AROPE rate, corresponds to the share of the total population which is at risk of poverty or social exclusion. According to Eurostat (2018), in 2015, 118.7 million people, or 23.7 % of the population in the EU-28 were at risk of poverty or social exclusion (AROPE), the vast majority of them consisting of people with low educational levels (Eurostat ilc_peps01). The share of women suffering from poverty or social exclusion was 1.4 percentage points higher than the respective share of men in 2015. 12 million more women than men are living in poverty in the EU.

Figure 2 shows the at-risk-of-poverty-or-social-exclusion for the EU-28 and partner countries of Dreamy m- Learning project. In 2015, more than a third of the women was at risk of poverty or social exclusion in Turkey (40 %) and Greece (36.4 %). In Poland and Slovenian women had lower AROPE rates than Turkey and Greece (23.9 % and 22.8 % respectively). At the other end of the scale, the lowest shares of women being at risk of poverty or social exclusion were recorded in France (17.5 %). The EU 28 average was 23.9%.

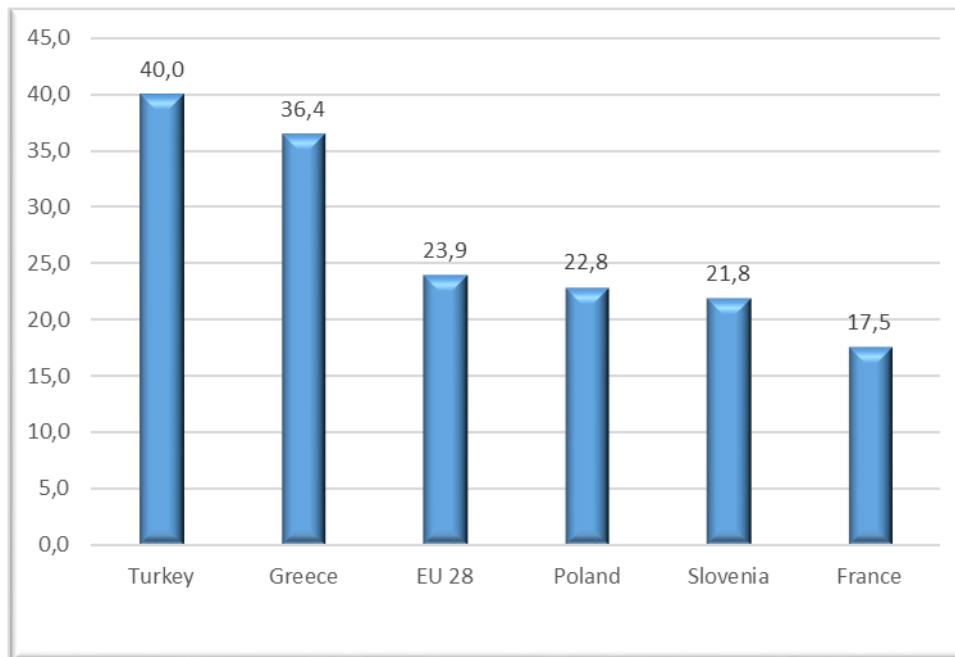


Figure 2: Women at risk of poverty or social exclusion (population aged 18 and over-%) (Eurostat, 2019).

According to the EUROSTAT 2018 in EU 34.7 % of adults with at most lower secondary educational attainment were at risk of poverty or social exclusion in 2015. However, low- educated women are more likely to live in poverty and social exclusion than men because the barriers that women face lead to their exclusion from full participation in all areas of life. Among other reasons, the fact that household and caring duties fall mostly upon women, most of them are unemployed or inactive either they work at very low-paid work, involuntary part-time work or low security jobs. Figure 3 shows women aged 18 and over at risk of poverty or social exclusion by educational attainment level according to the International Standard Classification of Education (ISCED, 2011).

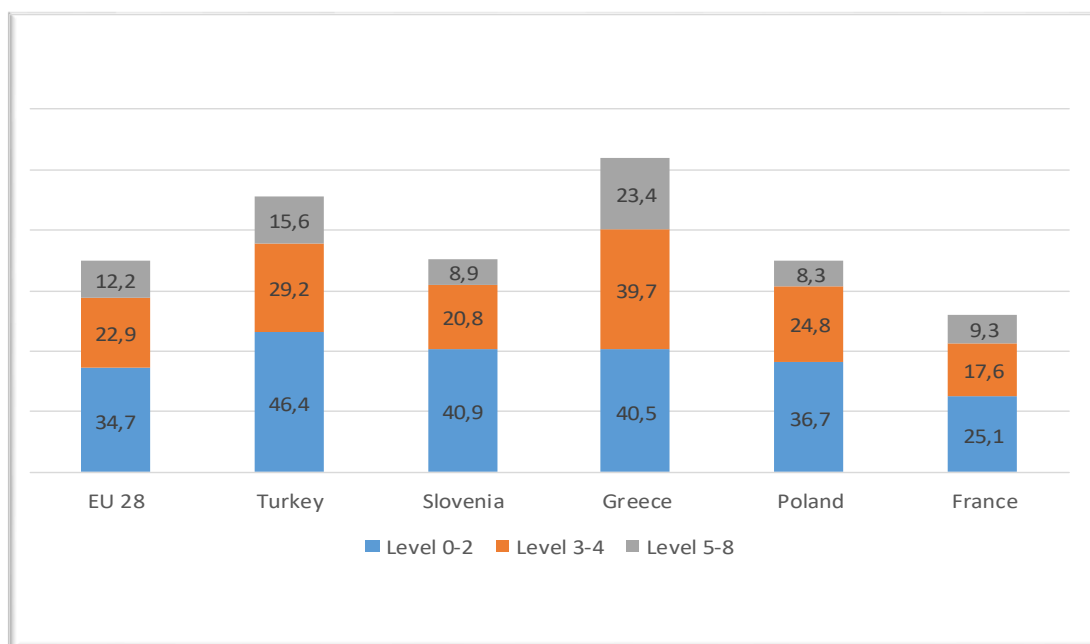


Figure 3: Women at risk of poverty or social exclusion by educational attainment level (population aged 18 and over-%) (Eurostat, 2019).

Figure 3 shows the risk of poverty or social exclusion by educational attainment of woman aged 18 or more in 2015. As shown in Figure 3 in 2015, women with lowest educational attainment (0-2 level-less than primary, primary and lower secondary education) had the highest risk of poverty or social exclusion in Turkey (46.4 %), Greece (40.5 %), Slovenia (40.9%), Poland (36.7) and France (25.1 %). For the 28 countries of the European Union, this rate was on average 34.7%.

Many of low- educated women, whether employed or not, are dealing with handicrafts. Working from home is an ideal solution for women with low income levels. It is the most economical way to generate income by selling the products produced at home without using any office, hardware etc. expenses. Such an approach is consistent with the EU's 2020 strategy objectives. At EU level, the Europe 2020 strategy aims to lift 20 Mio. people out of poverty and social exclusion by creating more and better jobs (EUROPEAN COMMISSION, 2010).

On the other hand, as seen in figure 4, generally **more women than men work from home in EU**. In 2017, a slightly higher proportion of women in the EU usually worked from home (5.3%) than men (4.7%).

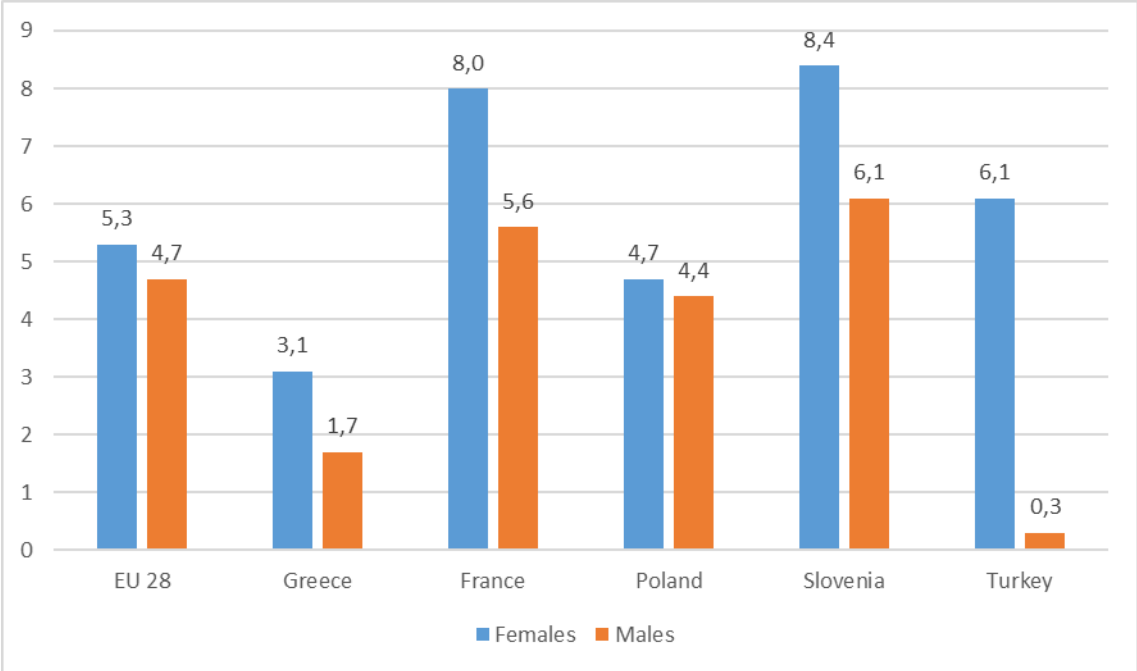


Figure 4: Employed persons working from home as a percentage of the total employment, by sex, age and professional status (% , 2017) (Eurostat, 2019).

In the EU, more self-employed persons usually worked from home (18.1%) than employees (2.8%). This was true in all Member States. And the percentage of employed persons aged 15 to 64 in the European Union (EU) who usually work from home stood at 5.0% (4.7% male; 5.3% of women) in 2017 (Eurostat, 2018).

As seen in the figure 4, the percentage of the total employed women from home is highest in Slovenia. Slovenia is followed by France with 8.0%. In Turkey, while working from home are 6.1% of women, the same rate is only 0.3% as for men.

2.2 LEGISLATION, REGULATIONS AND BUREAUCRATIC CONDITIOND IN PARTNER COUNTRIES FOR WOMAN WHO PRODUCE HANDICRAFT FROM THEIR HOME

It was one of the important outputs of the project to investigate the legal and bureaucratic conditions in the project partner countries for women producing handicraft from their homes. Within the scope of project activities, we have undertaken so far, each country prepared its own national report at the beginning of the project. Then, we compiled Country reports into one single summary report. So, State of the Art (SOTA) will reflect national results inreports. While preparing the country reports we have adopted the approach given in Figure 5 below.

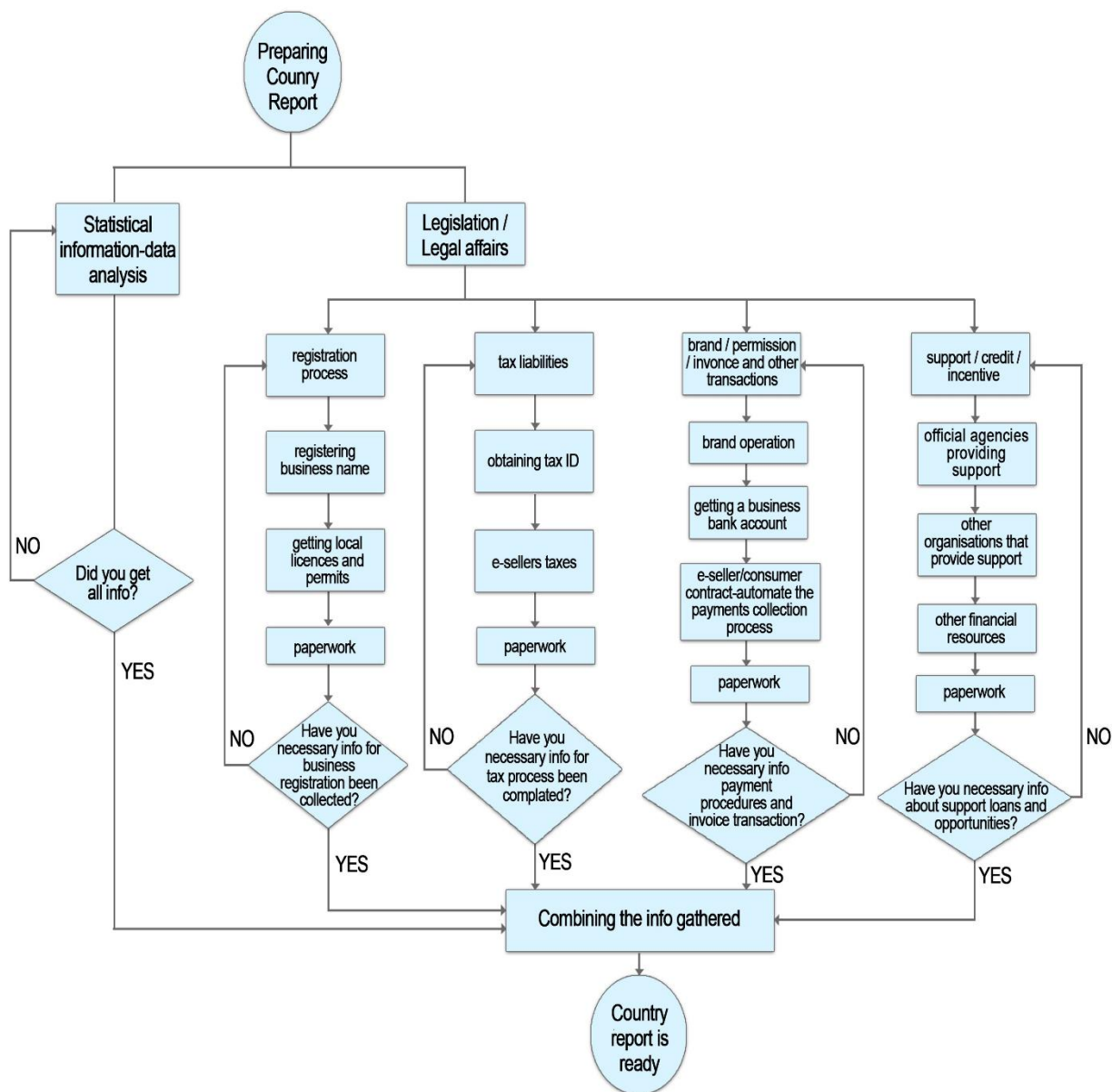


Figure 5: National Reports Flowcharts.

As shown in Figure 5, in the need analysis scope; the legal and bureaucratic legislation of each partner country examined and presented as reports in the same manner such as company establishment procedure, legal regulations on invoice, invoice application, other legal, bureaucratic arrangements, public or

governmental incentives etc. The general results of the national reports in line with each category are given below.

Table 1: An overview of the National Reports.

	TURKEY	GREECE	SLOVENIA	POLAND	FRANCE
Tax exemption for start up women's activities	Yes (Tax Exemption)	No	No	No	Yes (VAT exemption)
First Step for registration-Chamber of Commerce	Yes	Yes		Yes	Yes
Registration process	Similar	Similar	Similar	Similar	Similar
Financial support/seed capital of government for women	Yes	No	No	No	Yes
Financial support/seed capital of government for strat up	Yes	Yes		No	Yes
Other start up support incentives (EU, ngo etc)	Yes	Yes	Yes	Yes	Yes
Tax prepayment or initial capital deposited	No	Yes	Yes	No	Yes
license or permit obligatory for the e-selling	No	No	No	No	No
national internet sites	Yes	Yes	Yes	Yes	Yes
Electronic e-invoeces obligatory	No	No	Yes	No	No
Trade name registration procedure	Same	Same	Same	Same	Same
Consumer protection Act Guarantees / for e-seller	Yes-Same	Yes-Same	Yes-Same	Yes-Same	Yes-Same
The e-commerce sales contract	Yes -Same	Yes -Same	Yes- Same	Yes-Same	Yes-Same
e-payment methods	Same	Same	Same	Same	Same

2.3 COMPARISON OF LEGISLATION, REGULATIONS AND BUREAUCRATIC CONDITIONS IN THE PARTNER COUNTRIES FOR WOMEN PRODUCING HANDICRAFTS FROM THEIR HOMES

Although the specific conditions of each country are different, the legal and institutional infrastructure for a start up *female* entrepreneurship does not differ greatly between countries. However, there are different treatments in accordance with the gendered social norms and the incentives. The following information is compiled from the national reports of the dreamy m-learning project.

2.3.1 THE PROCESS OF BUSINESS START-UPS FOR WOMEN

One of the first tasks of any new business is to obtain licenses and permits. Although some procedures vary according to country, in fact, all licensing and permits process is similar. Below women will learn about the various types of licenses and permissions that may apply to their particular type of business, and how to obtain them, according to the project partner countries.

2.3.1.1 TURKEY

If they are legally registered, women who want to sell their products online can benefit from legal services such as financing facilities, education, training and guidance. Those who want to sell their handicrafts at home in Turkey can be “exempt from tax” if they wish. In the following section, firstly will be explained the ways that have to follow those who want to be exempted from taxation. Then, will be explained how to register with the tax office and the ways of starting business.

According to Article 9/6 of the Income Tax Law, those who manufacture and sell handmade products in their homes, where they also live, are exempted from tax (Law No. 193, Official Gazette No. 28366 dated 27/07/2012).

Provided that no worker from the outside is employed; working from home and without opening a work place those who sell products as follows are exempt from income tax:

- towels, covers, sheets, socks, carpets, rugs, woven products, woolly products, braids, lace,
- all kinds of embroidery work and tourist goods, wicker, basket, broom, mop, brush,
- artificial flower, flake, plaque, sequin, bead processing, crochet work, ropes and tarhana, noodles, ravioli etc.

To be exempt from tax, one needs to obtain "Craft Certificate of Exemption" (Esnaf Vergi Muafiyeti Belgesi).

The following procedure is used to obtain a craft certificate of exemption:

Persons wishing to obtain a certificate must apply to the tax office at the place where their residence is located with the petition.

- The following information shall be written as the type of activity carried out on the certificate of tax exemption: *Manufacture and sale of handmade products in the houses they live in (ITL Article: 9/6)*
- Home address is shown as work address
- If it is understood that the conditions stated in Article 9 of the Income Tax Law are met, the tax office will issue a certificate.
- No fee will be charged for the certificate holder
- Craft tax exemption certificate is valid for three years from the date of issuance and it is possible to obtain new documents by applying to the tax office at the end of this duration.

Steps to be followed after the craft certificate of tax exemption:

- The woman should be registered to a trade association In the place where the legal residence is located, which is affiliated to the Confederation of Turkish Tradesmen and Craftsmen
- It is necessary to apply to the municipality with a petition where the residence is located for the work permission
- To be used as a home business, the woman must have an agreement with all the apartment owners, using the notary channel

Invoice is obligatory and at least the following information must be included in the invoice:

- Date of issuing, sequence and sequence number.
- Name of the company, if any, trade name, business address, and bank account number.
- Customer's name, trade name, address, if applicable and bank account number;
- The price of goods delivery date and delivery number of the goods sold;
- Delivery challan (packing slip) is obligatory. The movement of the goods is obliged to be regulated by the delivery challan. Together with the invoice, the delivery challan will be arranged.
- After the product is marketed on various platforms over internet, the invoice is arranged according to product and product type and delivery challan will be issued when the product is cargoed.

Procedure for women who want to work subject to taxation from home

Those who plan to grow their businesses in the future may want to be taxpayers. In this case, the best solution is a simple method of taxation (small business taxation) applied in Turkey. In the simple taxation, e-Declaration System is valid. In this system, it is aimed to record tax and business transactions in electronic environment, to electronically create and maintain books and statements, to reduce bureaucratic transactions and compliance costs related to liabilities. At this system, the tax return will not

be made and no provisional tax will be paid, and no declaration will be made. The records of the documents received and given by the taxpayers are kept in the chambers of the profession to which the taxpayers belong. This procedure is explained below;

- For tax liability, it is absolutely necessary to make an address declaration. For this reason, the address of the house will be indicated, a petition has to be filled and an application will be submitted to the tax office in the same region.
- In the application, it has to be indicated that the woman asks to follow the simple taxation
- The tax office will evaluate this request after making the necessary examinations
- As a result of the approval, the tax office will send a tax card to the tax payer
- The woman should be registered to a trade association affiliated to the Confederation of Turkish Tradesmen and Craftsmen, which is in the place where the legal residence is located
- It is necessary to apply to the municipality where the residence is located with a petition for the work permission
- The taxpayers who are subject to the small business taxation (simple procedure) will obtain the documents from the chambers or associations they are affiliated with
- The taxpayers who are taxed in simple procedure must declare their income by annual declaration. Even if income is not obtained, a declaration must be given
- The declaration will be given to the registered tax number

2.3.1.2 POLAND

Establishing and conducting a business as well as its registration is regulated by the Act on the freedom of economic activity of 2nd July 2004 (*Dz.U. 2004, Nr*

173 poz. 1807). This law applies to individuals who want to conduct their own business under their name.

The registration of the company. Before 1st July 2011 the registration process was complicated and required much effort, especially bureaucratic procedures. After 1st July 2011, the process was simplified and the legislator established “one-stop shop”¹ for the whole process. It works as possibility to establish the firm in one place (office), without necessity to go to other offices and institutions. Nowadays, the process became simpler and there is an option of “no-stop shop” which gives an opportunity to establish a business via Internet or telephone, without necessity leaving the house.

The whole procedure of registering the company can be conducted:

- In the cities, towns and rural municipalities offices,
- via the Internet (via web: <https://prod.ceidg.gov.pl/ceidg.cms.engine/>), in banks,
- via postmail or telephone (with using electronic version of the application).

To establish the firm, filling of register application CEIDG-1 is required. This application is simultaneously (Piecuch, 2017):

- an application for entry into the national official register of entities of the national economy (pl. *REGON*),
- an identification or updating application (tax identification number) to the head of the tax office (pl. *NIP*, en. VAT number),
- statement about the selection of the form of taxation with income tax on individuals,
- notification or change of the declaration of the contribution to social security (pl. *ZUS*), or a declaration on the continuation to farmers' social insurance (pl. *KRUS*).

¹ „A window” is a common, popular name for offices related with establishing the business.

To establish a business via Internet it is required to use: electronic banking, a Trusted Profile or a registered electronic signature. A Trusted Profile is a free, electronic, public system which allows to sign documents and make official arrangements via Internet (<https://pz.gov.pl/>). The registration office will consider the matter on the next day, at the latest, and individual entrepreneur will receive the information about entering the base of entrepreneurs.

Tax liability. For individuals who want to conduct their own business, tax liabilities are paid on the basis of a tax on income, as is the case for full-time employees. In Poland individual entrepreneurs could choose one of the following forms of taxation (*Formy opodatkowania...*):

- general rules (tax scale 18% and 32% - income from employment is also settled in the same way) – in this form an entrepreneur pays 18% of income up to 85 528 PLN minus the quota decreasing the tax or 15 395,04 PLN + 32% of surplus above 85 528 PLN,
- 19% tax (so-called *flat tax*) – in this form an entrepreneur pays 19% of income, and there is no quota decreasing the tax.
- lump sum from registered income – in this form entrepreneurs pay some quotas depending on their income and general, simple rules (chosen percentage from income from different types of activities),
- tax card – in this form entrepreneur pays a fixed tax quota regardless of the value of actually generated income.

Obtaining of tax identification number. In Poland, each adult has to have tax identification number to account for the tax office. In the case when an adult becomes an individual entrepreneur, he/she has the same tax identification number to use.

In Poland, there are three specific groups/types of activities for which it is necessary to obtain relevant permits (Piecuch, 2017):

- Concessioned,

- Licenced,
- Controlled (regulated).

The concession is granted by the minister competent for the type of activity. The only one exception is *radio and television*, where the concession is granted by the National Council of Radio Broadcasting and Television. Concessions are granted for a specified period, depending on the type of activity (from 2 to 50 years). The concession must be sought by an entrepreneur who intends to carry out an economic activity related to (Piecuch, 2017):

- protection of persons and property,
- the distribution of radio and television programs,
- exploration, recognition, mining of minerals from deposits,
- non-reservoir storage of substances and storage of waste in the rock mass,
- production and circulation of explosives, weapons and ammunition as well as products and technology for military or police purposes, production, processing, storage, transmission, distribution and trade in fuels and energy, air transport.

There are three areas in Poland that require a license (Piecuch, 2017):

- real estate brokerage and property management,
- performing road transport services; performing rail transport of persons or goods and providing traction vehicles,
- running a work agency, a temporary work agency, an unemployment training institution organizing training for public funds.

2.3.1.3 GREECE

In Greece, it is not necessary to obtain a specific license or permit to open an online shop for selling crafts. In the beginning of the company incorporation process in Greece, the entrepreneurs must be aware that all the entities

registered in Greece must have a unique name so it's advisable to check the desired name at the Chamber of Commerce and Industry which will issue an evidence of name uniqueness.

In case we are speaking about a company (not a single person), partners have to write themselves or consult a lawyer or go to a notary to compile and sign the company statute. The company statute has to be registered to the General Commercial Register. As a "one-stop shop" for the establishment of general partnership and limited partnership companies of all types, is appointed the General Commercial Register (GEMI - <http://www.businessportal.gr/>) according to article 2 of Law 3419/2005 (Government Gazette 297 A), amended by article 13 of the current law.

Following that, an application for pre-registration at the Chamber of Commerce and Industry must be delivered. Then the new company is registered at the EFKA (Unified Institution of Social Insurance) and to the tax office. Following that it is formally registered to the Chamber of Commerce and Industry. This way the newly formed company is fully registered. The next step in setting up a Greek company consists of creating a company stamp.

In the case the company hires a person it has to notify on-line (system ERGANI) the Manpower Organisation about the work-contract before actually start working.

All new business owners will be required to complete the following steps.

Table 2: Step-by-step, start-up processes in Greece.

Steps	Description
1	Choosing premises
2	Legal form
3	Registration in the respective Chamber
4	Registration to Unified Institution of Social Insurance- EFKA
5	Technical permits and licenses if required
6	Registration to the tax authority

Opening an online shop can be proved more complicated than a regular shop basically because of the way payments are carried out (electronic payments).

Tax liability. For individuals who want to conduct their own business, tax liabilities are paid on the basis of a tax on income (100% prepaid), as is the case for full-time employees and pensioners but without the tax deduction occurred in these cases.

The tax rates are the following:

- 22% (for profits up to 20.000€)
- 29% (for profits from 20.001€ to 30.000€)
- 37% (for profits from 30.001€ to 40.000€)
- 45% (for profits above 40.001€)

Irrespective of profits all Greek entities are taxed with a rate of 29%. 50% tax prepayment is required (for the 3 first years of a company and afterwards 100%). Shares are not taxed. Dividends are taxed with a rate of 10%.

Regarding insurance contribution for individuals it is at least 26,95% on net profits, before taxes. This may differ from year to year (it is expected it will be less for 2020). The same stands for company managers as well as shareholders holding at least 3% of shares, while at the same time they are members of the Board of Directors. For micro companies, as in the case of small handicraft or craft companies, owners pay a minimum of 167,95€ per month.

Obtaining of tax identification number. In Greece, each adult must have a tax identification number. In the case when an adult wants to become an individual entrepreneur, he/she must register the business to the tax authority and will get authorisation to use his personal tax identification number also for business purposes.

2.3.1.4 SLOVENIA

Before registration procedure, you have to choose business form. The most common in Slovenia are private entrepreneurs and limited liability companies. An individual may decide to set up a private enterprise if he/she is not a tax debtor or is not on the list of taxpayer at the Financial Administration of Republic of Slovenia. Registration procedure is presented below.

Registration to the Business Register. In accordance with the provision of the Companies Act, an entrepreneur may start an activity after he/she is registered in the Business Register of Slovenia. Registration procedure could be performed in two ways. You could register the business name in person at VEM points across the country or online on the e-VEM portal (<http://evem.gov.si/evem/drzavljani/zacetna.evem>). For registration in person, you need identity the document and tax identification number, for online registration you need digital certificate which is issued to you by:

- SIGEN-CA (<http://www.sigen-ca.si/>),
- NLB bank (<https://www.nlb.si/ac-nlb-kako-do-digitalnega-potrdila>),
- Halcom d.d. (<http://www.halcom.si/si/produkti/digitalno-potrdilo/narocila/>) or
- Post of Slovenia (<https://postarca.posta.si/navodila-za-ravnanje-s-potrdili/>).

In both ways, the registration procedure is free and takes a few days. Besides documents above, you will need some extra documents to start the registration process, namely:

- name of the company,
- headquarters,
- contact details,
- activities of the company,
- permission of the owner where you want to have a business address (if you are not an owner) and,

- representative of sole proprietor (if you want name another person).

To establish more complex business forms (e.g. company with unlimited liability, a public limited company, a limited partnership, and a private equity company) where there are several founders, you need to contact a notary.

Opening a business bank account. After your registration at the Business Register, you have to open a business bank account. An account can be opened at any bank in Slovenia. Personal entrepreneurs can already use an open bank account as business bank account, by changing the name of the account into a business bank account.

Register in tax register. In eight days after registering at Business Register you have to register in tax register (in person at VEM points, online on the e-VEM portal or personal at the Financial Administration of the Republic of Slovenia). The Financial Administration of the Republic of Slovenia carries out registration in the tax register. For this process, you need information described below:

- the way of taxation,
- estimated expenses in a business year,
- estimated revenues in a business year,
- who will manage business books,
- a management method of business books.

Providing obligatory social insurances: An entrepreneur has to apply for obligatory social insurances (e. g. pension and disability insurance, health insurance, insurance for parental care and unemployment insurance) for himself/herself and for his/hers workers.

Obtaining other permits: An entrepreneur has to obtain a permission to practice an activity, if itthis is required for the specific activity that you intend to

undertake. On the e-VEM portal, you can find the list of activities for which you have to get a permission.

In Slovenia, it is not mandatory for companies to establish associations. It is a choice. An association you establish at a notary. You have to notify following information to a notary:

- the name of the association,
- headquarter and business address,
- the identification data of the founders and members of the association (name, Social Security Number, address of permanent residence, company name, registration number, business address for legal entities, tax number),
- identification information of persons authorized to represent the association and members of management,
- the duration of the economic interest association, if it is established for a fixed period,
- goals and activity of the association.

Brand. When registering a company, is good to register a brand too. In Slovenia, the registration procedure begins at the Slovenian Intellectual Property Office. Brand registration is done in the following steps:

1. Verify that a brand can be registered at all (whether it contains all the conditions for registration and whether it is still free – that means there is no already registered identical or similar brand).
2. Adoption of the decision in which countries the brand will be registered.
3. Adoption of the decision which products or services the brand will protect.
4. Preparation and submission of an application for registration of a brand.

After submission of the application for registration of a brand, the Slovenian Intellectual Property Office checks the content of the application from a formal point of view. If the application is correct, the Slovenian Intellectual Property Office publishes the application. If no appeal is submitted against the

registration of the brand, the Slovenian Intellectual Property Office invites the applicant to pay a registration fee for the first ten years. The validity of the brand can be extended unlimitedly for 10 years periods. The application fee for the three classes of the International Classification is 100 EUR, and an additional 20 EUR for each subsequent class. The fee for registration of a brand for the first ten years is 150 EUR, and an additional 50 EUR for each subsequent class.

Explanations for the tax liability. Taxes in Slovenia depend on activities in organizational forms of the company. All taxes (including taxes on social security), customs duties, excise duties and value added tax on imports are the responsibility of the Financial Administration of the Republic of Slovenia.

In Slovenia, a company has to enter the **VAT system** (value added tax) in certain situations:

- For individuals the taxable sales of which in Slovenia exceed 50.000 EUR in the last 12 months.
- A company provides services or is a recipient of services from the other EU Member States. In this case, you need to enrol your company into the VAT system even before your company receives or issues such invoices. Under these circumstances it is regardless the amount of money mentioned on the invoice.
- A company should enter the VAT system, when it exceeds 10.000 EUR in the purchase of goods from the EU during a period of a calendar year. Moreover, when entrepreneurs themselves want to enter the VAT system, they need concrete evidence of business.

Standard tax rates in Slovenia:

- VAT (Value Added Tax): 22 %-standard rate; 9,5 % - reduced rate.
- Corporate Income Tax: 19 %.

- Personal Income Taxes (Income tax from activities): Progressive tax rate based on the amount of income: 16 %, 27 %, 34 %, 39 % and 50 % or 20 % if the tax base is determined by taking into account actual revenues and normalized expenses.
- Social Security Contributions: 16.1 % paid by employer; 22.1 % paid by employee.
- Immovable Property Transfer Tax: When you sell property, you have to pay Immovable Property Transfer Tax, which is 2 %. It is paid by the seller when the deal is closed. Mainly it is based on the contract value of the property.
- Capital Gains Tax: 0 – 25 % (depending on a holding period).

Personal entrepreneurship. A sole trader is a natural person. The Personal Income Tax Act applies for taxation of personal entrepreneurship. Subject of taxation is the income from an activity, which is derived from the performance of any entrepreneurial, agricultural, forestry, occupational or other independent activity of self-employment. Taxable amount of the income from these activities is the profit that is calculated as the difference between the revenues and expenses incurred in connection with the performance of the activity. The tax base can be determined in two ways:

1. **Determination of the tax base by taking into account actual revenues and expenses.** Besides the Income Tax Act, The Corporate Income Tax Act determines tax-recognized revenues and expenses. If a private entrepreneur chooses such a method of calculating the tax base he/she has to submit a tax return form for the advance payment of income tax on income from activities to the tax authority no later than 31st March of the current year. Taxpayer can also apply for tax reliefs provided by the Personal Income Tax Act:
 - relief for research and development,
 - investment relief,

- relief for employment and relief for employment of disabled persons,
- relief for carrying out practical work in professional education,
- relief for voluntary supplementary pension insurance and
- relief for donations.

If taxable expenses exceed taxable income, the taxpayer creates a tax loss. For the created tax loss, the taxpayer may reduce the positive tax base in future tax periods. From 2014, a tax loss can be used up to a maximum of 50 % of the tax base of the current year.

The total annual tax base of an individual is taxed on the basis of a progressive income tax scale (Table 3). This is from 1.1.2018 onwards:

Table 3: Personal Income Tax Rate in Slovenia.

Net annual tax base [EUR]	Income tax [EUR]
up to 8.021,34	16 %
8.021,34 – 20.400,00	1.283,41 + 27 % over 8.021,34
20.400,00 – 48.000,00	4.625,65 + 34 % over 20.400,00
48.000,00 – 70.907,20	14.009,65 + 39% over 48.000,00
over 70.907,20	22.943,46 + 50 % over 70.907,20

An individual's income is taxable at a progressive rate of 16 %; 27 %, 34 %, 39 %, 50 %.

A foreign individual, having residence permit in Slovenia has to pay Personal Income Tax if he/she lives in Slovenia for more than 183 days in 12 months period. In order to become Slovenian tax resident, an application form has to be filed and submitted to the Tax Office.

2. Determination of the tax base by taking into account the standardized expenses. Another possibility of determining the tax deduction is a simplified way of calculating the tax base. In this case, it derives from actual tax revenues. Expenses are determined as a flat rate

and amount up to 80 % of generated tax revenues. This method of setting a tax base are entitled to use only taxpayers, whose real incomes from activities do not exceed 50.000 EUR or, in certain cases 100.000 EUR in the tax year.

The tax rate increases in proportion to the amount of the tax base. At a higher tax rate, only the part of the tax base exceeding the limit for a single income tax class is taxable. This takes into account all revenues of an individual, which are included in the annual tax base. In the case of calculating the tax base by taking into account normalized expenses, actual income from the entrepreneurial activity is not included in the annual tax base of an individual. Fixed normalized expenses amounting 80 % of revenues are taken into account instead. The tax base is 20 %, on which 20 % of the final tax is paid.

E-sellers taxes. The seller, who is a taxable person, identified for VAT purposes in Slovenia, has to calculate VAT from the delivery of the product to the customer in Slovenia. If a consumer is from another European Member State and exceeds the amount determined by that European Member State he/she has the obligation to pay VAT in accordance with the law of that Member State. In the case that articles are delivered to a consumer outside the European Union, the consumer is exempted from VAT payment.

Since 2016, the Law on the approval of tax accounts has been in force. The taxpayers are connected via the internet with the central information system of the Financial Administration of the Republic of Slovenia. The Financial Administration confirms and stores real time data on cash accounts in the process of issuing them. The process accounts' tax validation enables the traceability and effectiveness of control over issued invoices and limits the grey economy. The taxpayer has to issue an invoice through an electronic device that fulfils prescribed conditions and enables the execution of the account validation process. The invoice has to be delivered to the customer. The customer has to take the invoice and keep it immediately after leaving the business premises, and eventually submit it if an authorized person of a tax

authority requests it. The customer can verify if all issued invoices were properly registered.

Obtaining the tax identification number. The Financial Administration of the Republic of Slovenia assigns to each person a tax identification number. Upon entry of the required data into the tax register, the tax number is allocated to the person of entry. Additional alpha or numeric characters to the tax number can be required by the tax legislation (e.g. the Slovenian tax identification number is the tax number with SI prefix). If they register in the tax register as a personal entrepreneur, the financial administration does not assign a new tax identification number.

List of local address to get licenses and permits. Each individual who wants to have an enterprise has to apply for different permits.

- **Permission for business space.** This is regulated by the Housing Act. In order to carry out certain activities - especially in the field of catering, trade, warehousing, production, education, various workshops, laboratories, and ambulances- persons need to provide adequate business space. When registering a company, this condition is not checked, but the entrepreneur must provide the business premises and obtain the appropriate permit before starting the activity for which this condition is prescribed. Most companies initially register their business address at home, in a private house or in a dwelling. This can be done by all those who perform a quiet activity and at the same time an activity for which a statutory or other regulation does not stipulate that having business premises is compulsory. An entrepreneur performs a quiet activity if he/she does not disturb her neighbours and do not burdens excessively common spaces. There is no need to obtain a permit if you spend less than 50% of the living space in a private house for a business space.

If a woman wishes to pursue her business activity in an existing private house, she does not need to obtain a building permit and, consequently,

a valid permit to change the use of a part of it to a business building, if less than 50% of the total facility is devoted to the business. She does not need to use a valid permit if she only dedicates a smaller part of the dwelling to her business premises.

In order to avoid all problems with permissions, it is possible to have a virtual office in Slovenia. Renting a virtual office will cost only a few tens of euros per month. The company will be able to benefit many functionalities of physical business premises: it will have an appropriate business address and corporate headquarter (Virtualna Pisarna v Ljubljani/sedež podjetja v Ljubljani, 2017).

An entrepreneur can also rent a coworking space. Coworking offices can be found throughout the whole of Slovenia. The emphasis is on the education, socializing and networking with other entrepreneurs (Coworking v Ljubljani, 2017).

- **Permission for craft activity.** For performing some craft activities, home or art activities, it is necessary to obtain a craft permission. The Craft Act defines activities, for which a craft permission is required. The Decree determines craft activities for which adequate professional qualifications are required and activities similar to crafts, as:
 - craft activities for which a craft permission is required on the basis of qualifications
 - craft activities, which do not require adequate professional qualifications and do not need to obtain a craft permission, and
 - activities similar to crafts.

The right to perform craft activities, home or art activities, has to be acquired based on a craft permission and entry in the craft register.

The right to perform activities similar to crafts is acquired by entry in the craft register, carried out by the Chamber of Craft and Small Business of

Slovenia. Craft activities requiring special vocational education in the accordance with the regulation and obtaining a craft license are listed in the Decree determining craft activities and activities similar to crafts (Official Gazette of RS, Nos. 18/08 and 30/13 - ObrZ-E, 2008).

- **Special conditions to perform the activities of a sole proprietor.** The future entrepreneur has to acquire the appropriate permits to carry out the business before performing certain activities. Permits vary according to the main activity that the entrepreneur will perform. An entrepreneur, who carries out an activity without the required permission is in the offense. Information about conditions for performing certain activities get on the VEM points. The Ministry of Economic development and technology prepared in 2009 a manual with specific conditions for carrying out certain activities: [https://www.podjetniski-portal.si/resources/files/doc/Prirocnik %20pogoji za opravljanje dejavnosti januar 2009.pdf](https://www.podjetniski-portal.si/resources/files/doc/Prirocnik_%20pogoji_za_opravljanje_dejavnosti_januar_2009.pdf). On e-VEM portal there is a list of activities for which one needs a permission. For each activity, the conditions and legal basis (acts that regulate this field) are described (Dejavnosti/eVem, 2019).

2.3.1.5 FRANCE

National Institute of Industrial Property) is a public body under the supervision of the Ministry of Economy, Finance and Foreign Trade of the Ministry of Production and Minister Delegate for Small and Medium Enterprises, Innovation and Innovation economy (National Report France, 2018). Once the name is filled with INPI, the company has a duration of 10 years.

The legal structure may vary;

- Self-business,
- Sole Proprietorship
- Company

The simplest way to start a business is self-employment status: follow the steps below (National Report France, 2018);

- A simple declaration (PO AE form) suffices to become a micro-entrepreneur.
- The declaration must be sent via the internet (mandatory, since 1 January 2016) to the competent Business Formalities Centre (CFE) according to the activity:
 - The Chamber of Commerce and Industry (CCI) for a commercial activity
 - The Chamber of Trades and Craft (CMA) for a craft or commercial AND craft,
 - URSSAF for a liberal activity

It is the CFE that will respond to the entrepreneur and will specify the procedure to be followed in case of any additional formalities or files to be filled. In the end, the entrepreneur will receive:

- Siret number (*Systeme d'identification du repertoire des etablissements*).
- A notification concerning the tax regime to which you will be subject in the matter of profits (BIC or BNC - micro-enterprise scheme) and VAT (basic franchise)
- The contact details of the tax interlocutors the entrepreneur will need to contact in order to declare and pay in particular the tax on the profits and the CFE self-entrepreneur
- The details of a dedicated correspondent to obtain information on the exemptions and tax breaks she can benefit from.
- Compulsory registration in the Trade and Companies Register (RCS) for self-employed entrepreneurs carrying on a commercial, craft or industrial activity is an additional step introduced in 2015. It will enable you to obtain a self-employed KBIS.
- As a small entrepreneur, you are automatically subject to the regime "micro-social".

Business creation aids

By becoming a self-entrepreneur, she can benefit from a number of business creation aids:

- If she is a jobseeker or she meets certain criteria (age, etc.), she can apply for ACCRE as a self-entrepreneur. If she obtains the ACCRE, she can apply for NACRE, help with the editing her project and the development of the company.
- If she works in France overseas departments, she can be exempt from social security contributions for 24 months for the craft and commercial professions.
- Pôle emploi helpers, such as the partial maintenance of unemployment insurance benefits, are also available.
- and she will automatically benefit from the tax regime of the micro-enterprise

<https://www.legalstart.fr/fiches-pratiques/autoentrepreneur/statut-auto-entrepreneur-quelles-demarches/>

Table 4: NIF structure in France.

Format	Explanation	Note
99 99 999 999 999	The TIN is composed of 13 digits	And the first digit of the TIN is a "0", a "1", a "2" or a "3". For computer processing, the NIF must be written in block of 13 digits without space

Description of the TIN

The French tax authorities issue a tax identification number to all natural persons having a tax reporting obligation in France. The TIN is allocated when

the person is registered in the tax administration databases. It is known as the "reference tax number" (or "SPI" number, Simplification of Taxation Procedures). It is attributed to any person created in the reference frame of the persons of the DGFIP (referential PERS), for all taxation. It is unique, non-significant, reliable and durable.

Finding the NIF

The reference tax number appears on the pre-populated income tax return and the income tax, residential tax and property tax notices. If a document is shared by more than one person, the tax number of each of the taxpayers concerned is indicated according to the information in the "Civil status" section of the pre-filled tax return. The TIN that must be collected is, depending on the case, the NIF of the account holder or the contract holder, the TIN of the holder of the property or the TIN of the beneficiary of the income. If more than one person is involved (for example, in the case of a joint account held by two persons), the TIN of each person must be collected.

National NIF website: <https://www.impots.gouv.fr/portail/>

The Sirene Directory records all companies and their establishments, regardless of their legal form and sector of activity. Foreign companies with a representation or activity in France are also listed.

Table 5: Business Identification Numbers in France.

Number	Object	Form	Which admin delivers it?	Number
Siren	Unique identification of each company with the administrations.	9 digits	Insee via the CFE	Siren
Siret	Identification of each establishment of the same company with the social and fiscal organizations. Must appear on employee payslips.	14 digits = 9 Siren digits + 5 digits specific to each institution	Insee via the CFE	Siret
<u>APE code (main activity exercised) or NAF code</u>	Identification of the branch of activity of the enterprise or self-employed worker. Used to determine the applicable collective agreement. Must appear on employee payslips.	4 digits + 1 letter, referring to the French national statistical classification of activities (Nacre 2, in force since 2008)	Insee via the CFE. It is possible to <u>have</u> it <u>modified</u> if it is wrong	<u>APE code (main activity exercised) or NAF code</u>
RCS (Trade and Companies Register)	Registration of traders and commercial companies to the RCS. Figure to <u>K or Kbis extract</u> .	RCS + registration city + Siren number	Registry of the commercial court via the CFE	RCS (Trade and Companies Register)
Directory of trades (RM)	Compulsory registration in the Directory of trades of craftsmen and craft companies employing no more than 10 employees. Figure in D1 extract	No. Siren + RM + digits designating chamber of trades and relevant crafts	Chamber of Crafts and Crafts (CMA) via the CFE	Directory of trades (RM)
<u>Intra-community VAT</u>	Tax identification for any company liable to VAT. Must appear on invoices and VAT returns	FR + 2 digits + Siren number	Business Tax Service (SIE) via the CFE	<u>Intra-community VAT</u>

2.3.2 SOURCES OF FUNDING FOR WOMEN ENTREPRENEURS

The following section aims to explain the various financial opportunities and ways of women who want to sell their handicrafts. Dreamy m-learning project for this purpose in line with women for five countries (Slovenia, France, Turkey, Greece and Poland) about financial assistance and credit facilities, and links are provided

2.3.2.1 TURKEY

Small Business Loans for Women

Banks:

- **Akbank (girişimci destek paketi)** (<https://www.akbank.com/tr-tr/urunler/Sayfalar/isim-icin-girisimci-destek-paketi.aspx>)
- **Garanti Bank, kadın girişimci destek paketi**
(https://www.garanti.com.tr/tr/kobi/kobilere_ozel/kadin-girisimci-bankaciligi/kadin-girisimci-kredi-destek-paketi.page)
- **TEB Bank hazine destekli kadın patron kredisi**
(<https://www.teb.com.tr/kadin-patronum/kgf-kadin-patron-destek-kredisi/>)
- **İşbank Kadın Girişimci Kredisi**
(<https://www.isbank.com.tr/TR/kampanyalar/kampanya-ayrintilari/Sayfalar/kampanya-ayrintilari.aspx?CampaignName=kadin-girisimci-kredisi-kampanyasi&IdCampaign=Mzk2-ISB>)
- **Halkbank kadın girişimclere ilk adım kredisi**
(<https://www.halkbankkobi.com.tr/NewsDetail/Kadin-Girisimcilere-Ilk-Adim-Kredisi/215>)

Small-Business grants for women

The Small and Medium Enterprises Development Organization (KOSGEB-
<https://www.kosgeb.gov.tr/site/tr/genel/detay/6057/kadin-girisimciligi-women-entrepreneurship>) is the main body responsible for SME policy development, co-ordination and implementation. KOSGEB offers government loan support to female entrepreneurs who want to establish their own business. Within this scope, credit support of 50.000 TL (10.000 Euro) is provided within the framework of

KOSGEB loan application. This support provided by the state is completely non-refundable. In addition to this grant support, women are provided with interest-free credit support. By 2018 this loan is 70.000 TL (14.000 Euro). The female entrepreneurs' first business will also be free from taxes for the first three years.

Tax Incentives for start up women

According to Article 9/6 of the Income Tax Law, those who manufacture and sell handmade products in the homes where they live are exempted from tax (Law No. 193, Official Gazette No. 28366 dated 27/07/2012).

To be exempt from tax, needed to obtain "Craft Certificate of Exemption" (Esnaf Vergi Muafiyeti Belgesi)

The following procedure is used to obtain a craft certificate of exemption:

Step 1: Persons wishing to obtain a certificate must apply to the tax office at the place where their residence is located with the petition.

Step 2: The following information shall be written as the type of activity carried out on the certificate of tax exemption: *Manufacture and sale of handmade products in the houses they live in (ITL Article: 9/6)*

Step 3: Home address is shown as work address

Step 4: If it is accepted that the conditions stated in Article 9 of the Income Tax Law are met, the tax office will issue a certificate.

Step 5: No fee will be charged for the certificate holder

Step 6: Craft tax exemption certificate is valid for three years from the date of issuance and it is possible to obtain new documents by applying to the tax office at the end of this duration

Micro finance and Other Start-Up Fund for women

Kredi Garanti Fonu (The Credit Guarantee Fund- KGF) (<http://www.kgf.com.tr/index.php/tr/>): KGF is a non-profit incorporated company and acts as a guarantor for SMEs and non-SME enterprises that cannot get a loan due to insufficient collateral. Thus, KGF supports SMEs and non-SME enterprises in access to financing. The loan supports women entrepreneurs to

grow their business or to remove their businesses from the difficult situation.

Turkish Grameen Microfinance Program (<http://www.tgmp.net/tr/>): Turkish Grameen Microfinance Program (TGMP) is a non-profit economic foundation. Instead of traditional donations and “charity,” TGMP offers “microcredit” services to help reduce poverty in Turkey. The goal of the micro credit system is to help low-income women engage in sustainable income-generating activities and contribute to their family budgets. Unlike the formal (commercial) banking sector, micro credit loans are offered without requiring collateral or any documentation other than a person’s Turkish national ID card.

Some microcredit products are listed below:

- **Basic Loan**

Basic Loan is the first type of loan for old and new members. New members may be granted a loan from 100 TL up to 1.000 TL and repayment of loans are made for 46 weeks.

- **Entrepreneurial Loan**

A type of loan for entrepreneur and successful members may be granted a loan from 1.000 TL up to 5.000 TL and the repayment of loans are made during the 46 weeks.

- **Digital Divide Loan**

In addition to the loans received by our members, this kind of loan is aimed at providing technological development for members. Thanks to this credit, members can use smart phones with today's technology. Loan repayments are made for 46 weeks.

2.3.2.2 POLAND

Small Business Loans for Women

Banks:

- **mBank** (<https://www.mbank.pl/firmy/kredyty/na-start/kredyty-na-start/>): Loans for people running a business no longer than 6 months in the amount of up to PLN 30,000. You can do it online.
- **Aasa Polska** (<https://aasadlabiznesu.pl/>): A loan for business development up to PLN 20,000. From the first day of operation.
- **Credit Agricole** (<https://www.credit-agricole.pl/male-i-srednie-firmy/kredyty/pozyczka-biznes>): Loans for small and medium enterprises.
- **PKO BP** (<https://www.pkobp.pl/firmy/kredyty/produkty-kredytowe/pozyczka-na-start/>): A start-up loan for business.
- **ING** (<https://www.ingbank.pl/male-firmy/kredyty-i-pozyczki/pozyczka-dla-malych-firm>): Loan for companies.

Small-Business grants for women

- **EU funds** (<https://www.funduszeuropejskie.gov.pl/>):
The common informational website about EU funds in Poland. On this site, each entrepreneur or future entrepreneur (but also NGOs, public bodies, etc.) can find interesting information about available funding.
- **Polish Agency for Enterprise Development** (<http://en.parp.gov.pl/>):
In Poland, Polish Agency for Enterprise Development offers the loan fund only for women, which aims to support the professional engagement of women, to improve their situation on the labour market by encouraging women to set up their own business. The Loan Fund for Women should contribute to reducing the problem of unemployment among this group. Women can apply for a preference loan amounting between 5 and 10 thousand € (20 and 40 thousand PLN).

Tax Incentives for start up women

In Poland, there are no separate Tax Incentives for women setting up a business

Micro finance and Other Start-Up Fund for women

- **STARTUP ACADEMY** (training, mentoring, innovative start up building methods, acceleration programs)
- **TWÓJ STARTUP** (pre-incubation, legal and accounting consulting, IT and marketing consulting, training)
- **Inkubator Technologiczny Podkarpackiego Parku Naukowo-Technologicznego** (office rooms, consultancy services, development support)
- **Przedsiębiorcze kobiety 2.0** (The project is addressed to non-working women to help them set up their own business)
- **AIP** (Business Consulting, Mentoring and coaching, Accounting service, Legal support, Start-up Training)

2.3.2.3 GREECE

Small Business Loans for Women

Banks :

When banks are financing new enterprises, they ask to see the business plan. The application will be studied by several groups checking different topics, it is particularly important that the business plan is as complete as possible to avoid any delays.

Small-Business grants for women

- **Seed Capital** (<http://www.digitalplan.gov.gr/portal/resource/Prosklhsh-Ypobolhs-Protasewn-sta-Ergaleia-Kefalaio-Epiheirhmatikwn-Symmetohwn-sto-stadio-Sporas-Seed-ICT-Fund-kai-Kefalaio-Epiheirhmatikwn-Symmetohwn-sto->

stadio-Ekkinshs-Early-Stage-ICT-Fund-gia-epiheirhseis-ston-klado-twn-Tehnologiwn-Plhroforikhs-kai-Epikoinwniwn-ICT-ths-Prwtoboylias-JEREMIE):

Seed Capital is small funding for starting an enterprise usually given to specific population categories, such as young people or the unemployed. It is not active actually.

- **Partnership Agreement (PA) 2014-2020 (ESPA)**

(<https://www.espa.gr/en/pages/staticPartnershipAgreement.aspx>):

ESPA is the Greek programme that channels funds from the European Union programme for the elimination of inequalities between the EU regions. Within the framework of ESPA, government distributes funds targeted to trade, processing or primary production. Applications are submitted on time-limited periods, announced by the relevant Ministries and the general secretariat of ESPA. The evaluation of the proposals is made by independent evaluators, the results are published, and then a one to three-year period is given for the implementation of each action. Funding can be a percentage of the investment or tax reduction (typically 40-60%). The expenditure documents are required, and they are examined during on-the-spot checks.

The great advantage of ESPA is its availability, but as funding follows costs, it is not particularly useful for new businesses. However, it is a particularly attractive option to be combined with other forms of financing (bank loans, venture capital, etc.).

Among other the ESPA 2014-2020 programme funds the following initiatives:

- Start-ups & new entrepreneurship,
- Upgrading micro & small businesses to develop their skills in new markets,
- Doing business aboard.

- **Greek Community Abroad** (<https://envolveglobal.org/el/envolve-awards/envolve-greece>):

The Greek community abroad has also been active, and has created new actions, such as the Envolve Award Greece, that concerns an

interest-free loan of up to 500 thousand euros, with a repayment within five years.

Tax Incentives for start up women

In Greece, incentives are given to enhance innovation as, under a new state law, companies that produce products or provide patent registration services internationally recognized in the name of the business are exempt for three years from income tax. In particular, it is foreseeable that the profits of an enterprise arising from the sale of products for the production of which a patent is internationally recognized in the name of the enterprise are exempt from income tax for three consecutive years starting from the use in which they were first income from the sale of the products using a patent.

Exemption is also granted when products are produced in third-party installations. The exemption is also granted to profits arising from the provision of services when it concerns a patent which is also internationally recognized.

Micro finance and Other Start-Up Fund for women

- **The People's Trust (<http://www.thepeoplestrust.org>):**

The People's Trust offers micro-grants to Greek entrepreneurs who wish to either create a new business, or grow an existing business, but are having difficulties in accessing credit. The grant is up to €10,000 per business provided as starting capital for a new business or working capital for an existing one. This funding program focuses on groups with low access to other forms of financing.

- **Microfinancing (AFI & Eurobank)**
(<https://www.eurobank.gr/el/business/proionta-kai-upiresies/proionta-upiresies/xrimatodotiseis/anaptuksiaka/easy-afi>):

AFI (Action Finance Initiative) is a Civil Non Profit Company. It was set up in Greece in 2014 by ActionAid Hellas and the French organization ADIE, leader in microcredit in Europe. Eurobank cooperates with AFI to help with microcredit (up to € 15,000) long-term unemployed, people

belonging to vulnerable categories of citizens and micro-entrepreneurs without access to bank lending. They offer them the opportunity to create their own job (self-employment) or to develop small business units and create new jobs. AFI assumes the preselection, training and mentoring of candidates. Eurobank undertakes credit control and funding.

2.3.2.4 SLOVENIA

Small Business Loans for Women

Banks:

- www.hipkredit.si: Simple and fast online loan up to 7000 EUR without approval costs.
- www.intesasanpaolobank.si: Microcredits with lower interest rate and costs where a favorable fixed monthly cost is allocated throughout the repayment period of the loan.
- www.sparkasse.si. Attractive offer for s.p.

Financial services:

- www.skupina8.si: Loan of value 500 or 1000 EUR.

Regional Chamber of Commerce and Industry:

- www.eng.gzs.si: Is granting loans with a subsidy of a portion of the interest rate on short- term loans for members.

Enterprise Investment Center:

- www.pnc.si: Fast online loan from 1000 EUR to 30000 EUR.

Small-Business grants for women

- **Slovenski podjetniški sklad (Slovene Enterprise Fund)** (<https://www.podjetniskisklad.si/en>): Start-up funds for newly born innovative companies (P2A and P2B): start-up capital for new innovative companies, more favorable sources of funding for development investment firms (subsidies, guarantees), promotion of private investment (equity, loans, guarantees).
- **Agencija RS za kmetijske trge in razvoj podeželja**: Support for the creation and development of micro-enterprises.
- **Zavod RS za zaposlovanje**: Self-employment subsidies / occasional provision of grants for self-employment.
- **Slovenski regionalno razvojni sklad**: Financial incentives, especially in the form of returnable funds, for initial investments in the field of entrepreneurship, agriculture, regional development, financial investments in regional guarantee schemes, pre-financing projects with approved European funds.
- **SID banka**: Providing favorable financial resources for companies, export insurance business.
- **Eko sklad**

Providing favorable financial resources for investing in environmentally-oriented projects and energy efficiency.

Tax Incentives for start up women

Partial exemption from paying contributions up to two years after the first entry.
 - For 2 years - who opens s. p. for the first time and is based on self-employed includes social insurance (only those persons who are included in the pension and invalidity insurance on the basis of self- employed).

Micro finance and Other Start-Up Fund for women

- **Vstopne točke SPOT (VEM)**: Information, basic advice, company registration.

- **Podjetniški inkubatorji:** Equipped offices, business and other support services.
- **Univerzitetni inkubatorji:** Equipped offices, business consulting and mentoring, free educational workshops:
 - Podjetniški inkubator Univerze v Mariboru
 - Ljubljanski univerzitetni inkubator
 - Univerzitetni razvojni center in inkubator Primorske
- **Tehnološki parki:** Equipped offices, mentoring, consulting, coworking Information.
- **Iniciativa Start:up Slovenija:** Networking, organization of the competition.
- **Mreža European Enterprise Network (EEN):** Search for business partners, information, counselling.
- **Coworking prostori Coworking MB Hekovnik:** Business start-up, networking, search for business partners, information, counseling, training.
- **Gospodarska zbornica Slovenije:** Counseling, training, assistance with internationalization.
- **Obrtno podjetniška zbornica Slovenije:** Counseling, training, issuing craft licenses, EU certificates, certificates for occasional craft activities in the Republic of Slovenia, licenses for carrying out transport.
- **Program Erasmus za mlade podjetnike:** Co-financing of entrepreneurship training - exchange of experience among entrepreneurs within the EU.

2.3.2.5 FRANCE

Small Business Loans for Women

- **Women-Initiated Guarantee Fund (FGIF)**
(<https://www.afecreation.fr/pid14855/appuis-pour-les-femmes.html>):
 Object: Facilitate the obtaining of bank loans to cover working capital requirements and / or investments in the creation phase, recovery or

development of a company.

- **The networks** (<http://www.ellesentreprennent.fr/pid14416/les-reseaux-au-service-des-creatrices.html>):

The national networks listed below are at your disposal to welcome you, inform you and accompany you in the editing of your project. Some are dedicated to women creators, others are aimed at all but have specific actions for women, others still follow the companies they have funded.

- **The BPI France (Public Investment Bank)** (<http://www.bpifrance.com/>):

The BPI is an organization that is under the supervision of the State. She accompanies you in financing and development aids. Instead, it offers bonding and guarantee solutions to convince your bank to follow you in your projects

- **PRI (Regional Innovation Partnerships)** (<https://www.bpifrance.fr/Toutes-nos-solutions/Aides-concours-et-labels/Aides-a-l-innovation-projets-individuels/PRI-Faisabilite>):

- This instrument is open to innovative SMEs being created but it is not their priority target.
- It is conducted in partnership only with 5 regions: Grand Est (Alsace, Champagne-Ardenne, Lorraine), Hauts de France (Nord Pas de Calais Picardy), Aquitaine / Poitou Charentes, Pays de la Loire, PACA.
- The most innovative projects will be selected and will be awarded a grant of 100,000 to 200,000 Euros maximum per project. This assistance will allow you to cover the expenses related to the preliminary studies and the implementation of the project. It is paid in 2 installments (70% and 30%).
- Finally, the project of the SME must take place over 12 months maximum.

Small-Business grants for women

- **PRI (Regional Innovation Partnerships):** <https://www.bpifrance.fr/Toutes-nos-solutions/Aides-concours-et-labels/Aides-a-l-innovation-projets-individuels/PRI-Faisabilite>
 - This device is open to innovative SMEs being created but it is not their priority target.
 - It is conducted in partnership only with 5 regions: Grand Est (Alsace, Champagne-Ardenne, Lorraine), Hauts de France (Nord Pas de Calais Picardy), Aquitaine / Poitou Charentes, Pays de la Loire, PACA.
 - The most innovative projects will be selected and will be awarded a grant of 100,000 to 200,000 euros maximum per project. This assistance will allow you to cover the expenses related to the preliminary studies and the implementation of the project. It is paid in 2 installments (70% and 30%).
 - Finally the project of the SME must take place over 12 months maximum.

Tax Incentives for start up women

Women entrepreneurs are the subject of several specific supports. This public of entrepreneurs is the object of a particular attention, to help them better realize their project of creation or recovery. Women entrepreneurs do face sometimes more complicated personal situations, or a greater external distrust. Accompaniments or specific help exist to help them to advance their business creation project.

In terms of support, specialized networks have been in place for a few years. Les Premières network has set up incubators and business incubators, dedicated to women-led business creation projects. These creative projects must have an innovative side. The interest of this form of accompaniment? The incubator provides a follow-up of the business creator, but also hosting the

business project for 1 year. The creative business woman is thus surrounded to start the first year of her business.

The Force Femmes network supports women in the second half of their careers, that is to say over 45 years old. Those with a project of creation or takeover of company are followed during the preparation of their project: validation of the project, formation, realization of the business plan, etc. Actionelles also supports women in their business creation project. The association offers, in addition to support, including a relationship between creative women and experienced business owners, to break the isolation. These 3 networks are not necessarily present throughout the national territory.

Support access to financing for women entrepreneurs (<https://les-aides.fr/focus/a5Zi/les-aides-pour-les-femmes-creatrices-ou-repreneuses-d-entreprise.html>):

In terms of access to financing, the Guarantee EGALITE Femmes was set up by France Active. It is a bank guarantee, intended to facilitate the obtaining of bank loans by women entrepreneurs. This guarantee can be mobilized for projects of creation, recovery or business development.

This device is not exclusive of other business creation aids. But it completes the support system for women's creation or takeover projects.

Micro finance and Other Start-Up Fund for women

A loan generally of less than € 25,000 intended for persons wishing to create or take over a business but whose resources are insufficient to qualify for a conventional loan. To benefit from a microcredit, the borrower must be accompanied by a specialized and competent support network such as: “France Active”, “France Initiative”, the “Boutiques de Gestion” or “the Fondation of 2e Chance”. These networks will help him to set up his project, to investigate his request for financing and to develop his activity. The main actor is ADIE (Association for the development of the economic initiative).

- **ADIE (<https://www.adie.org/nos-actions/pour-les-femmes>):**
 - Sensitizes, guides and informs women about business creation, with the organization since 2015 of an annual awareness campaign for women.
 - Promotes project carrier financing, with accompanied microcredit for businesses that do not have access to bank credit.
 - Reinforces the support of business creators, with training and awareness modules adapted to their specificities.
- **France Active (<https://www.franceactive.org/>):**

France Active has supported and financed companies for nearly 30 years and mobilized 270 million euros to service 7,400 companies last year.

Much more than a network, France Active is a true movement of committed entrepreneurs whose ambition is to build a more inclusive society. France Active's mission is to accelerate entrepreneurs' success by giving them the means to get involved. "
- **France Initiative (<http://www.initiative-france.fr/>):**

After being called France Initiative Network, then France Initiative, the network has redesigned its brand system. Since 1 October 2012, the national association is called Initiative France. Local platforms and regional coordination's make the same change. It's more than just a reversal of words. This brand now highlights the term that is common to all: Initiative, while displaying the name of the territory. It is accompanied by a logo that graphically reflects the strength of a national network and its diversity, linked to its local roots. Finally, it bears a signature that gives full meaning to our collective action: "A network, a spirit"
- **BGE (<https://www.bge.asso.fr/nous-sommes/notre-engagement.html>):**

For more than 35 years, BGE has been supporting business creation and working to make it a reality accessible to all. By accompanying entrepreneurs at every stage of creation, from emergence to business development, we give everyone who takes the chances of success.

As a non-profit association network, BGE is made up of 50 associations established in the territories to open up prospects, secure the entrepreneurs' path and create lasting solutions for employment and local development.

- **2nd Chance Foundation (<http://www.deuxiemechance.org/fr>):**

The purpose of the 2nd Chance Foundation is to support people aged between 18 and 62, who have gone through difficult life events and are currently in a very precarious situation, but who have a real desire to bounce back. The 2nd Chance Foundation offers them human and financial support to carry out a realistic and sustainable professional project: qualifying training, creation or takeover of a company.

3 HOW TO DOWNLOAD DREAMY M-MOBILE APPLICATION? HOW TO USE INTERNET PORTAL OF DREAMY M-LEARNING?

Krzysztof TOMASIK & Paweł MIKŁOSZ, *Danmar Computers, Poland*

3.1 INTRODUCTION

The Dreamy m-Learning mobile application and Dreamy m-Learning portal have been designed to help women who produce handicraft from their home with acquiring mobile-digital and entrepreneurial skills which will aid them in selling their handicrafts in digital markets by using smart phones efficiently.

3.2 TECHNICAL REQUIRMENTS

In order to use the Dreamy m-Learning portal you will need Internet access. The newest version of your preferred browser is recommended (we support newest versions of all major browsers: Chrome, Firefox, Opera and Edge). Other browsers and versions are tolerated but might lead to unexpected behaviours.

The application is available for Android and iOS operating systems. The minimal requirements for Android is Android 4.2 and for iOS is iOS 8. However we recommend updating the operating systems to the newest available version. You will need Internet access in order to download and update the application, as well for some parts while using it (like opening links).

3.3 DOWNLOADING DREAMY M-LEARNING APPLICATION

The Dreamy m-Learning application is free. The process of downloading the application depends on your mobile operating system.

3.3.1 FOR IOS

1. Launch the App Store.
2. Tap on the “Search” icon in the right left corner of the screen.
3. Type “Dreamy m-Learning” in the search area and tap the search button.
4. Tap on the “Get” icon next to the “Dreamy m-Learning” result.
5. Install the application.

3.3.2 FOR ANDROID

1. Launch the Play Store.
2. Tap the magnifying glass in the top-right.
3. Type “Dreamy m-Learning” and tap the magnifying glass on the keyboard.
4. Tap the three dots on the right side of “Dreamy m-Learning” and tap the install option.

3.4 CONTENT

The mobile application and portal consist of 9 modules:

- Getting Started – Searching on Google (Google it) and creating an email,
- Networking – Integrating Social Media,
- Preparing for e-business creation,
- Registration Procedures,
- Accounting procedures (commonly done in practice),
- Creating an invoice,
- Sources of Funding for Women Entrepreneurs,
- How to Sell Products Online Successfully – packaging and cargo the products to an address,
- Applied strategies to increase online sales.

Each module is divided into four sections:

1. Basic concepts and explanations – This section serves as an introduction to the subject. It explains the terminology and fundamental ideas involving the topic.
2. Active learning – In this section the user is able to learn by doing.
3. Quiz – This section helps the user to evaluate his progress in learning the topic.
4. References – This is the Literature Cited section which contains links to sources.

Each section is further divided into screens. The number of screens is different for each module and also depends on the section. Screens contain the main content of the application.

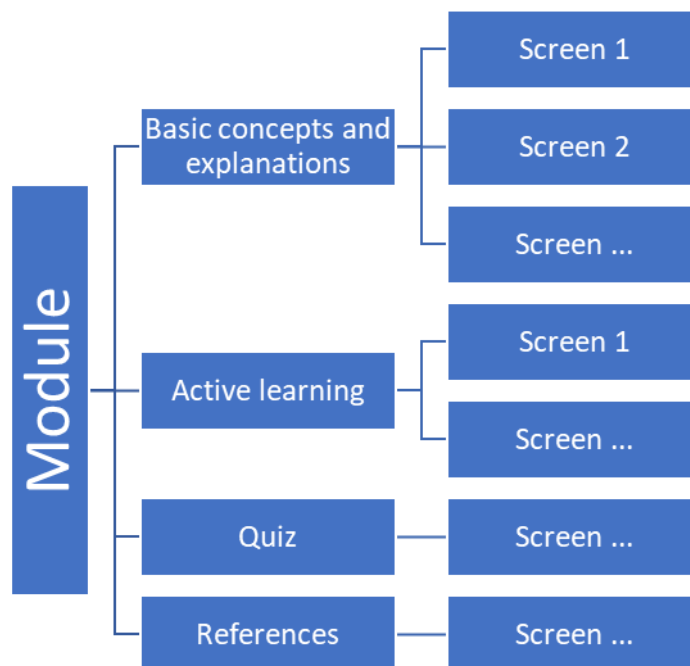


Figure 6: Structure of the application.

3.5 HOW TO USE DREAMY-M LEARNING

3.5.1 MOBILE APPLICATION

After starting the application, you will be presented with the main screen of the app (Figure 7). Here you can find the list of modules.

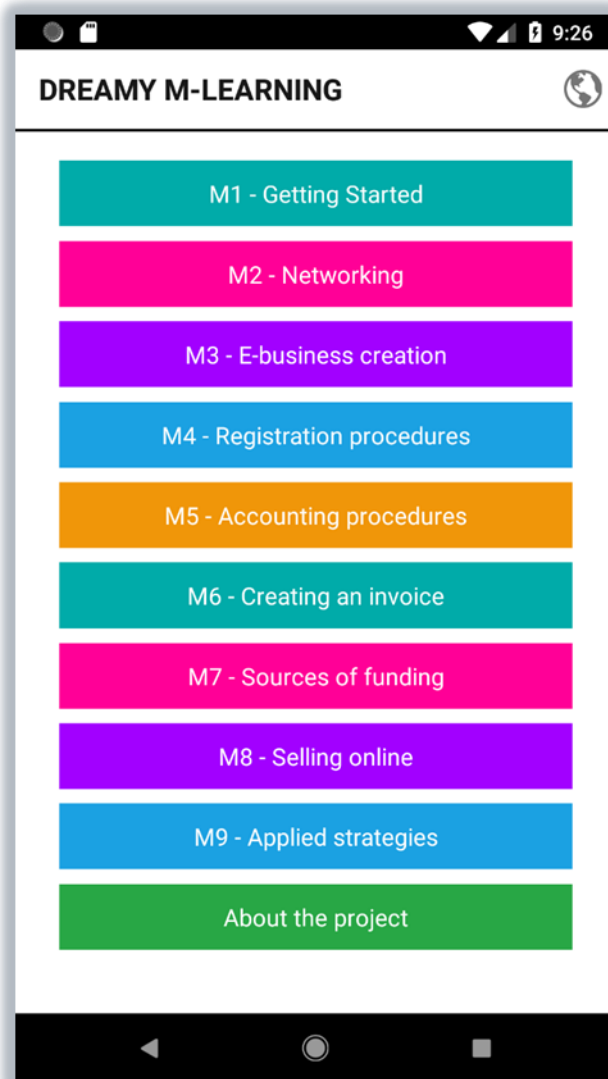


Figure 7: Main screen of the application.

To choose a module, tap on it. Figure 8 shows the contents of the **About the project** tab after choosing it in the main screen.

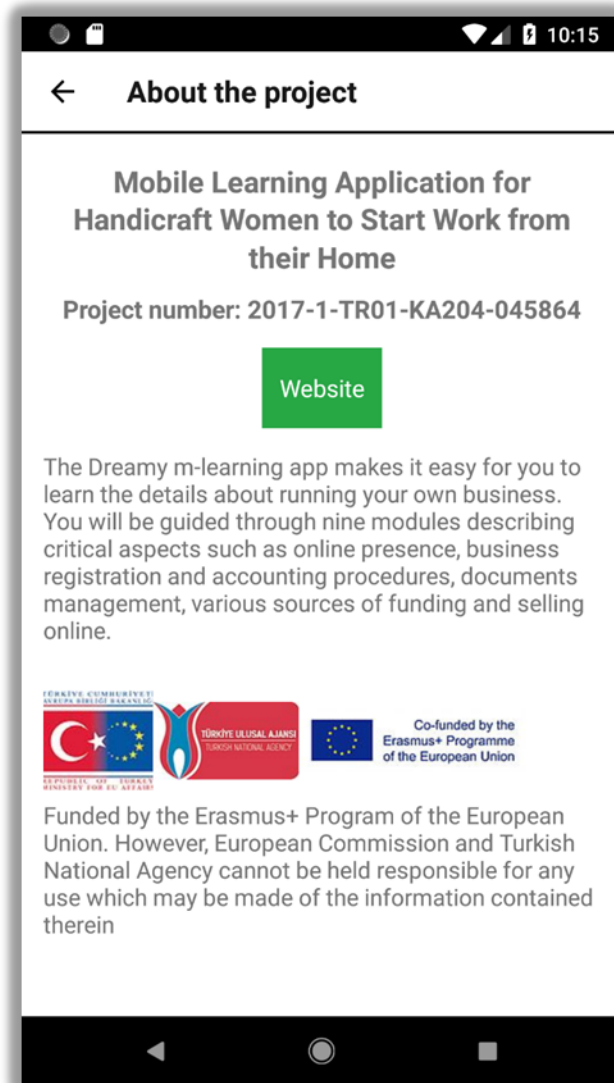


Figure 8: About the project screen.

Figure 9 presents an example of what a module looks like. To go back to the module list, tap on the arrow next to the **Back to the module list** text at the top of the screen. Below is the name of the module (**Getting Started** in this example). After that there are four sections. To choose one tap on it.

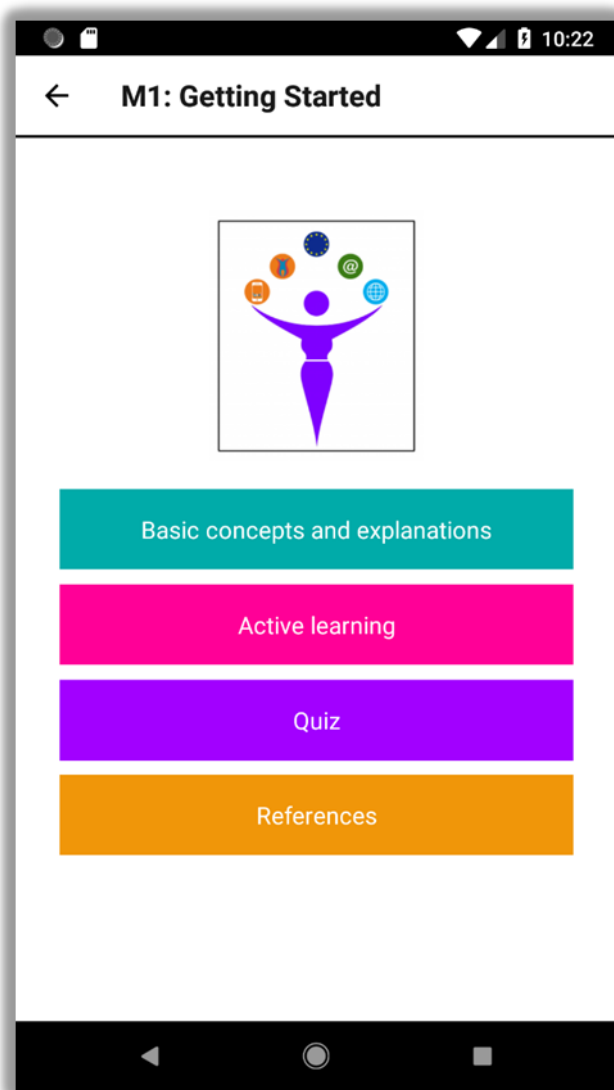


Figure 9: The four sections of each module.

Figure 10 presents an example of a screen in the section **Basic concepts and explanations**. To go back to the section list, tap on the arrow next to the

Creating an invoice (1/2) text at the top of the screen. The **(1/2)** means that this is the **first** screen of **two** total screens. To go to the next screen swipe left. To go to the previous screen swipe right. You are able to scroll up and down to see the rest of the text in case it is longer than your screen height.

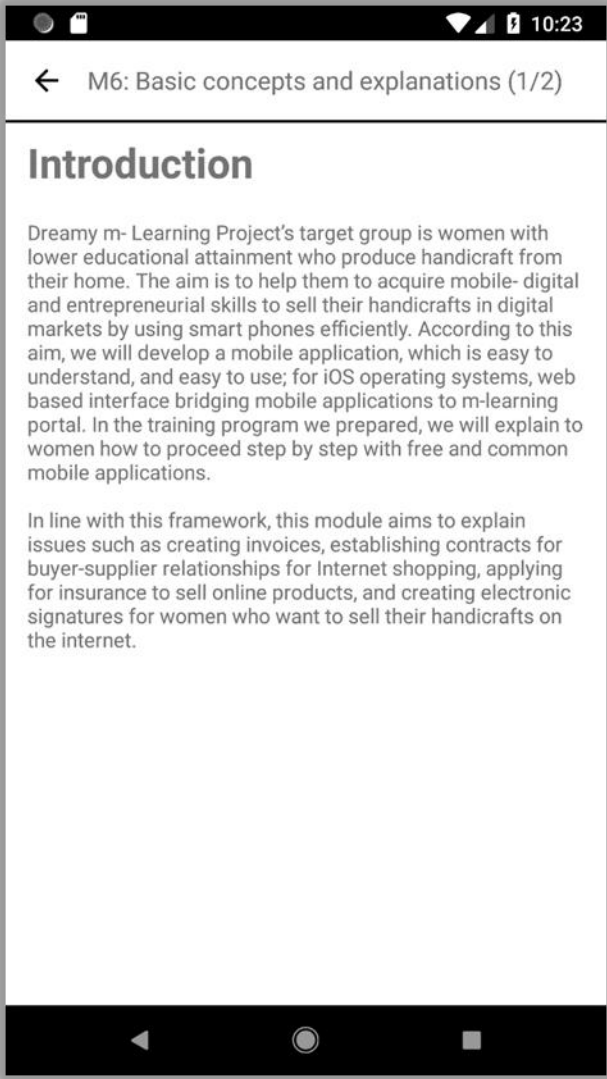


Figure 10: Example 'Basic concepts and explanation' screen.

Figure 11 presents an example of a screen in the section **Active learning**. This section often offers a step by step explanation how to do a certain action and encourages you to follow along. For iOS the Active Learning content is available through the web browser.

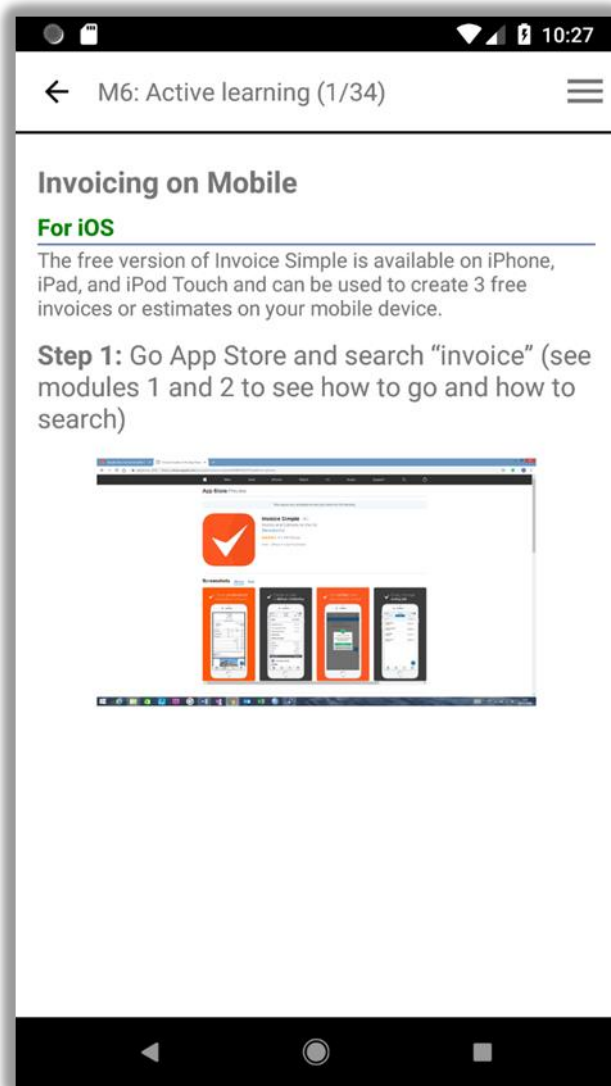


Figure 11: Example 'Active learning' screen.

In the **Quiz** section Figure 12 you can test your knowledge. Every quiz contains 10 questions. Each question is stated in the green box. The possible answers are present in the blue boxes. There is only one right answer. To choose an answer tap on it and the next question will appear.

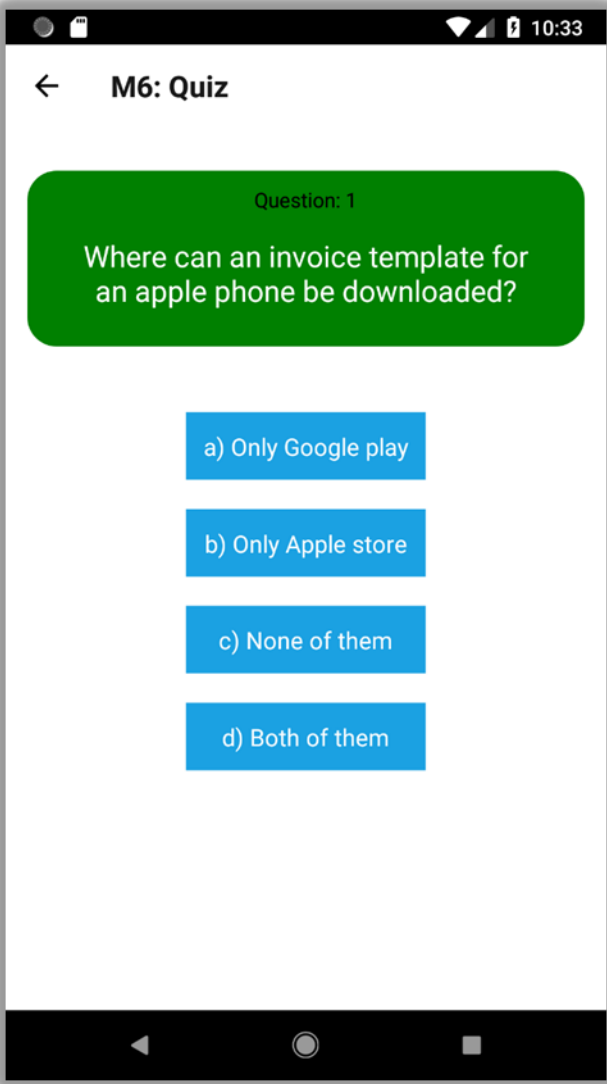


Figure 12: Example 'Quiz' question.

After finishing the quiz, feedback will appear in the form of a sentence and score percentage Figure 13. If you don't get the desired score, don't worry! You can take the test as many times as you like.



Figure 13: Example 'Quiz' result.

In the **References** section Figure 14 you can see all the sources that helped which creating the module. They are in the form of **links**. Tap on the **link** to open it on your browser and learn more about the subject.

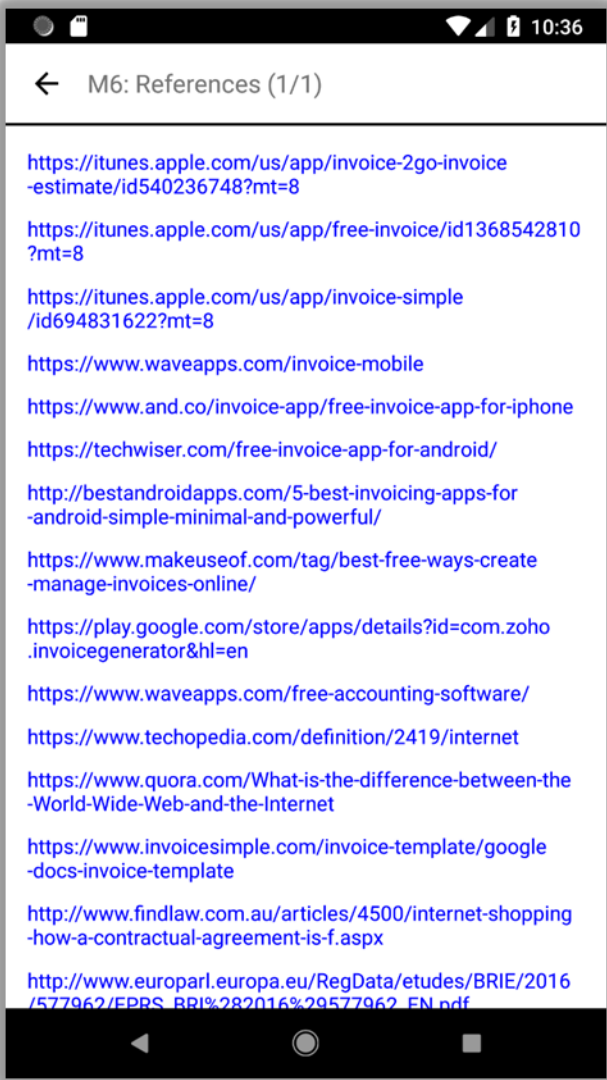


Figure 14: Example 'References' screen.

3.6 INTERNET PORTAL

The internet portals' content is the same as the content of the mobile application. The small differences in navigation will be explained in this subsection.

To access the portal, open your web browser, type the address and press enter. Figure 15 shows the main screen of the application.



Figure 14: Main screen of the portal.

On the left of the screen you can find the modules list (Figure 16). To access a module left click on it. You will be presented with the title screen along with information who prepared the module.

Above and under each part of the module you can find two buttons: **Next** and **Previous**. To proceed with the lesson click the **Next** button, to go back press **Previous**. Notice that the **Previous** button in Figure 16 is partially transparent. It means that you are at the start of the module and can't click on it. The same happens with the **Next** button when you are at the end of the module.

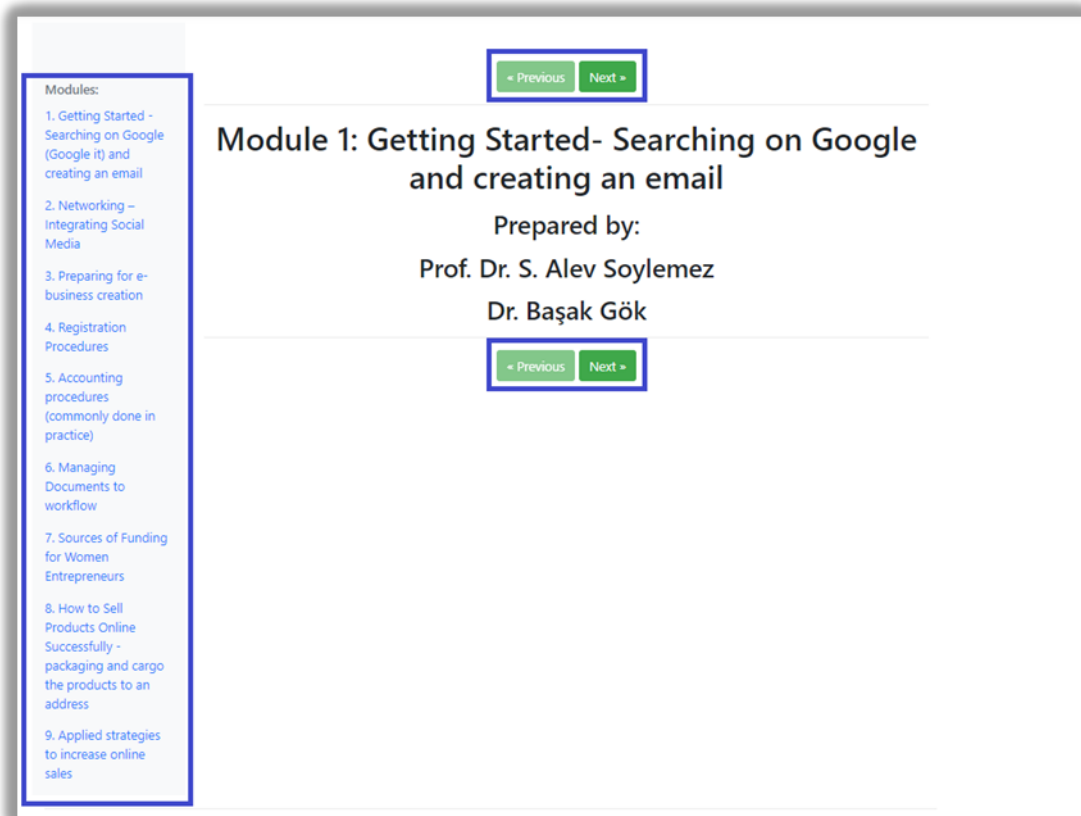


Figure 15: Modules and title screen of the module.

To pick an answer in the **Quiz** section click on the answer you think is right and then press submit. Then you will be navigated to the next question. Similar to the mobile application, at the end of the quiz you will be presented with your score.

Modules:

1. Getting Started - Searching on Google (Google it) and creating an email
2. Networking – Integrating Social Media
3. Preparing for e-business creation
4. Registration Procedures
5. Accounting procedures (commonly done in practice)
6. Managing Documents to workflow
7. Sources of Funding for Women Entrepreneurs
8. How to Sell Products Online Successfully - packaging and cargo the products to an address
9. Applied strategies to increase online sales

3. Quiz

DREAMY M-LEARNING
Mobile Learning Application for Handicraft Women to Start Work from their Home

Erasmus+ TÜRKİYE ULUSAL AJANSI

Online marketing is a form of electronic commerce

True

False

SUBMIT

Do you have a problem with displaying the quiz? Click [HERE](#)

Figure 16: Quiz section of the portal.

As previously stated, when you are at the end of the module the **Next** button will be partially transparent (Figure 18). The end section is the **References**. Here you can click on the [links](#) to open a website with more information, press the **Previous** button to go back or click on another module on the left part of the screen to learn another subject.

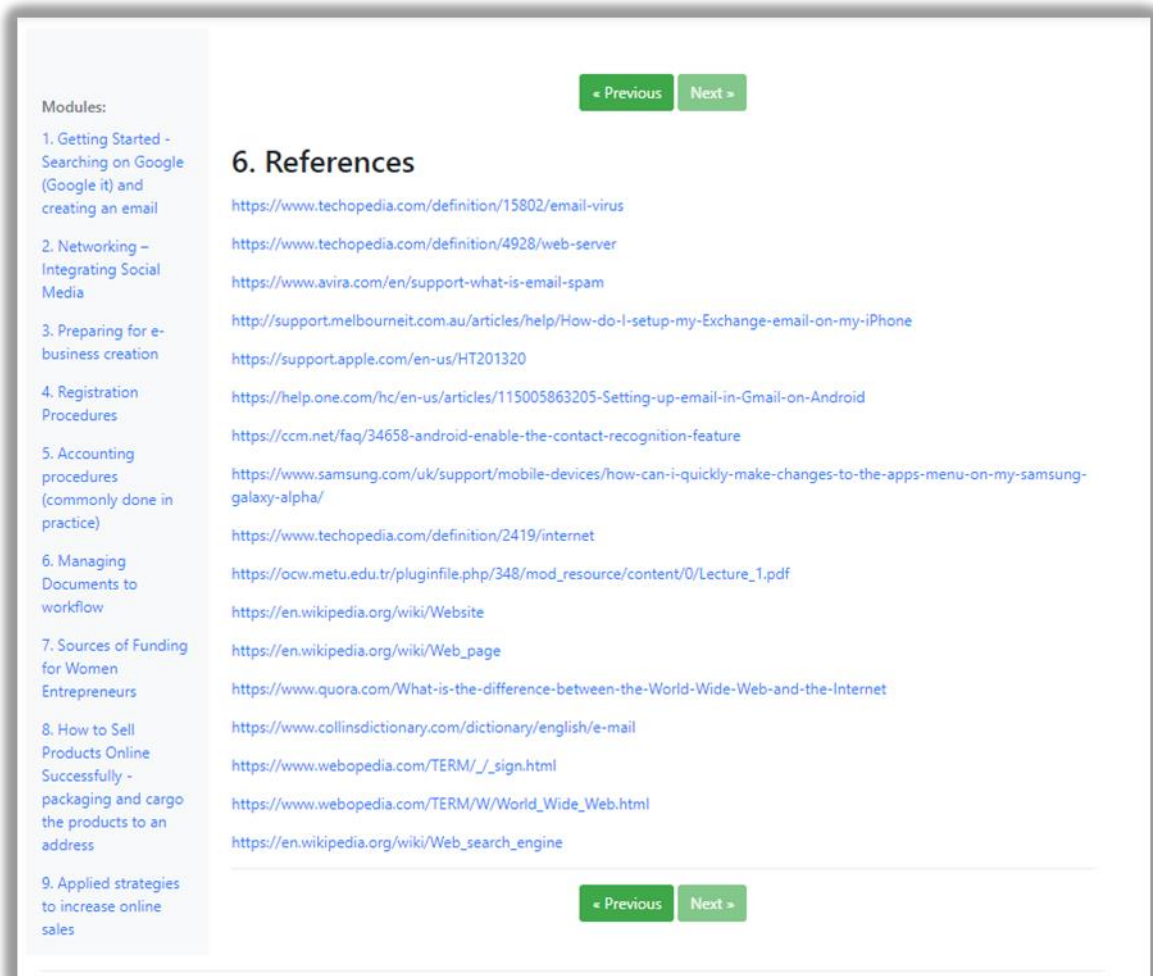


Figure 17: The end of the module: References.

4 FREQUENTLY ASKED QUESTIONS

Altan DIZDAR & Ertugrul DIZDAR, *ORKON INTERNATIONAL ENGINEERING TRAINING CONSULTING INC, Ankara, Turkey*

4.1 QUESTIONS CONCERNING THE STRUCTURE OF THE PROJECT

How can I contact to DREAMY m-LEARNING Project?

You can contact through:

dreamy.learning@gmail.com

afikad@afikad.org.tr

altan.dizdar@orkon.info

alev.soylemez@gmail.com

tajnistvo@pef.uni-lj.si

What is the aim of following the DREAMY m-LEARNING Project?

You can earn from your home by your handicrafts by following our DREAMY m-LEARNING Project.

What are the products of your Project?

We have mainly:

- the web-site : www.dreamy-m-learning.org,
- National Reports,
- m-training courses modules,
- mobile application for iOS- and Android operating system, and
- Dreamy m-learning Handbook.

What is the aim of using the mobile devices in DREAMY m-LEARNING Project?

Mobile devices, have a great potential for widening access to adult learning and can support adults for formal and non-formal education opportunities. The aim is to help them to acquire digital and entrepreneurial skills for selling their handicrafts in digital markets by using efficiently smart phones. In accordance with its aim, the Project has produced a simple software platform that is developed on a smart phone application for the iOS and Android mobile Multi Language Platform to deliver the content to the users. At the same time, it is also available on web access.

Who can benefit from your Project, do you have any restrictions?

No, we have no restrictions for the usage of the Project, everybody can join our Project.

Which countries are involved in your Project?

Turkey, France, Greece, Poland, Slovenia

From where the Project is funded?

The Project is funded from the Turkish National Agency and European Commission.

Is it possible now to be a partner of the Project?

No not now but you can be the partner of a next Project.

In which languages can we find the project documents?

- Background and Analytical Needs Analysis, State of the Art_SOTA
 - English
 - French
 - Greek

- Slovenian
 - Polish
 - Turkish
- m-Training Course
 - English
 - French
 - Greek
 - Slovenian
 - Polish
 - Turkish
- Dreamy m-Learning Web Portal
 - English
 - French
 - Greek
 - Slovenian
 - Polish
 - Turkish
- Mobile Application and Web Interface
 - English
 - French
 - Greek
 - Slovenian
 - Polish
 - Turkish
- Dreamy m- Learning Handbook?
 - English
 - French
 - Greek
 - Slovenian
 - Polish
 - Turkish

What is the name of the mobile application?

The name of the mobile application is “DREAMY m-LEARNING”.

How can I download the application?

You can download the application thru the link:
<https://dcnet.eu/dreamy/dreamy.apk>

What kind of telephone must I use to go to the mobile application?

You can use all kinds of smart phones to use the mobile application.

4.2 GENERAL QUESTIONS ABOUT THE CONTENT OF THE PROJECT

What are the differences between the Internet and the Web?

The Internet, linking a computer to other computers around the world, is a way of transporting content. You have to access the internet to view the World Wide Web and any of the web pages or other content it contains (What is the difference between the World Wide Web and the Internet?, n.d.). The web is the information-sharing portion of the internet. The Web also utilizes browsers, such as Google or Internet to access Web documents called Web pages that are linked to each other via hyperlinks.

What is Google+?

It is the Google’s social networking project, designed to replicate the way people interact offline more closely than it is the case in other social networking services.

What is Wikipedia?

It is a free, open content online encyclopedia created through the collaborative effort of a community of users known as Wikipedians. Anyone registered on the

site can create an article for publication; registration is not required to edit articles.

What is LinkedIn?

It is a social networking site designed specifically for the business community. The goal of this site is to allow registered members to establish and document networks of people they know and trust professionally.

How and where can we sell our handmade items online?

The Internet is a unique marketing place to promote and sell handmade products to customers all over the world.

What are the names of the best websites to sell crafts?

Etsy, Amazon, Bonanza, eBay, ArtFire, DaWanda, Zibbet.

Why are product images important?

The age we live in is such an age that visuality is of great importance. When people think or do something, they always design a shape in their mind. Because the human mind works to transform something that is abstract into concrete. That is why visual items have a big significance in sales of handmade products.

How can we sell our products on Instagram?

Selling your products on your website is no longer the only way to raise a profit. With the ever growing popularity of social commerce, there have never been more ways to sell online and promote your brand. With over 700 million users, Instagram is quickly becoming the social commerce powerhouse. About 80 percent of Instagrammers follow a business on Instagram and 60 percent say they use it to discover new products.

How to choose the right logo design?

When making the decision for a logo design, you have to keep a few things in mind that will help give your business the brand identity it deserves. If you want to have a creative logo for your business, try to get some logo inspiration first by looking at concepts from successful brands.

What is the Pricing Strategy for E-commerce (setting a price for my product)?

In online shopping environment, the best thing is to see the price with the product together. It will be easier for the customer to buy the product whenever he sees the product in a good designed way on the platform with its cost.

What is the difference between a brand name & a trade mark?

A business/ trade/ company name is a name or a way to help identify a business, an entity or an individual. It is the official name under which the said entity or individual chooses to do business (Business Name vs. Trading Name, Do You Know the Difference?, 2017).

A trademark is a word, phrase, logo, symbol, design, colour or a combination of one or more of these elements that distinguishes one company's products/services from that of another (Cameron 2017; Shravani, 2017).

What is the difference between a business name and a legal name?

A business name is the official name of the person or entity that owns the company.

It is business's legal name. A business name is used on government forms and applications (Cameron, 2017).

When should a legal name or trade name be used?

A legal name should be used when communicating with the government or other businesses. For example, the business' legal name should be used when filing tax returns, buying property, or writing checks. A company may use a

trade name for advertising and trade purposes. It is often the name the general public sees on posters, the internet and advertisements (Business name, trading names & legal names, 2018). Basically, Legal name is for government procedures, Trade name is for public relations.

What is brand name registration?

The development and launch of a new brand requires the investment of a great deal of financial, mental and emotional capital and it is for this reason that *brand registration*, or legal protection of the new brand, should be a top priority for any new business venture. This applies whether the new brand is a new company, new product or service, or new online business (What is Brand Registration, 2018).

How to register a trademark for a company name?

Every country has their own bureau or office for registering trademarked name or logo. Also, every country has different procedures according to countries' laws and regulations. To register a trademark, company or a related person has to pay a registration fee.

How to open a business bank account for my Start up?

A business bank account allows you to easily keep track of expenses, manage employee pay, convey finances to investors, receive and deposit payment and plan your budget more accurately. Creating a business bank account requires simple steps to get you working quickly (Agrawal, 2016):

- Determine What Accounts You Need,
- Choose your Bank,
- Obtain Your Business Name,
- Get Your Paperwork in Order Get Ready to Accept Payments.

What is the Difference between a Credit Card and a Debit Card?

A credit card is a card that allows you to borrow money against a line of credit, otherwise known as the card's credit limit. You use the card to make basic transactions, which are then reflected on your bill. Debit cards draw money directly from your checking account when you make the purchase. It can take a few days for this to happen, and the hold may drop off before the transaction goes through (Caldwell, 2009).

What is an e-commerce payment system?

An e-commerce payment system (What is an E-payment System?, 2017) is a way of making transactions or paying for goods and services through an electronic medium, without the use of checks or cash.

What is to set up Automatic Payments?

An automatic bill payment (Kagan, 2008) is a money transfer scheduled on a predetermined date to pay a recurring bill. Automatic bill payments are routine payments made from a banking, brokerage or mutual fund account to vendors.

How can we do the acceptance of an online payment with a credit card, debit card or PayPal?

Enabling your customers to pay with their credit card on your website is the most basic way you can accept online payments. To offer this feature to your customers, you'll want to decide whether to have your own dedicated merchant account or use an intermediary holding account. Small businesses or organizations that want to accept online credit card payments for services, subscriptions, or products sold on a website may add PayPal buttons to any website (Gable, 2019).

What does secure online payment system require when we want to use it?

Online security (Brophy, 2019) is something that concerns us all as consumers. As a business owner, it's even more important. By taking online payments, you take responsibility for protecting your customers' data, and managing it securely

can be a costly burden. But you can make it easy on yourself by using a PCI-compliant payment solution. PCI compliance refers to the rules and regulations that govern data protection.

What are the online payment solutions, with card, invoice and bank?

Online payments (Definition of online payment systems, n.d.) are made instantly, so it's convenient and saves lots of time.

The so called "online wallets" allow their customers to:

1. Pay online with revealing their credit card details,
2. Pay an invoice.
3. Pay to a bank account.

What is Virtual Point of Sale (POS)?

Virtual POS (MyPOS Mobile Payment Solution, 2018) Terminal. It is a payment gateway which allows online merchants and service sellers to manually authorize card transactions initiated by the buyer. This process expands greatly their payment sources and reduces the time of the payment process, while adding additional security.

How can I create an electronic signature?

New business opportunities have emerged as paper-based transaction systems are moved online. Using your electronic signature in business paper-based processes such as your invoices, contracts, e-mails, etc. is important to improve your business. There are many platforms available to download from mobile phones for the electronic signature. One of them is DocuSign. DocuSign is a free and convenient platform for electronic signature to be used on mobile phones. It is Available on: iPhone, iPad, Android, and Windows.

How does microfinance work?

Microfinance institutions offer “microloans” to borrowers along with assistance (financing a new business or an expansion plan, paying for urgent family needs, facilitating mobility to obtain a job, etc.), despite the fact that these borrowers do not offer a solid guarantee of repayment. Income generated by microloan borrowers’ economic activity enables them to pay off the loan balance.

What can the business angels offer?

Business angels are able to offer:

- a cash injection for relatively small amounts that would not otherwise be available through venture capital,
- often follow up with later rounds of financing for the same company,
- are generally interested in becoming involved in the project by acting as a guide or mentor,
- invest their time as well as provide connections to their larger network in order to help guide the entrepreneur in the new business venture

Are there any funds for female founders?

- 500 Women: Funding Flawless Female Founders,
- Astia: Network that offers access to capital and training/support for women entrepreneurs,
- BBG (Built By Girls) Ventures: Invests in consumer internet start-ups with at least one female founder,
- Chloe Capital: Seed stage VC firm focused on women-led Companies,
- Female Founders Fund: Invests in female led start-ups in e-commerce, platforms, and web-enabled services,
- Golden Seeds: Angel investor network and fund investing in women entrepreneurs,
- Intel Capital Diversity Fund: Fund that invests in female and minority led start-ups,

- Mergelane: Accelerator and investor of women led start-ups (Boulder, CO),
- Next Wave Impact: An innovative learning-by-doing early stage venture fund,
- Pipeline Fellowship: Women investors investing in women led social enterprises,
- Valor Ventures: Is a venture capital firm headquartered in Atlanta (USA) that funds best real-world tech innovation.
- Women's Venture Fund: Helps entrepreneurs through courses, counselling, credit and more.

What is an effective shipping and its fulfillment strategy?

Shipping is one of the crucial steps to provide an efficient product to the customer with ideal costs related to the production of your goods, to reach the customer and to receive the payment. To deliver the product safely with an efficient cost to the customer, there are some factors to be considered such as destination, specification of the content, weight, dimensions etc.

Is it better if we offer free shipping to the customers?

Free shipping might be defined with a minimum order amount or minimum number of items. Offering free shipping is one of the ways to get customer's attention. Overall, it is clear that displaying 'Free Shipping' on the sales provides significant advantage over any competitors in the same field. (Trademark vs. Brand: Everything You Need to Know, 2018).

5 PRACTICAL TIPS, TACTICS FOR SUCCESSFUL ENGAGEMENT OF DIGITAL MARKETS AND SOCIAL MEDIA COMMUNITIES

Janez JAMŠEK, *University of Ljubljana, Ljubljana, Slovenia*

For micro-enterprises digital marketing is currently a vitally important opportunity. as it has a great impact on their success. Although its environment is changing rapidly, it gains more and more in importance. The contemporary key strategies in building a strong customer relationship are: attracting customers, engaging customers' interest and participation, retaining customers, learning customers' preferences and relating to customers.

5.1 DIGITAL MARKETING

Digital marketing creates opportunities to develop successful businesses in a way that previously was not possible for small companies (Eid and El-Gohary, 2013), and it is becoming an increasingly important source of competitive advantage in both business-to-business and business-to-consumer markets (Leeflang et al., 2014). The existing literature shows that digitalisation in all its variations is connected to small businesses' growth, performance and competitiveness. The role of human capital in the micro-enterprises' growth can be even greater than in small companies (Clark and Douglas, 2014).

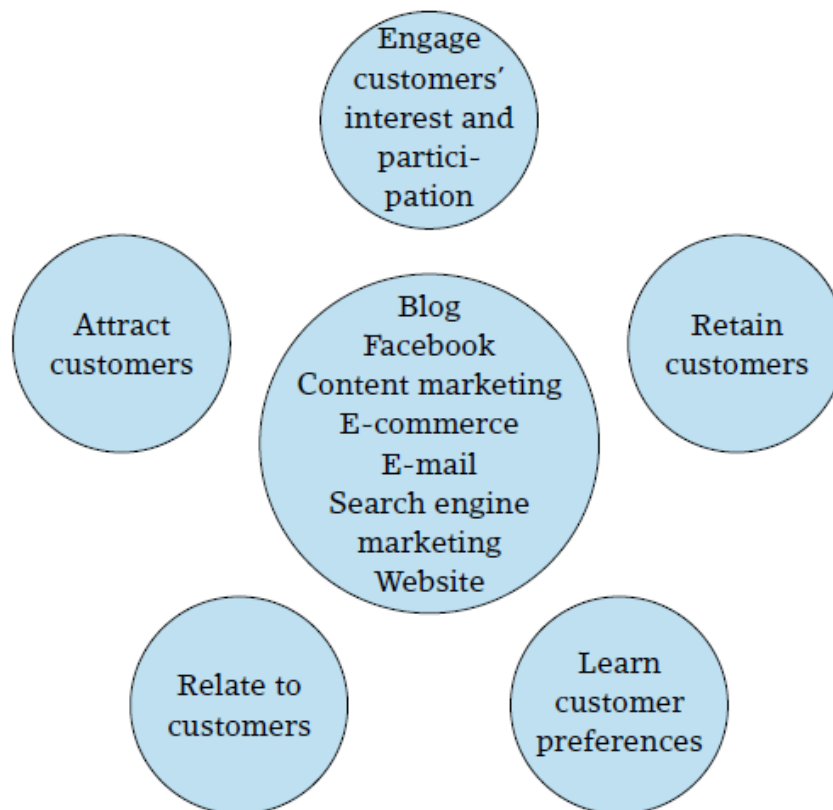


Figure 18: Digital marketing tools that build customer relationships (Nikunen, 2017).

If the entrepreneur has knowledge of the digital tool alternatives and how they can be utilized, he/she may achieve positive impact. The digital marketing model, figure 1, shows phases (a-d) of building customer relationships through digital marketing, with each element containing many different factors that companies have to consider.

(a) The first element, attracting customers, covers how companies can persuade customers to visit their website. Creating an appropriate website is required for successful digital marketing (Rahimnia and Hassanzadeh, 2013). Eid and El-Gohary (2013) state that websites as a digital tool contain opportunities to reach many markets rapidly and economically. Content marketing has also become one of the most crucial strategies for companies

that want to maximise profit by advertising products and services in competitive and constricted markets (Rahimnia and Hassanzadeh, 2013). Website and content marketing appear to influence two elements of building customer relationships: engaging customers' interest and participation and retaining customers. The active and constant renewal and dynamic development of website content are crucial strategies since consumers do not return to websites without a reason (Teo, 2005). One of the most well known digital tools, which is exploited among micro-enterprises independently is Facebook. They took it in their business more or less, either that they have with their own profiles pointed out, where they operate. One of the most beneficial tools in applying this strategy is search engine optimisation (Teo, 2005). Search engine marketing and analytics tools are the most cost-efficient and applicable digital tools to micro-enterprises.

(b) Engaging customers' interest and participation, has the objective of promoting interactions and transactions after customers have been persuaded to visit the website. For example, content marketing and e-commerce can be used as instruments to create interest in engaging in sales transactions and newsletter subscriptions (Teo, 2005). Micro-enterprises are aware of the significance of websites, however most commonly solo-entrepreneurs have only their contact information in their website. The preliminary framework for this element are blogs, content marketing, website and e-commerce. Other tools utilized by micro-enterprises are usually videos, which are published in YouTube, search engine optimization and e-mail.

(c) The third element, retaining customers, focuses on getting customers to return to company websites. Constant maintenance of communication is necessary when building customer relationships, and continuous utilisation of resources is essential in digital marketing (Kierzkowski et al., 1996). Micro-enterprises that have operated longer understand the importance, whereas start-ups do not have much of a customer base. Potential tools are blogs, Facebook, content marketing, e-mail and website.

(d) Learning customer preferences involves collecting information on present and potential customers through online surveys. Providing customised products and services can generate unique feelings among customers. Micro-enterprises are all the time more interested of automatization in order to figure out, in which products customers have been acquainted on the website. Hereby customers can be approached through specific product. All the time we are going towards that the companies try like to know customers secretly, whereas surveys through e-mails and Facebook in learning about customers are rarely utilized.

(e) Relating to customers means individualised communication, which is a key strategy in providing superior value to customers. This fifth element is critical since, on many occasions, it is required as digital marketing's starting point to enhance existing business activities (Kierzkowski et al., 1996). However, companies may lack information on, and knowledge of, customer preferences, on which they could base their customised strategies. E-mail is an example of one of the fifth element's digital tools (Teo 2005). This element is often left behind in micro-enterprises. Those that have understood the situation, try to give personal service, but in digital form very few. There is not yet understanding that customers could be served there. The importance to utilize communication with the customers is not yet understood. Recognized tools in the theoretical framework are Facebook, e-mail and internet. The significance of mobile marketing is enormous for all companies, also for micro-enterprises. Nowadays, companies do not perform marketing, which is not compatible to mobile marketing. Mobile marketing became popular, when making a responsive website became cost effective.

5.2 BUSINESS FACEBOOK PAGE

Besides a private Facebook profile one can open an account that is targeted for a small Business. Small business owners, who use social networking sites, effectively are able to promote their businesses in powerful ways, and one of the best ways is by using a Facebook business page (FBP) (Gregory, 2018).

A business page on Facebook enables a way to communicate directly with the **target audience**. Fans are there because they are aware of your company and want to learn more. While they certainly are expecting to receive useful information from your Facebook page, you also can be collecting useful information from them through their participation. Facebook Insights also provide useful information about your fans and their interactions on your page. As a microcosm of your target market, your Facebook fans can tell you a lot about what they want through their interaction, comments, and feedback. Facebook groups should also be considered. FBP offers increased exposure to potential customers. Target people who already have an interest in your field of business. It is almost certain that many of them will give your page a Like. If you're a local business, direct your ads to target customers within a 10-20 km radius. The ads might cost you more, but the Likes and potential customers are more precisely targeted.

Social connections and genuine communication are integral parts of social media. Facebook gives you an opportunity to attach a face, name, and personality to your brand. In such a way you can **humanize your company**. While your Facebook page may represent your company, it also allows you to show the human side of your business through one-on-one conversations, personal tidbits, and nonbusiness interaction. Even if you automate parts of your social media activity, you can fit in a moderate amount of live, on-the-spot communication to create richer, more "human" relationships.

Facebook pages are excellent places to gather your customers, prospects, and fans to provide reviews, share opinions, voice concerns and offer feedback. You can **build a community** on your Facebook page in a number of ways, including:

- posting useful, relevant and interesting links
- asking fans to contribute with comments
- organizing contests and promotions
- providing a place to leave reviews and other feedback

- offering incentives for activity on the page

If the Facebook page you create for your business successfully brings people together, you can develop a loyal following that will continue to grow. Furthermore FBP gather leads in the form of email addresses so you can contact your followers outside of Facebook. It's a proven system to do this through contests, giveaways and newsletters. You also need to be careful how you use your leads. Email them consistently but not more than once or twice a week with helpful information that also leads them to your website, where they hopefully will become customers. This is also a way to build your brand loyalty. If you consistently provide valuable and entertaining content, your followers will stay loyal even when you make mistakes. These days, people look online to find businesses to buy from and they predominately search social media. If your followers see you being active & responsive, they're much more likely to do business with you than a company with no Facebook presence or a poorly run page.

Facebook can be an effective way to direct traffic to your business website and blog. Your posts, links, and other actions that are contained on your public Facebook page can also give you a **Search Engine Optimization (SEO)** boost if they are indexed by search engines. With the speed of social media and new weight being added to information shared through social channels, having a Facebook page filled with rich content relevant to your business can help you boost your search engine rankings. Smart FBP owners use their pages to **drive traffic** to their websites. If all you're doing on FBP is getting engagement on your posts, then you're really just an entertainer not a marketer. Facebook generates a full-width thumbnail image if your website makes one available. Because they draw more attention, these wider images are more likely to get clicked (see figure 20).



CNN

What happens when you only eat at Starbucks for an entire year? This woman took on the challenge: <http://http://cnn.it/1kbJoc7>



Woman consumes only Starbucks for 1 yr

newday.blogs.cnn.com

In 2013, this mom tasked herself with consuming only food and drinks from Starbucks and its related properties.

Like · Comment · Share · 1,762 782 305 · about an hour ago ·

Figure 19: A full-width thumbnail image on FBP (Ayres, 2019).

Starbucks example, figure 20, looks like a photo post, but is actually a link. Clicking the photo takes you to the CNN article. Posting links to your website is an essential part of any Facebook content strategy. The Likes, comments and shares are lower on the link posts. Our goal is to drive traffic with those posts, not necessarily get engagement on Facebook (Ayres, 2019).

Your Competition Already Has One. Doing something simply because your competition is doing it, isn't a good enough reason, but when it comes to social media, not having a Facebook page or a presence on other social networks can cost you opportunities—especially if your competition uses social media and using it well.

A branded Facebook page for your business can be a powerful way to **expand your reach and increase awareness** of your business online. Most people on Facebook visit the site every day, so regular status updates, shared links and videos, and other information gives you a chance to connect with your customers daily. Business Facebook page allows you to put your business in front of your clients and customers every day. With more than 2.2 billion active Facebook users, as of 2017, an increasing number of consumers are using the site to find products, services, and brands to solve their everyday problems. Facebook and other social networks make it easy for potential customers to find you. And when they do, they often are more likely to remember your brand and share it with their own connections.

FBP provides **insights** which offers you useful analytics (Penafloida, 2018). They're easy to understand and provide usefull information for business owners. You can see how many page likes you have, the reach of your posts and page, engagement of the page, post performance, etc. You can find out how specific posts are performing, the gender and demographics of your fans, etc. If you compare this to running an ad in your local paper, you are not given any such stats as to how many people visited your store/website based on the ad, figure 21.

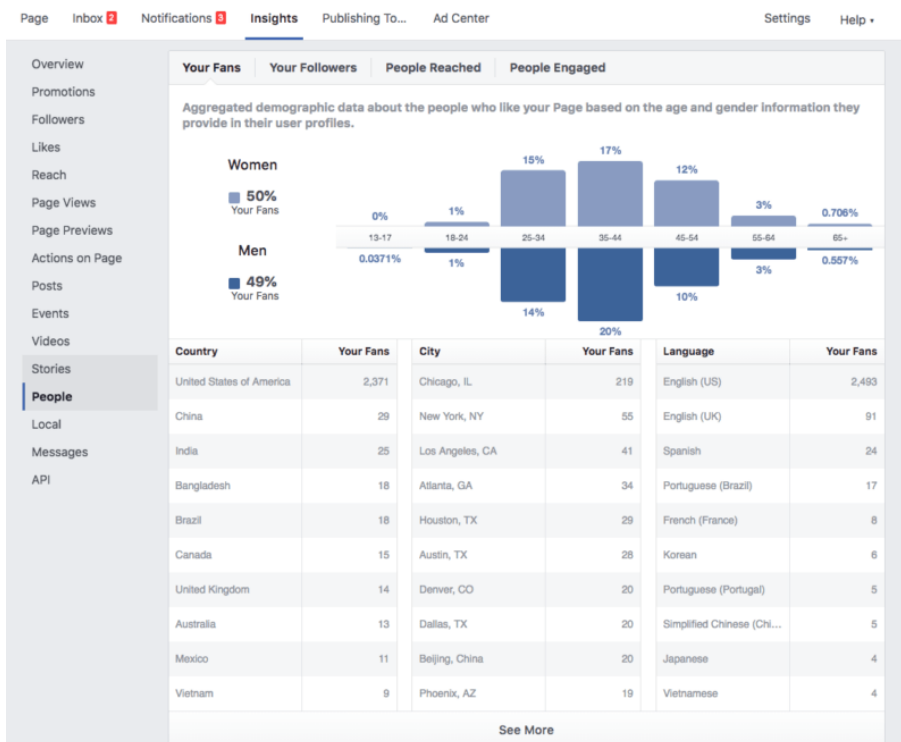
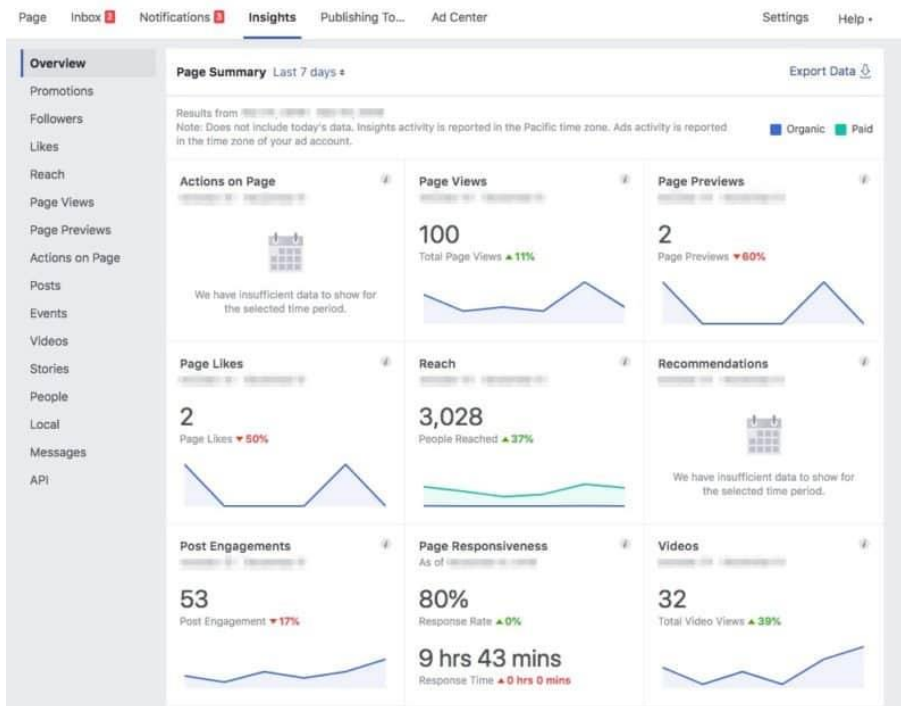


Figure 20: Facebook analytics tools (Ayres, 2019).

Lowering your marketing expenses by using FBP. There is no cost to start a FBP. Simply using photographs, you take of your business will work. In some cases, that is better than a creative image from a designer. Costs appear when you start paying for ads to get page likes, boosting posts and running sponsored stories. These are all actions with which you can boost your page and further on your business. FBP ads are relatively inexpensive when compared to traditional print, radio or TV ads and are 1,000 x more targeted.

The vast majority of Facebook users are accessing the site via their mobile devices, moreover many of them only with a mobile device. This trend is growing and it is thus more and more important for your business to have a presence on Facebook.

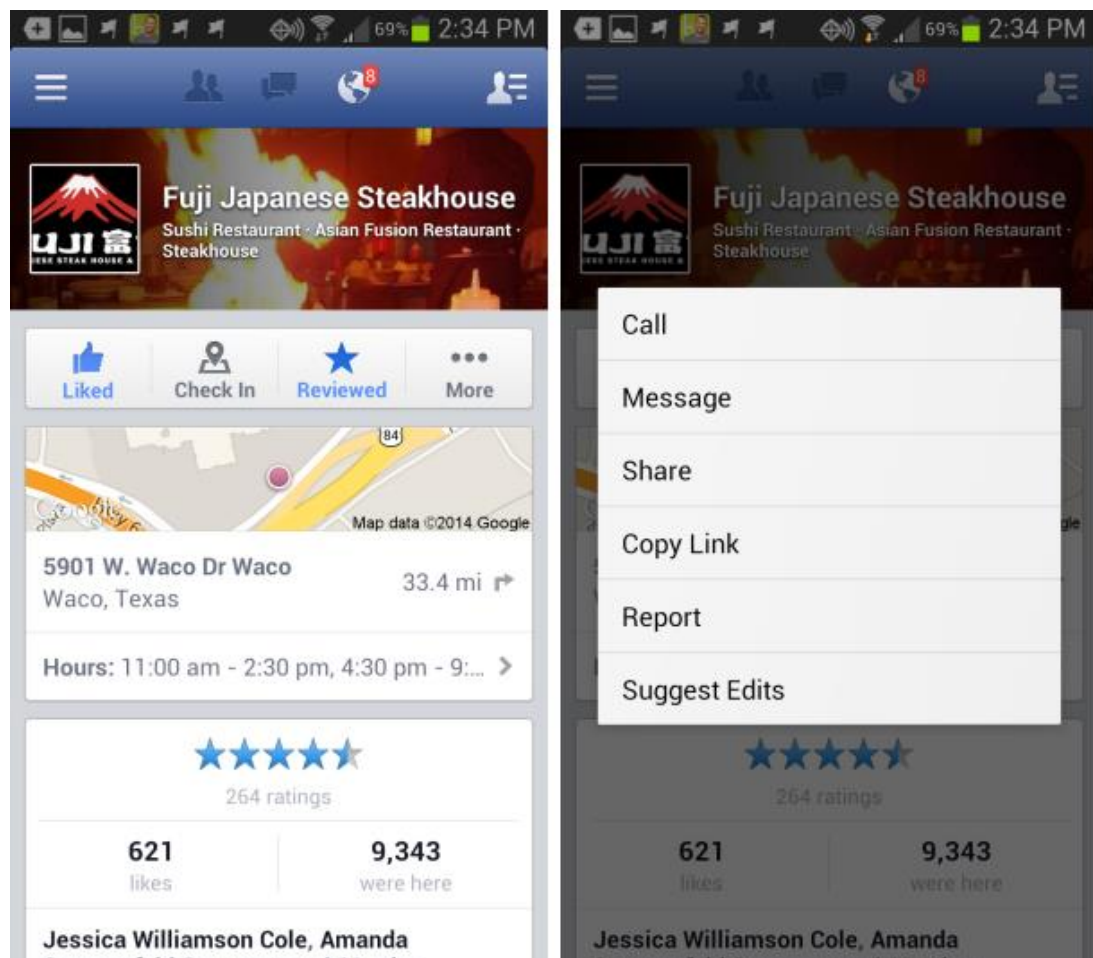


Figure 21: A screenshot from smart phone showing the business page for a sushi restaurant (Ayes, 2019).

FBP optimizes your page for both desktop **and mobile devices**. When people view your FBP on a mobile device it shows users hours of operation, location, address, reviews and phone number which can be directly accessed from the Facebook mobile app, figure 22.

An interesting new feature on Facebook pages lets businesses **spy on competitors**. It doesn't mean that you can check out their sales or results from their ads. It is a way to see how others in your area and niche are growing on Facebook. Just above your cover photo you should see something like shown on figure 23.

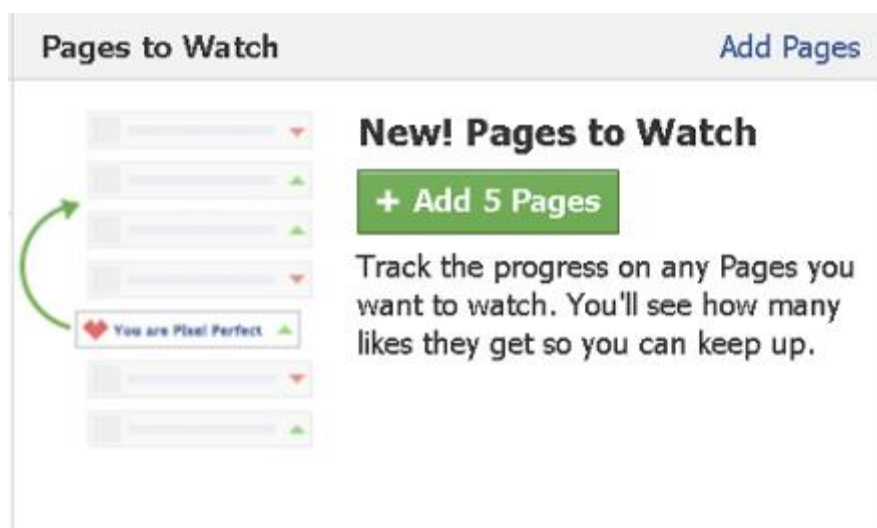


Figure 22: A FBP possibility to see who are your competitors in your area on Facebook (Ayres, 2019).

Click "+ Add 5 Pages", Facebook makes suggestions based on competition in your area in your same (or a similar) niche. Facebook lets you select more than 5 if you want. After clicking "Done" the original image shown above your cover photo is replaced with a box showing the like count of the competitor's pages and how much that count has increased this week. If you look at the pages to watch and see a page has exploded and gained lots of new likes, you can visit that page to see what they're doing right. This may not give you a ton of insight, but sometimes just a little motivation can cause you to break bad habits on Facebook and improve your posting and advertising.

6 POTENTIAL CHALLENGES WOMEN FACE AND HOW TO OVERCOME THEM

Veysi DEMIR, *Family and social policies directorate of Ayonkarahisar (AFASPIM), Turkey*

Throughout the history, women have met many problems in the social life. Although these problems differ from country to country and culture to culture, the main problems are the same in every society. If the woman takes part in the business life, in addition to their family role, the problems she faces become more. Since the problems change according to the women's country's development level, their education level and income state; women who have lower education level and lower income state face these problems more densely and have more difficulties in solving these problems.

When women making up the target group of dreamy m learning project begin to deal in e-commerce from home, they will take new responsibilities in addition to their family responsibilities and they will also meet various problems while setting up and operating the business.

In this part, the basic problems women will meet and their possible solutions will be stated.

6.1 FAMILIAL PROBLEMS

6.1.1 CARRYING OUT THE FAMILY LIFE AND BUSINESS IN COMPANY

Although the life of women differs according to the societies, their familial roles are basically similar but the responsibilities and amenities of these roles are much more and denselier in some societies; it is thought that women are more responsible in managing the family. Child care, housework, elderly and patient care are thought to be women's jobs; so such pressures may be generated on women. Even though this perception has begun to change in recent years, cultural approaches may be triggering off these obligations in women's subconsciousness.

One of the biggest difficulty the women entrepreneurs setting up their own business face is because of the social oppression. Plying between home and work and concentrating to both sides may become a tough process for the woman. With the increasing responsibilities and obligations, increasing social pressure also causes women to feel more under pressure.

Especially female entrepreneurs with children, patients and elderly relatives may face this problem more. Taking care of children and maintaining business life at the same time can make busy business life more stressful.

These problems make it difficult for entrepreneurial women to work, but they do not prevent them from working. Many women entrepreneurs can achieve successful results by carrying on family life and business life together. What needs to be done here is to set some rules in your relationships with your family and make your family life compatible with your own initiative. The distribution of work and sharing of work can be done by asking for help from family members so that women can reduce the workload on them.

6.1.2 TRYING TO SATISFY EVERYONE

Because of cultural facts, women are often considered to be obliged to treat others well and to satisfy others due to their role. Living with these patterns can also create the feeling of compelling the satisfaction of everyone in women entrepreneurs. These expectations of the family and the environment becloud or prevent women entrepreneurs from digressing their traditional roles and entering business life.

With the education and motivation activities prepared by the state and NGOs, women can be guided about meeting social and family expectations and it can also be explained to women that such expectations should not overstep the expectance about their own life and they can be supported to trust themselves.

6.1.3 NOT TO BE TAKEN SERIOUS

Many women who want to be involved in work life or start their own business are not taken seriously and have no support. Whereas women who believe themselves and are self-confident continue to perform their initiatives without considering the reactions from outside, women without self-confidence continue their lives without carrying out their planned initiatives.

Motivation training given by the State and NGOs and activities where they can meet role models can increase the self-confidence of women . Since women who gain self-confidence can express themselves better, they can easily convince others and thus they are taken seriously.As such activities will eliminate the prejudices in society, the problems of women not being taken seriously will be eliminated.

6.2 PROBLEMS FACED IN E-COMMERCE

6.2.1 SECURITY PROBLEM IN E-COMMERCE

In spite of the increasing use of internet and electronic commerce applications, the biggest obstacle to the development of electronic commerce is seen as security.

Security issues that may arise in commercial activities over the Internet may include (Adam et al., 1999:124):

- Access to non-authorized network resources,
- Destroy and damage information and network resources,
- Modify, mix or add something new to information,
- Transmitting information to unauthorized persons,
- Theft of information and network resources,
- To deny the services and information sent or received,
- Causing network services to break and corrupt,
- Claiming to have received or sent information which are not received or sent.

Solutions to the security problem in electronic commerce can be analyzed in three groups:

Firewalls. Users can enter the system using the user name, password, internet IP address or domain name. The firewall creates an obstacle between the corporate network and the external internet. Unauthorized persons cannot access computers directly in the network.

Encryption and Transaction Security. It is of particular importance that information is transmitted to the receiver without the risk of stealing and replacing during the transmission of information through channels. Tools used in these methods to ensure confidentiality and safety are digital certificates, digital and electronic signatures and approval bodies.

World Wide Web Security and Internet Security Protocols. In electronic commerce, it is important that the user notifies his / her identity to the other party and that the other party also informs the user of its identity. Various internet security protocols have been developed especially for internet shopping and electronic payment systems over the internet.

6.2.2 THE PROBLEM OF TAXATION IN E-COMMERCE

With the development of globalization and technology, the problem of taxation comes at the beginning.

The ease of shifting capital and labor from countries with high taxes to different countries, the realization of multinational companies' production in more than one country, the emergence of virtual companies with the development of internet and electronic commerce, the lack of certainty of the location of these companies, the presence of companies and customers in different countries and thus different factors such as tax regulations are just some of the reasons that cause taxation.

As a result of the research conducted within the OECD, the following are the principles to be considered for an effective and appropriate internet taxation (Ekin, 1998: 119):

1. The system should be fair: Tax payers in the same situation should be taxed in the same way as they do similar transactions.
2. The system should be simple: the management costs of the tax authorities and the costs of appeal should be kept low.
3. Clarify the rules: The tax result of a transaction must be known in advance, and the taxpayer must know what is taxed and where to pay this tax.
4. System must be enabled: Tax losses should be minimized.
5. Economic deviations should be avoided: Company decisions should be made for commercial purposes rather than tax approaches.
6. The system should be sufficiently flexible and dynamic: Tax decisions should follow technological and commercial developments.

6.2.3 PROBLEMS IN ELECTRONIC PAYMENTS

Traditional payment systems, such as cash, credit card and fund transfer from the point of sale (EFT / POS), are inadequate at present, due to lack of security or insufficient efficiency of systems. New concepts such as digital money, electronic wallet, smart card, electronic money reduce the problems that arise as part of electronic payment systems. The development and improved security of electronic payment systems will also improve electronic commerce. Because the most important obstacle to the rapid development of e-commerce, the problem of secure payment will be solved.

6.2.4 PRIVACY PROBLEM

In order for consumers to make transactions over the Internet, it is necessary to

protect personal information and privacy and to ensure the system is safe. The fact that personal information can be reached easily and that what should be kept secret causes both the consumers to be damaged and the system to be insecure. This insecurity is the most important problem in the spread of e-commerce and especially in the work of home-run entrepreneurs. In order to increase and popularise the reliability of e-commerce, the principles and procedures regarding the placement and processing of information related to individuals should be regulated, criminal sanctions should be applied for those who do not comply with them, and the protection of personal rights and legal guarantees should be ensured.

6.2.5 PROBLEMS IN DELIVERY AND CUSTOMS

In the development of e-commerce and its impact on the economy, there are two important logistic problems; These are payment and distribution. In the case of cheap, convenient and timely delivery of parcel packages, parcel distribution and customs clearance procedures are seen as the main obstacle. Due to customs clearance procedures, significant costs per package are assumed. Successive international trade negotiations provide significant reductions in customs duties, but the administrative procedure for tax collection still needs reform.

6.2.6 PROBLEM OF CONSUMERS PROTECTION

Two issues should be considered when talking about consumer protection in electronic commerce. First; The electronic commerce includes two different trading categories. The first involves the selection, ordering and even payment of physical goods via the internet.

In this type of trade, the internet is mainly used as a means of order by mail, and the product delivery is made by traditional means such as delivery by mail.

Therefore, consumer problems related to this process can be solved in a way similar to the solutions to problems encountered in purchases via mail or direct sales.

The transactions in the second category include the commerce of goods called digital goods, for example; software, music and film-like goods. The selection, order, payment and delivery of the goods are carried out completely in the virtual environment and the traditional methods are not used. Such transactions involve new and different issues.

The second issue that should be considered is the limitlessness of electronic commerce.

Consumer problems encountered in electronic commerce within the same country can be solved by methods similar to those encountered in other ways of trade.

However, in cases where the consumer and the seller are located in different countries, serious problems are encountered in the solution of consumer problems.

In current e-commerce applications, the rate of fraudulent and deceptive behavior is increasing. According to the estimates, 10% of e-commerce transaction volume is performed as fraudulent behavior. (Online Brokerage, 1999:85).

This shows that, as consumers' lives become easier with electronic commerce, the risks of loss are increasing, too.

Due to its unique characteristics and cross-border nature of e-commerce, it is becoming more and more difficult to protect consumers from fraudulent and deceptive behavior.

If the seller is located outside the country where the consumer is located, the consumer cannot have the necessary information about the seller.

Even if the consumer knows the consumer protection legislation in the country, he faces obstacles for example in seeking rights by international phone calls, the cost of proceedings and tracking, language problems and other reasons.

One of the major problems consumers face is that they cannot determine where the seller is when they want to return the product. This problem is not encountered in physical goods. Since the goods that are ordered come to the buyer with documents such as receipts and invoices, it is easy to determine the identity and address of the seller from these documents. However, in digital goods, it is difficult to identify the seller as the product reaches the consumer online. In the compensation of defective goods, the traditional product liability system will not be sufficient. In some countries, a payback system is adopted in order to protect the consumer against defective goods, especially in payments made by credit card, and the basic principles of this system are tried to be determined within the OECD. This system can be summarized as the fact that payment card issuers agree to pay back the money paid by consumers due to defective goods in the presence of certain conditions. In order to solve these problems, it is necessary to prepare the legal regulations, protect the fraudulent and deceptive behaviors, inform and educate the business and public, and encourage the sector to establish its own internal control and control mechanisms.

The Law on Consumer Protection, which came into force in our country in 1995, does not include concepts related to online commerce. Online sales can be evaluated through door-to-door sales. But these are not sufficient, the law should be reviewed again.

6.2.7 THE CONCLUSIVE FORCE OF ELECTRONIC RECORDS

International studies are carried out regarding the conclusive force of electronic records. In our country, legal transactions with a value of more than 20 million can only be proved by conclusive evidence (confession, definite provision, deed and vow). Since there is no obligation for proof for transactions under 20 million,

it is possible that electronic records can be considered as evidence. According to the tax law, commercial books are not allowed to be kept electronically. In parallel with the technological developments, the records kept in the form of microfilm or microfiche as well as computer records should be included in our legal system by means of making changes in the relevant laws and standards on keeping such records should be introduced.

6.2.8 JUDICATORY PROBLEMS

Electronic commerce has provided new opportunities for businesses and countries for international trade, but at the same time, new problems have emerged in the implementation of laws in disputes concerning commercial transactions.

Research shows that customer complaints increase in cross-border shopping. The solution of these problems takes a long time to determine the location of the seller, the laws of which side will be applied, the language and the cost.

6.2.9 PROTECTION OF INTELLECTUAL CAPITAL

The trade on the Internet also includes the licensing and sale of intellectual capital. To improve this trade, sellers must ensure that their intellectual capital is not stolen, and buyers must know that the products are original. There is a need to arrange international conventions to prevent theft of copyrights, patents and trademarks.

Even if technological advances, such as encryption methods, help to prevent piracy and fraud, an effective legal infrastructure must be established in order to protect intellectual capital or to resolve it when a problem arises (A Framework for Global Electronic Commerce, 1997:8). Intellectual capital rights have an important place in the development and trade of ideas and cultural activities.

Technological developments have facilitated access to information and their copying.

At the same time, new technologies also make it easier to take measures against them.

In some cases, the private sector has made progress in implementing common standards for the protection of intellectual property rights in new multimedia products and services.

In addition to international organizations, governments are also working on setting common standards. For the development of electronic commerce, countries need to implement these contracts immediately in their national law (Dismantling the Barriers to Global Electronic Commerce, 2000:21).

6.2.10 COPYRIGHT

The internet provides a low cost distribution channel for information and entertainment such as film, music and books. Rather than distributing hard copies of videos or books, downloading is easier and cheaper. Because of these reasons products that have not received copyright permission are being sold at a high rate on the internet (Dismantling the Barriers to Global Electronic Commerce, 2000:21).

In order to curb this counter actions are being carried out nationally and internationally. In most countries, laws pertaining to this problem can be found but this does not provide an effective solution to the problem. Rights to copyright is gaining importance in today's world. The Bern Convention for the Protection of Literary and Artistic Works. All countries will be able to acquire copyright protection under this contract. In December 1966, the World Intellectual Property Organization-WIPO drew up the Bern contract which led to new protection guidelines. The organization develops principles to ensure that the commercial opportunities provided by digital communication do not harm.

6.2.11 PATENT AND TRADEMARK RIGHTS

The protection of patent rights is extremely important in terms of maintaining improvements in technology, computers, hardware and software and communication tools. The promotion and protection of patentable innovations that arise with commercial developments on the Internet is extremely important for the future of electronic commerce. In order to comply with these objectives, the US Patent and Trade Mark Office (PTOJ) continues its work to improve cooperation for the protection of patent rights with the private sector. The Bureau also publishes publications on the subject of patent rights. The Bureau adopts the following principles on patent rights:

- Development of patent agreements in order to create a safe framework for electronic commerce,
- Governments avoiding interventions without the permission of the patent holder,
- Encourage countries to develop effective and fair protection mechanisms to protect their patent rights,
- Developing appropriate international standards for the protection of patent rights.

On the other hand, serious problems occur due to similar trademark of the same products and services by different parties. Countries apply different standards in this regard. Conflicts occur especially when the same name is registered on the Internet or if the same name is registered. A trademark on the Internet fulfills its recognition function. In general, descriptions such as addresses do not protect intellectual capital. On the other hand, the protection of these names is very important and the courts have been giving special importance to this issue in recent times. To date, disputes between trade name rights and commercial property rights have been resolved through negotiations and courts. Undoubtedly, the contract may develop a self-functioning mechanism to resolve potential conflicts between the use of name rights and the use of

trademarks. So, there is no need to go to the courts. In fact, such a situation can create a more stable business environment in the Internet (Ekin, 1998: 126)

6.2.12 ILLEGAL PUBLICATIONS

On the Internet, the presence of illegal or harmful content is also a problem. There is a contradiction between freedom of speech and security, human morality and similar values. Several authors agree that some information is not available on the Internet. For example, the making of bombs (Ekin, 1998: 123). The flow of information over the Internet must be free and not subject to rigid inspection. According to traditional tools, the Internet allows users to protect themselves or their children from contents they do not want. For example, families can prevent their children from accessing certain information or accessing unapproved websites. Filtering technologies are now available. Content regulations are also available on radio and television, but the introduction of the same regulations on the Internet will prevent the growth and expansion of the Internet. For this reason, there should not be strict regulations, industry self-regulation, adaptation of the competitive system and the use of easy-to-use technical solutions (such as filtering technologies and age verification systems) should be supported and encouraged. (A Framework for Global Electronic Commerce, 1997:7).

In April 2000, the Law on the Protection of Children's Privacy *bilgiler* was enacted in the United States in order to prevent children's access to illegal and objectionable websites and to ensure the confidentiality and security of information gathered from children. (How to Comply With The Children's Online Privacy Protection Rule, 2001).

6.2.13 FOUNDATION PROBLEMS

The basis of electronic commerce is based on communication foundations and information technologies. In underdeveloped or developing countries,

communication costs are high, technological equipment is insufficient and the services provided are inconvenient and unreliable. In addition to telephone lines, new systems such as fiber optic cables, satellites or cable TV can be used to make the information flow efficient. But the most important problem encountered in using them is cost.

High communication costs is one of the problems encountered in e-commerce. There are different opinions about pricing. According to this, the inadequacy of foundations, operating cost and investment costs should be taken into consideration. Very cheap and non-differentiated pricing can lead to unnecessary use. Therefore, higher wages can be detected at certain hours to prevent congestion. Whether or not competition in the market affects pricing. Especially in countries where there is no infrastructure competition, the costs are doubled and the number of users decreases by 20% compared to the countries where the foundation is average (Ekin, 1998: 134)

For the long-term success of the Internet, it is necessary to set technical standards on issues such as electronic payments, security, copyright and communication technologies. These standards should promote competition and reduce uncertainty in the global market. In particular, they must comply with international standards.

6.2.14 LENGTHY DELIVERY PROCESS

One of the most common problems faced by e-commerce sites is the unmanaged cargo processes. Since the long-lasting delivery processes have a negative impact on the brand loyalty of the customers, the delivery process must be managed in coordination with the shipping companies. Giving the customer information of delayed cargoes, compensating mistakes with gift or discount codes positively affect customer loyalty.

6.2.15 INSUFFICIENT PRODUCT INFORMATION

Detailed information about the products included in e-commerce sites, technical specifications, product warranty period and conditions of use should be clearly stated. Inaccurate or incomplete information may be redirected to the site as a return or cancellation of sales, resulting in customer loss.

6.2.16 SENDING OF WRONG PRODUCTS

One of the main problems with every e-commerce company is the quick action of e-commerce companies on wrong product delivery. Sites that try to compensate for the error should improve order control mechanisms and try to regain the satisfaction of their customers by offering options such as a gift or discount voucher for customer satisfaction.

7 SUCCESS STORIES OF WOMEN WHO ARE MICRO ENTREPRENEURS

Artemis DRIVA, Panagiotis KENTERLIS & Lila ANTHOPOLOU, *IDEC, Peiraias, Greece*

David RIHTARŠIČ, *University of Ljubljana, Ljubljana, Slovenia*

Martine GAURY & Sigrid TERWOLBECK, *Guimel, La teste de buch, Archachon, France*

Samiye HANCIOGLU & Merve SENSOY, *Afikad, Afyonkarahisar, Turkey*

Malgorzata MIKLOSZ, *Danmar Computers, Rzeszow, Poland*

Veysi DEMIR, *Family and social policies directorate of Afyonkarahisar (AFASPIM), Turkey*

All the five countries (Turkey, France, Poland, Slovenia and Greece) participating in the Dreamy m-learning project were asked to send two success stories of women who are micro entrepreneurs to IDEC. IDEC gathered all the stories that can be grouped according to the area in which each business is active. Therefore, four categories are formed.

The first one has to do with clothing and shoes. Five stories are categorised here:

1. **“So beach”** from France that manufactures smart bags and beach towels in a closet. They can be carried on the shoulder and they have a convenient cushion and practical pouches.
2. **“Full Wardrobe”** Hockshop from Poland, which is a kind of second-hand shop that offers selected clothes of high quality. It also provides consulting in the selection of the products, so as to meet individual customer needs.
3. **“Cemile Gul”** from Turkey, offers clothing decorated with Turkish handwork art and the majority of them is handmade. This clothing can be home textiles, evening dresses, henna night kaftans and customised design clothes.

4. “**Haberdashery shop**” from Turkey, which sells handcrafted items and supplies. All handcrafted items are handmade.
5. “**Sandalem**” from Greece started as a small online Facebook shop that was selling handmade sandals decorated by Helen. Now, it also sells decorated ballerina shoes, boots and leather bags.

The second one has to do with cosmetic services. Three stories are categorised here:

1. “**XAXI nails**” from Poland, which aims to provide high quality cosmetic services for women. Part of the services provided include manicure, pedicure, wedding make-up and adjustment of eyebrows.
2. “**Kozmetika**” from Slovenia is a beauty salon that offers a wide range of quality cosmetic services to its customers. Every customer is treated individually and in addition to the service, appropriate home care products are offered.
3. “**Pink Panda**” from Slovenia with its online shop called as “**licila.si**” offers makeup resources, helps other women with makeup and appropriate products, as well as with skin care products.

The third one is about food:

1. “**Les pepites noires**” from France, promotes local products and truffles (fresh and cooked) that are collected by Isabelle and her trained dogs. It also has a website, where cooking recipes are offered.

The fourth one is about an e-shop for church items:

1. “**Theodor**” from Greece, is an e-shop that sells church items in Greece and it is going to be expanded soon in


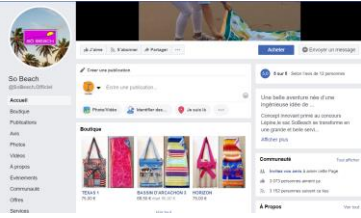
Russia. On the website one can browse all the items and find special offers.

The above success stories are presented in detail in the tables below.


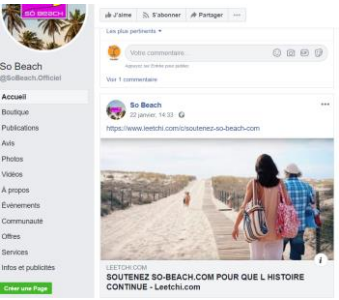
7.1 CLOTHING AND SHOES

7.1.1 SO BEACH from France


<p>Story of setting up the business</p>	<p>Clara Costa lives in the heart of Arcachon, a few steps from the beach. "Last summer, I took a canvas hammock to lie on the sand, it scratched. I sewed a towel over it. It was heavy to wear. I added handles to fold my briefcase and carry it in a shoulder bag.</p> <p>And the keys, the phone? "I added three pockets, between the canvas and the towel, with a cushion in the middle," details Clara, who at the end of the summer carefully placed her smart bag / beach towel in a closet.</p> <p>It was without counting on the curiosity of the girlfriends. "A first asked me one in the course of the winter. Then another ". Word of mouth did the rest: "I found myself sewing for all my friends. 4 hours per bag.</p>
<p>Business idea</p>	<p>Clara Costa has invented a beach bag, which is also a towel, worn on the shoulder, with cushion and pouches.</p> <p>It seduces summer visitors before the Lépine contest in September</p>

<p>Products/services</p> 	<p>First, home confection, even if it is still limited: "I found a family workshop in Portugal. I buy the fabric in Bordeaux, the workshop gets towels and sponge associations.</p> <p>Clara Costa offers thirty models in different colors</p>
<p>Market and marketing</p> 	<p>First, Arcachon' Market, La Teste 'Market: Clara folds and unfolds the models: two folds in width and two folds in length, a knot and that's it. The friends are conquered. Each its color, flowers, blue and white striped, bayadère. Fabrics can also be personalized.</p> <p>A tattoo artist from Gujan-Mestras drew a pattern reproduced throughout the length of the fabric. A boat builder, from La Teste-de-Buch, offers them to customers with the picture of their boat.</p>
<p>Challenges and obstacles</p>	<p>Clara seizes a towel that she sews while reflecting to make it practical, comfortable and aesthetic. After many manipulations she found a clever folding. It was enough now to adroitly put handles to make a bag and the trick was played! She could finally go to the beach with her hands free, her towel bag on her shoulder!</p> <p>This concept obviously fueled the curiosity of the neighbors on the beach. After making some models for her entourage, Clara filed the mark: SO-BEACH.</p> <p>Nicolas, her son, created the logo: the dune - the</p>

	<p>sun.</p> <p>It was in a small shop in Arcachon, not far from the beach, that Clara could test the interest of tourists for her product in the summer of 2016.</p> <p>And the story could have stopped there ...</p> <p>But now a customer by humor says to her "remains more than to present you to the contest Lépine". Clara took up the challenge.</p> <p>And the story continues:</p> <p>September 2016 - Strasbourg - SILVER MEDAL</p> <p>April 2017 - Paris: SILVER MEDAL with BHV mention, and medal of the State Secretariat for Handicrafts.</p> <p>"SO-BEACH" was born.</p> <p>Highlighted by the television press, M6, France2 and C8, but also the local press, so-beach the story goes on</p>
<p>Opportunities and success stories</p>	<p>She is also preparing to defend her beach towel bag at the Lépine contest, the first two weeks of September in Strasbourg.</p> <p>"I was selected on file to participate. The competition will bring me a little notoriety, but also sponsors, "she hopes, who has just refused an association with a financier." I prefer to stay small at home. "</p>

	<p>Last Sunday, Clara was exhibiting her towel bag at the Parc Mauresque in Arcachon, where the 9th edition of the Star West was held at pétanque with her lot of people. Philippe Candeloro's wife broke down and left with her So Beach towel bag on her shoulder. She could thus find herself in photo in some magazines.</p>
<p>Results and Future plans</p> 	<p>In the shop she opened for the summer, in Arcachon, not too far from the beach, Clara Costa offers thirty models in different colors.</p> <p>Today, So-Beach is a French registered trademark. The concept of the So-Beach bag is a registered and protected model (options included). Its designer is a young woman of Portuguese origin who, when her bag story became bigger, first made her bags in Portugal, and since April 1, 2017, the SO-BEACH beach bag is made in France.</p> <p>The manufacture was entrusted to the association FRINGUETTE, in Biganos 33, site of professional reinsertion.</p>

7.1.2 FULL WARDROBE from Poland

<p>Story of setting up the business</p>	<p>“Full Wardrobe” Hockshop (“Komis Pełna Szafa”) was founded in March 2012 in Rzeszow. The originator and founder of the place is Karolina, a graduate of Polish philology at the University of Rzeszow. She completed two postgraduate studies. She also participated in several training courses (sales training, backhoe - loader, project management). She has participated in various trainings and informal group meetings with women. Before she opened her second-hand store, she had been unemployed for several months. She took part in training during this time. She has been running her company since March, 2012. The company's name means a “Full Wardrobe” Hockshop. It is a kind of second-hand that offers selected clothes. The company has been successful on the domestic market and enjoys great popularity.</p>
	
<p>Business idea</p>	<p>The company's goal is to provide customers with the highest quality, branded, used clothes at the lowest possible price. It is something between a traditional second-hand and a high-quality branded store. It is a great alternative for people who want to dress well and original, but do not want to spend a fortune on it.</p>

<p>Products/services</p>	<p>The company deals in buying clothes from private individuals and selling them in the store, deducting part of the income. Additionally, their activities include, also consulting in the selection of products for individual customer needs, in addition to commute to the customer and buy clothes from him or help refresh his wardrobe. What distinguishes the "Komis Pełna Szafa" from other stores selling used clothes is also the fact that the clothes sold in it are subject to strong selection. Thanks to this, you can only find good quality and fit in the latest trends in clothes. It is worth emphasizing that this company offers clothes not only for women, but also for men. A large range of different sizes helps in finding a product that interests us. The company is promoted with the slogan "SELL, EARN, BUY". In part, this is a description of its activities.</p>
<p>Market and marketing</p>	<p>Karolina decided to use Facebook and Instagram, where she uploads current info or offers of the latest things available in store. She has also a nicely designed website. All services offered by the store are on it. A good practice used by the "Komis Pełna Szafa" is to put information about employees on its website. Such action can increase their motivation to act and make a good impression on potential customers</p>



visiting the website. Instagram and Facebook act as an information form. The company presents its products there by posting photos, price size and brand. Thanks to that, people using these social media are up to date with the offer. They can also get acquainted with the price offer of the store. Another example of modern-day marketing is the cooperation of the company with fashion bloggers. This cooperation offers a wider range and greater recognition of the company.

In addition to the afore-mentioned forms of marketing communication, Karolina also focused on buzz marketing. Satisfied customers advertise her store on the internet and among their friends. She admits that this advertisement has had a very positive impact on the reception of her company, the creation of an appropriate image, but also on a larger number of people using her offer.

Challenges and obstacles

The biggest challenge Karolina faced was the lack of knowledge about company management, legal and administrative aspects, as well as knowledge about creating a marketing strategy. Karolina previously undertook various works, including selling, what could be her strong point. She started her shop on the basis of

	<p>her own savings. She had the support of her friends and husband, although she admits that she is not convinced if the family believes in the success of her business. Lack of knowledge in the field of managing her own business, has made her decide to attend various types of courses and training. She also admits that the lack of time for her daughter was a serious problem at first. She wanted to reconcile professional and private life at all costs. She was also not convinced whether this type of clothing store would succeed in Rzeszow.</p>
<p>Opportunities and success stories</p>	<p>The business idea came from her interest in fashion. Karolina wanted to create a place where you can buy cheap good quality clothes. What's more, she also wanted to help local residents in rescuing clothes in their wardrobes, for devotion, from which they can still earn. The store has the mission of providing the best quality of clothes, hence the clothes are to be bought before the sale, it must be accepted by the owner or the currently responsible person. This selection is one of the factors that create the image of the store. You can be sure that on the spot you will find only clothes selected by a fashion-conscious person. A good marketing strategy has worked and today the store is doing very well.</p>

Results and Future plans

In the future, Karolina wants to introduce services of "Personal shopper" or view the client's wardrobe. She will be able to decide what should be discarded, what take to her shop and at least what the client should buy in return. She believes that this will improve the quality of services provided. Additionally, she would be doing shopping with the client. She is planning new services, new promotional and marketing strategy.

In addition, she plans to implement a new advanced advertising campaign. Within the next year, her goal is to maintain a thriving business. In the next five years, the main goal is to open a new, bigger shop in new premises.

What's more, the company's goal is to disseminate knowledge about fashion and current trends and to educate people about how to choose clothing for their silhouette, etc.

7.1.3 CEMILE GUL from Turkey

Story of setting up the business



- 1994
- Kutahya- Turkey
- Cemile Gul
- Cemile Gul Home & Fashion Collections
- Sole proprietorship

Business idea



- Our objectives are to encourage women for standing on their foot with their natural talent for making Turkish handiwork art (embroidery) and put Turkish handiwork art on the map.
- Our clients are mostly women.

Products/services



- Home textiles, decoration products, evening dresses, henna night kaftans, customized design clothes.
- After 20 years of work experience at Kutahya Public Education Center as a Turkish embroidery teacher, Cemile decided to disseminate and promote this traditional Turkish handiwork which is getting to be vanished and starte a business in 12m² space.
- As a first step, usually, customer and the company's consultant meet and exchange the ideas about the requested product's design. After the last decision, design of the product begins.
- Company's delivery methods are delivering in the boutique and ship by cargo to the address of the customer.
- The company has a meticulous packaging policy because all designs are very precious and some of them are all handmade. The packaging system that is used aims to prevent clothing from any damages during transportation and it changes product to product.



Market and marketing



- Cemile Gul Home & Fashion Collections prefers mouth to mouth promotion. Also, they promote their products via the website (<http://www.cemilegul.com.tr>), social media, local & national press, brochures, and fashion shows.
- With the successful promotion, Cemile Gul's success in business life was rapidly evolved, because wives of Turkey's president, the prime minister, ministers, and very well-known women heard about her works and requested her to design some clothes for them.
- After that, she is known as Fashion Designer who brings close together Ottoman motifs and First Ladies.
- There are three stores of our company, which are in Kutahya, Bursa, and İstanbul.




Opportunities and success stories



- There are many success factors for her sector, but the most important one is the adaptation of the change; because in every culture every generation has different demands. You cannot reach your targets with the products which were liked a generation if you do not consider next generation's changed lifestyles, ideas, and inclinations.
- Cemile Gul has many awards. Some of are:
 - 2006: Ören Bayan & Ministry of Education Apprenticeship Training Center, Branch of 40 Darning, Turkey Grand Award.
 - 2006: Ören Bayan & Ministry of Education Apprenticeship Training Center, Branch of Turkish Traditional Handiworks, Turkey Grand Award.
 - 2006: Ören Bayan & Ministry of Education Apprenticeship Training Center, Branch of Different Techniques, Turkey Grand Award.
 - 2004: Anchor & Ministry of Education Apprenticeship Training Center, Branch

	<p>of Different Techniques, Turkey Third Award.</p> <ul style="list-style-type: none"> - 2004: Anchor & Ministry of Education Apprenticeship Training Center, Branch of Turkish Traditional Handiworks, Turkey Grand Award. - 2004: Anchor & Ministry of Education Apprenticeship Training Center, Branch of Turkish Traditional Handiworks, Turkey Third Award. - Besides these awards, she pioneered the opening of 17 workshops in her business sector in Kutahya and 1000 women to work in these workshops. - Also she organized 28 exhibitions and fashion shows, which held on in Turkey, Tanzania, England, Libya, USA, Singapore, Austria, Saudi Arabia and Germany.
<p>Results and Future plans</p>	<ul style="list-style-type: none"> - Cemile Gul's future plan is promoting Turkey internationally with her handicrafts, as well as reaching her targeted commercial volume. For this plan, she took a sort of restructuring process her company. - Change is inevitable. According to market demands, she is always ready to produce new products to the market. - Cemile Gul wants to expand especially on international markets.

7.1.4 HABERDASHERY SHOP from Turkey


<p>Story of Business Establishment</p>	<p>I decided to establish a business after I gave birth to my second child in 2005. For this purpose, I opened a haberdashery shop in Sinanpaşa which is district of Afyonkarahisar.</p>
<p>Idea of Business</p> 	<p>My goal is to contribute to the educational costs of my children.</p> <p>My clients are housewives who usually do handcrafts.</p>
<p>Goods / Services</p>	<ul style="list-style-type: none"> - I sell handcrafted items and handcrafted supplies. - I do product design by imitating products around me. - My method of production is based on manual skills. - My sales method is from hand-to-hand retail. - I provide packaging of products by bagging.
<p>Market and Marketing</p>	<ul style="list-style-type: none"> - I do market research on the internet. - I promote my products from mouth to mouth. - I do my promotions when I meet women around me, encouraging them to do handcrafts. Right now, I think this is the most successful presentation for me.

<p>Threats and Barriers</p>	<p>-I had financial problems with the location of the business before I started the business story. Besides, there were risks such as the presentation of my products and the inability to cover the expenses of the enterprise even if I had to run the business. First of all, we sold our handcrafted products by mouth to the mouth marketing method. Later, I applied to our government's micro-credit support Microcredit helped me overcome all my problems.</p> <p>- According to my idea, there is a difference between 'to get an idea of a job' and 'to do job'; it looks like to see the difference between 'knowing a person' and 'building a deep friendship with that person'. Everyone can recognize each other but cannot build a friendship. Everyone can know the job, but everyone can not manage a job. Therefore, there is a division of workers and managers in the business world.</p>
<p>Opportunities and success stories</p>	
<p>Results and Future plans</p>	<p>- Profit / loss: Since the microcredit I have used is interest-free and non-repayable, I do not have any opening cost. Therefore, it can be said that the profit of my products is at a good level.</p> <p>- Future plans: In the future, I plan to expand my business and make handicrafts with international figures.</p> <p>- New products: At present I only produce traditional handcrafted products.</p>

	<ul style="list-style-type: none"> - Looking for new markets: I want to take part in global markets by using internet. - Where do you want see yourself in a year? I want to improve my job and meet new my markets during one year. - Where do you want to see yourself in 5 years? I want to expand my job and add staff working with me.
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7.1.5 SANDALEM from Greece


<p>Story of setting up the business</p> 	<p>Helen is a woman in her middle 30s, married with three children at school age. Before getting married, she was working in the family business. However, in the last 10 years, she has focused on raising the kids. Eventually, she wanted to do something more than being a housewife and a mother and she decided to begin her own business.</p> <p>The business started as a small online Facebook shop, selling handmade sandals, decorated by Helen. By the end of the first summer, Helen had created a client basis, and started thinking about the autumn/winter season, when she introduced women ballerina shoes, boots and leather bags. The name of the online shop is Sandalem. It is still a small Facebook shop, nevertheless there is a mid term plan to develop an online boutique shop for handmade leather products.</p>
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<p>Business idea</p>	<p>Helen had previous working experience in the field of shoes trading. She always used to decorate her shoes and bags and she enjoyed it a lot. Her friends asked her many times to do that for them and this is how the idea of beginning her own business, based on what she liked doing, started.</p>
<p>Products/services</p>	<p>Sandalem specializes on leather sandals, shoes, boots and bags, handmade by small handicraft businesses in the centre of Athens and decorated by a small group of women – friends. The decoration of the sandals has been the diversifying factor from similar products that already exist in the Greek market.</p>
<p>Market and marketing</p> 	<p>Helen organizes the supplies, the production, the marketing, the sales and the distribution. With the support of some friends, she organized photo shooting and production of marketing photos and materials.</p> <p>Clients are women in Greece and Cyprus. At the moment, there is no thoughts for further expansion, but in the mid- term plan, there is the idea of developing an online shop in English and expanding in other countries as well.</p> <p>Promotion is through Facebook and word of mouth. To start with, Helen used her large network of friends in Facebook and in real life to promote her business.</p>

<p>Challenges and obstacles</p>	<p>The main challenge for Helen is to combine business activity with family tasks, during the peak periods. As this is a seasonal work, there are some periods of the- year, when the demand for products increases vastly, while other periods have no significant activity. The cash flow also poses challenges in the beginning of new season, when there is a need for stocking shoes, to support the sales.</p>
<p>Opportunities and success stories</p>	<p>Sandalem is the perfect occupation at the moment for Helen, who is still struggling with three small kids. She can decide to keep the business small enough to be able to manage it and at the same time to get a profit and contribute to the family budget.</p> <p>Helen can work in her microbusiness, without keeping large stocks. As she lives near the centre of Athens, she maintains an adequate network of suppliers and she can renew her stock quickly.</p> <p>Success story is the testimonials and comments from clients who are very satisfied from the products.</p>
<p>Results and Future plans</p>	<p>The mid-term future plan previews the development of an online shop in English and in the Greek language and the expansion of the clientele in other countries. This plan requires further time commitment and of course investment in building an initial stock to support quick sales.</p>


7.2 COSMETIC SERVICES

7.2.1 XAXI-NAILS from Poland

<p>Story of setting up the business</p>  <p><i>www.facebook.com / XaxiNails</i></p>	<p>The Xaxi-nails company was founded by Amelia - student of the Faculty of English Philology at the Teacher Training College in Rzeszow, who finished, also the course nail in the Department of Vocational Training Center in Rzeszow. She started her business in April 2016. The company is located in Rzeszow in a rented premise, which she renewed with the help of EU funds.</p>
<p>Business idea</p>	<p>The purpose of the activity is to provide high quality cosmetic services for women. The private goal of the founder is to increase her skills in cosmetology to keep up with all new products and ways of working in this field of business.</p> <p>Customers are resident of Rzeszow, especially those from new housing estates set up close to the premises. Customers of the beauty salon are women who care about their appearance and expect the highest quality services and the best cosmetics.</p>

<p>Products/services</p>	<p>As part of the activities she offers: painting nails, nail extensions, manicure, classic manicure hybrid, gel, pedicure classic and hybrid, make-up, wedding make-up, occasional make-up, henna and adjustment of eyebrows and eyelashes, clumps of eyelashes.</p> <p>The business was born from the owner's interest in cosmetology. Although she did not study the field related directly to this industry, her dream was to provide such services.</p>
<p>Market and marketing</p> 	<p>The company Xaxi nails has opted for a fairly cheap but very effective marketing strategy in this industry. If we know that our services are at the highest level, we are sure that customers will come back to us and that they will praise us to their friends. Here the first method of promotion appears, meaning whisper marketing. It means that satisfied customers are free to advertise us to their friends and family. This is a very effective method; however, it should be remembered that all our mistakes will also be bruited.</p> <p>Another method used by the owner is running a page on Facebook. Running such a website gives a great, free opportunity to promote your services and</p>


	<p>allows you to interact with clients, answer all their questions or even set up visits via private conversation. What's more, Facebook allows us to track users' activity and interest in our profile. A well-run Facebook page gives you a huge competitive advantage.</p> <p>Another method used by Amelie is distributing business cards. This method involves costs that must be incurred for the purchase of a card project and their printing. However, this is almost an obligation if we want to be treated as professionals. It is important that the business card design is consistent with the profile of our business.</p> <p>This strategy has resulted in a constantly increasing number of clients. It was cheap and effective.</p>
<p>Challenges and obstacles</p>	<p>The most difficult challenges faced by the founder of the Xaxi nails company were customers' interest in their salon and raising money to open the premises. Opening your business is always associated with a big risk. We risk losing our invested assets in case of failure. Amelia risked and sacrificed her savings to invest in her future. Thanks to co-financing from the European Union and her own</p>


	<p>contribution she bought the necessary equipment and rented the appropriate premises. A family came here to help, which helped in the renovation and preparation of the rented premises. Thanks to these decisions, she avoided taking out a loan. Another challenge was the aforementioned attracting customers. Thanks to her determination and patience, she finally won her first clients. On her Facebook profile she published the results of her work, which resulted in an increasing interest among clients. Finally snowball effect appeared and now there are many customers of her salon.</p>
<p>Opportunities and success stories</p> 	<p>The business was born because of the interest in cosmetology of Amelia, but also because of her dissatisfaction with her existent work. The desire for change was a strong incentive to open a business. However, such a decision requires a lot of courage and time. The owner of the Xaxi nails salon did not decide to open the business immediately, as she says, she thought it required a lot of work and it left no time for other activities and for the family. Ultimately, she admits that she only needed one day to settle all the formalities. The issue of lack of free time also didn't turn out to be as terrible as she supposed. The next challenge was to acquire the first</p>


	<p>customers. She spent all her savings on renting and equipping the premises, so she could not afford any organized marketing campaign. So, she took advantage of whisper marketing and promotion on the web. Thanks to determination and constant advertising on various forums, under various Facebook posts and encouraging friends to use her services, she managed to create a group of clients. After overcoming the initial difficulties in finding clients for her services, the following months got better and better. Today, the salon constantly increases the number of clients, who in their turn advertise it.</p>
<p>Results and Future plans</p>	<p>According to the owner of the Xaxi nails salon, the biggest advantage is being aware that you run a successful business and the pride of the services provided. The disadvantages include lack of time, which is devoted to the development of its offer, acquiring new skills or promoting your business. However, Amelia also states that if we love what we do, the advantages will definitely overwhelm us. An important plus of being your own boss is that we determine how we will work and when. We can devote all our energy to the development of the company according to our assumptions. In the future, Amelia is considering recruiting a new employee.</p>

Due to the rapid development of the company and the increase in the number of customers, more people are needed to work to meet the market demand. In the future, she wants to increase the number of people working for her and maybe the number of her premises in Rzeszow. Within the next year, Amelia's proposition is to hire more employees for her company. For now, it is necessary to divide the time between managing administrative matters, registering clients, cleaning the premises or the cosmetology itself. The aim of Amelia in the coming year will be to recruit two new employees. One person will deal with the broadly understood administration and maintaining tidiness, and another of the employees would have to carry out cosmetic treatments with her. If everything goes well, and the number of customers keeps increasing at the current rate, in the next 5 years, Amelia wants to open another salon or move to larger premises. Then she will be able to hire more employees.


7.2.2 KOZMETIKA MAJA from Slovenia


<p>Story of setting up the business</p> 	<p>In 2015 Maja Košenina was unemployed and was forced to start her own business to survive.</p> <ul style="list-style-type: none"> - Grosuplje, Slovenia - Maja Košenina - Kozmetika Maja s.p. - beauty salon
<p>Business idea</p>	<ul style="list-style-type: none"> - The company's goal is to offer a wide range of quality cosmetic services to its customers. - Clients who are aged of 60+ are interested in pedicure services. Younger ones in middle age between 25 and 55 years old (commonly women) are interested in caring their hands, feet and face and the youngest generations from 15 to 23 years of age are interested in caring of acne skin.
<p>Products/services</p>	<ul style="list-style-type: none"> - Offering a wide range of quality cosmetic services at one place. - No beauty salon nearby with similar services. - For every service she devotes herself completely to the client and she tries to solve certain problems with her knowledge. - In addition to the service, she offers


	<p>appropriate home care products.</p>
<p>Market and marketing</p>	<ul style="list-style-type: none"> - She did a small survey on regular clients at nearby hairdresser, if clients would be interested also in additional beauty services. - Promotion is done mainly through FB page and Instagram. - She sends an invitation leaflet of the opening of the salon, with 10% discount.
<p>Challenges and obstacles</p>	<ul style="list-style-type: none"> - She was wondering a lot if business will be the right path and if she is not too young for it. - She relays on “knowing the business” herself and constantly improves her knowledge by herself. - While the “knowing how to run a business” or management leaves it to others, namely specialized companies.
<p>Opportunities and success stories</p>	<ul style="list-style-type: none"> - It is important for her to see that the customer is satisfied with the service and she gets an additional confirmation of doing it right if the customer returns next time.

	
<p>Results and Future plans</p>	<ul style="list-style-type: none"> - She invested about 7,000 to 8,000 euros in her salon and necessary equipment. - Within half a year, she plans to employ another worker. - In 5 years, she is planning to have an additional salon at another location, and in both salons there would be a total of 4 workers.


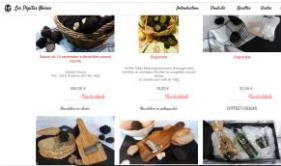
7.2.3 PINK PANDA from Slovenia


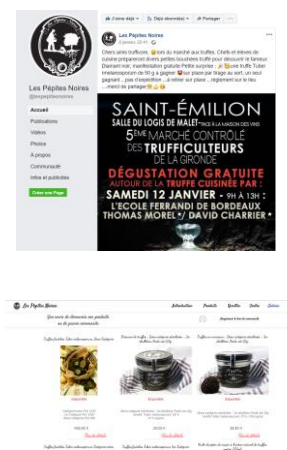
<p>Story of setting up the business</p> 	<ul style="list-style-type: none"> - In 2010 Maja Švener, at her age of 21, started her business - Ljubljana, Slovenia - with her best friend - First named as Konverzija and then renamed in PINK PANDA with online shop called as licila.si - online shop with makeup resources
<p>Business idea</p>	<ul style="list-style-type: none"> - Help other women with makeup and serve them with appropriate products. - Clients are teenagers and young women who follow Instagram trends,

	<p>mothers who want to be cared for and all older women who love to do makeup and take care of their skin not only with our makeup but also with skin care products.</p>
<p>Products/services</p> 	<ul style="list-style-type: none"> - Makeup products - When Maja started doing makeup for herself she cared also how the makeup products are made. That is why she was using “cruelty free makeup” from abroad. And suddenly she realized that market is leaking of such products. - Ordinary packaging and mailing - Pack up in bubble foil and pink wrap paper. Then the item goes into a pink box or a bubble white envelope.
<p>Market and marketing</p>	<ul style="list-style-type: none"> - When they enter a new market, they check the costs of advertising on Facebook and Instagram. - Instagram, Facebook, Google, TV (once a year) - Black Friday promotions via Instagram and Facebook have brought them 5 times more profit than they expected. - Today they are the biggest online shop of makeup products and employ 6 people.
<p>Challenges and obstacles</p>	<ul style="list-style-type: none"> - Problems come mainly due to the rapid growth and financing of stocks and it is extremely important to pay attention to

	<p>the cashflow, although the company can do business positively.</p> <ul style="list-style-type: none"> - Both, “knowing the business” and “knowing how to run a business” is very important, but it depends on which position you are in the company and in any case you have to have at some point employees that run certain things in the company, but you must be focused on the whole company as much as possible.
<p>Opportunities and success stories</p>	<ul style="list-style-type: none"> - The right path is joy to work and positive numbers at the end of the year :) They are driven by desire for progress. - An exceptionally nice event was the opening of our first physical store in Croatia. It was a very exhausting period for us, but when we saw the store and when more than 100 people gathered in front of the opening to get there, this was something specially rewarding for the team.
<p>Results and Future plans</p>	<ul style="list-style-type: none"> - Maja and her best friend invested about 20,000 euros in the company, which they borrowed from parents. - Spread into even more drugstores, new stores, own brand.


7.3 LES PEPITES NOIRES from France


<p>Story of setting up the business</p>	<p>The beginning of the story is a huge love for her dogs that Isabelle loves to walk in the countryside she loves. She never misses the mushroom season, and always comes home with baskets and makes cans for the winter. A lover of good things, she begins to educate her dogs in search of truffles. After some time and training, she ends up finding enough truffles to decide to make a small business with her friends, the idea is germinating</p>
<p>Business idea</p> 	<p>“Les pépites noires”, The black nuggets, that will be the name ..., we could promote local products, truffles, market them further than on the market, sell them to great restaurants ... But Isa does not dare to launch alone, she asks her husband, a craftsman paltrier to leave with her in the adventure, he will be in the forefront, she will manage the stewardship, the business creation, the site, the social media.</p>
<p>Products/services</p> 	<p>Isa offers 11 products, fresh truffle, cooked truffle, with accessories to rap (mandoline oliver, rosewood).</p> <p>The site allows to discover the products and to order, the social media are used for the promotion</p> <p>Word of mouth soon works and the most prestigious chefs ask Isa to provide them with truffle.</p>

	<p>Her husband officially comes Truffle Farmer and truffle market controller in Gironde,</p>
<p>Market and marketing</p> 	<p>She offers cooking recipes on her website</p> <p>She publishes on social media.</p> <p>The black nuggets are now on all truffle markets of the region, in the markets of local products,</p>
<p>Challenges and obstacles</p>	<p>Little by little Isa is no longer a housewife but the manager of all the communication apparatus of her business; she knew how to combine passion and business.</p>
<p>Opportunities and success stories</p>	<p>Isa completes the promotion of her product by organizing at her home, meals tasting, for a limited number of guests (10 maximum)</p>

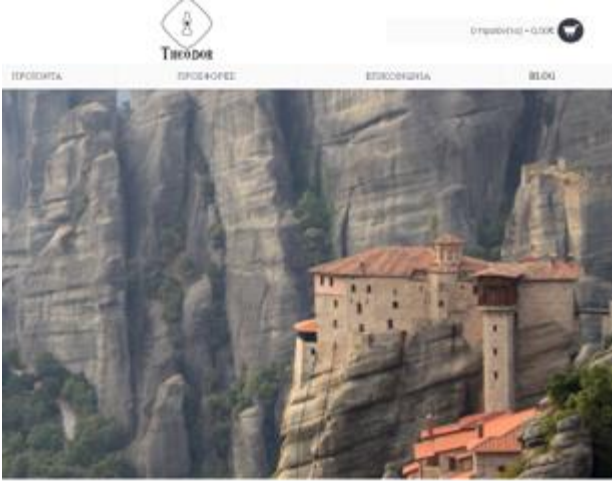
	
<p>Results and Future plans</p> 	<p>“Les Pepites noires” The black nuggets are now the essential address for those who want to provide quality truffles.</p>

7.4 THEODOR from Greece

<p>Story of setting up the business</p> 	<p>Olga is a woman in mid 30s, long-term unemployed, with basic level of education. She lives in a suburb of Piraeus with her family. She manages her own e-shop for church items, called “Theodor” (http://www.e-theo.gr/).</p>
<p>Business idea</p>	<p>The idea derived from the need to make money without taking a big investment risk. An e-shop seemed like a good solution and</p>

	<p>she already had some contacts with wholesalers of such items. The initial plan was to target only retail market in Greece.</p>
<p>Products/services</p> 	<p>At first, she kept a short range of products and eventually she found more suppliers and kept enriching the range of products. As an e-shop, there was no need for employees. She needed to collaborate only with a photographer to take photos of the products and a web developer. A courier company is used for the delivery of the products.</p>
<p>Market and marketing</p>	<p>A market analysis was done to identify the range of products and the prices of the retailers. With high quality, low prices and quick delivery, she thought she can be competitive. The e-shop was translated to English to address also customers abroad. A facebook page was developed. Some budget was also invested on google ads and facebook ads in order to attract the first clientele.</p>

<p>Challenges and obstacles</p>	<p>The main challenge is that they were market leaders with much wider range of products and well-established reputation.</p> <p>During the first months, she had to deal with expenses and almost zero income. She had to invest more money on advertisement and find more advertising tools and solutions. She searched online for e-marketing strategies and attended some seminars for e-commerce.</p>
<p>Opportunities and success stories</p>	<p>“THEODOR” is now running its 3rd year. She has external collaboration with an IT expert and a photographer and one person working part-time for the delivery of the orders. Selling online opens the door to other countries and bigger markets.</p> <p>The company started to make profits at the end of the 1st year of operation. It has a significant percentage of returning customers & they get special discounts. The e-shop appears in the 1st page of google search</p>

	results for trending key words.
<p>Results and Future plans</p> 	<p>Advertisements in trending websites has worked better than social media. It is value for money.</p> <p>Every time the range of products is renewed, the sales increase. That's why she is in constant search for new suppliers.</p> <p>Many customers were asking to see the products live, so a small showroom is now created and is getting bigger.</p> <p>Her next plan is to translate the website in Russian and promote exports to Russia.</p>

8 CONCLUSIONS

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This chapter provides concluding comments and reflections on the Dreamy m-learning project as well as mobile learning approach used for entrepreneurial learning in general.

The main aim of the Dreamy m-learning project was twofold. Firstly, to map low-educated women needs and to design an adaptive mobile learning environment. Secondly, to give an entrepreneurship education and training for women who want to start business from their home with a great support of mobile learning as a strategy.

Fighting poverty and social exclusion is one of European Union's strategy 2020 key action. Eurostat reported that more than one-third of adults with at most lower secondary attainment was at risk of poverty or social exclusion in last five years. Low-educated women are more likely to live in poverty and social exclusion than men because the barriers that women face lead to their exclusion from full participation in all areas of life. Many of these low-educated women whether employed or not, are dealing with handicrafts. Although today, handicraft products are becoming more valuable in the eyes of the customer most of these women not aware of the real value of their products or how to make use of them in commercial perspective.

Dreamy m-learning addressed this action in a significant scale, both with international and regional impact. Eight project members from countries across Europe, committed to providing practicing multipliers with new understandings of how to support entrepreneurship – using a module-based mobile learning for their training. Mobile devices offer a range of new opportunities for designing and improving the physical and virtual learning

environments, interactions, skills acquiring and developing knowledge in different forms taking place in formal and informal settings. Moreover, mobile devices with their applications offer course designers a possibility to adaptive learning where mobile learning is tailored also to students with diverse learning needs and consideration of the learning context, especially in inclusive settings. Learners interacted within context as collaborators or individual learners where interactions between learners and mobile devices require feedback, negotiation, consultation, support and trust between key learners. Mobile learning can enter in inclusive educational settings especially with learners with various exceptionalities including cognitive and psychomotor disabilities and socio-economic disadvantages.

Several challenges women entrepreneurs face nowadays, and the biggest weapon an entrepreneur has to win the fight is to keep oneself committed towards the idea which one thinks will bring change to her life, to the business, to the world. Women-owned firms are still in minority and the most exposed hurdles faced by women are reflected in: (1) defying social expectations, (2) dealing with limited access to funding, (3) struggling to be taken seriously, (4) owning accomplishment, (5) building a support network, (6) balancing business and family life, and (7) coping with the fear of failure.

How to overcome those hurdles, several successful stories and hints of women entrepreneurs were presented and discussed in the handbook. Women entrepreneurs who succeeded in their job are found a mainstream in more female's oriented business, as cloth and shoe craft, cosmetic services for special occasions, food specialities and items for spiritual development.

In summary, Dreamy m-learning project brings a new approach how to make an effective use of mobile devices to start a business from home. We showed the ability to unlock the potential of mobile devices to reduce risk of failure of potential women entrepreneur, to reduce anxiety over technology and to strengthen entrepreneurial intentions. There are still many roadblocks for mobile

learning of entrepreneurship to overcome, but with intelligent and thoughtful conversation, passionate advocacy and support, and the spirit of adventure, we are certain mobile learning will become the dominant form of education and training for competitive economy in the coming years.

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DANMARS COMPUTERS LLC, *POLAND*



IDEC, *GREECE*

The Dreamy Mobile Learning Handbook addresses the contemporary just-in-time education that is suitable for anyone who does not have time for other types of formal education. Mobile technology has penetrated our life and mobile devices become extension of our body and mind.

It is a natural consequence that mobile technology is used in different aspects of our life. Some uses it for communication others for fun. In the recent years, we see increased use of mobile technology in education. Mobile education requires special design principle suitable for mobile devices, efficient user interface, and user satisfaction.

In the handbook, the principle is implemented for specific targeted audience – woman, with all the constraints of the contemporary society. Though this is a limited sample of potential students, the results can be used in other types of mobile education. Anyone who wants to broaden her/his view on mobile education, prepare mobile learning materials, or participate in the mobile education is going to find the book useful as textbook or as reference for her/his endeavours.

Prof. Dr. Marjan Krašna, Didactics of ICT, University of Maribor, Slovenia

Today there is considerable support for women entrepreneurs who are transforming labor and domestic production into a business. However, this group of entrepreneurs is relatively less educated and more difficult to access entrepreneurial knowledge in formal ways. Therefore, it is clear that women entrepreneurs need special tools to access information quickly and easily, interact with others and benefit from previous experiences.

The Dreamy Mobile Learning offers a learning path based on modern technologies that makes it easy for women entrepreneurs to access information and solve problems using information. Given the fact that many women entrepreneurs cannot participate in formal education programs between workloads, the value of the information that is needed is better understood.

Mobile technology is widely used. A tool that is so common is not only for communication and entertainment purposes but also for educational purposes, through specific applications to this technology. The Dreamy Mobile Learning app can be very useful as a special way of training entrepreneurship. In addition, this handbook may contribute to learning from each other because it presents a comparative perspective of the experiences of different partners from different countries.

Prof. Dr. Belkis Ozkara, Afyon Kocatepe University, Afyon, Turkey

