

FEMME

Fostering the Exchange of practices to Empower Mumpreneurship in Europe

GUIDE FOR MUMPRENEURS



Erasmus + Project
Nr. 2017-1-PT01-KA204-035777



TABLE OF CONTENTS

Project partners	3
Introduction	4
Objectives	5
Mumpreneurships	6
Skills	7
Challenges	8
Training needs	12
Tips for mumpreneurs	16
Conclusions	18

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GUIDE FOR MUMPRENEURS

INTRODUCTION

As female entrepreneurship grows steadily nowadays, it's high time for mumpreneurs to become more visible, due to their contribution to family incomes, community welfare and last but not least- to the national economy growth. "... opportunity is the driving factor. In many countries, however, entrepreneurship comes about largely due to necessity. In the absence of other viable alternatives to provide for or supplement household incomes, entrepreneurship or self-employment is the only viable option" (World Development Report 2012: Gender Equality and Development).

MUMPRENEUR is a new trend involving motherhood and entrepreneurship integration. This concept adds new values to entrepreneurship- new business in the context of family environment. At the same time, it brings new points of view on gender, duties, skills and other entrepreneurship domains.

"Mumpreneurship is a concept that brings together maternity and entrepreneurship. After becoming a mother many women (intend to) develop their own business in order to do something they like and to provide money for their families. These women need support, education and advices to empower their business.

FEMME –project tries to give a concrete and experimented answer for Mumpreneurs providing women-mothers with the opportunity to participate in best practices showcases and networking activities, increase their contacts, expand their business and get in touch with other (different) ideas on a peer-to-peer basis.

The guide is, mainly, addressed to mothers who have created their own business or who intend to create their own business after maternity.

OBJECTIVES

The main objective is to empower mumpreneurs!

- to encourage and support mumpreneurs in starting/ growing a business;
- to offer some answers to the main questions related to mumpreneurship;
- to help mumpreneurs understand the basic knowledge, needs, demands related to business management;

HOW IT WORKS?

It provides practical advice and recommendations on the topic:

- it helps mothers to get familiar with the terminology: "mumpreneur/mumpreneurship"
- it suggests the basic tools a mother can use in her efforts to become an entrepreneur;
- it guides mumpreneurs on the road of needs and obstacles they have to face in running a business;
- offers practical information on the main activities in an enterprise;
- make them aware of some aspects that could limit the entrepreneurial opportunities;
- underlines the complex economic-social-cultural aspects that influence a business run.

METHODOLOGY

This guide is based on facts and figures presented by the project partners in their reports on mumpreneurs focus groups.

The research underlines the mothers' interest in starting a business for the family welfare- on one hand, and , on the other hand, these mothers need support to empower their business, taking into consideration the two interacting systems: business and family.

The guide starts with a general definition of mumpreneurship. It underlines the specific challenges mumpreneurs have to face. It highlights the basic skills mumpreneurship involves, as well as the training needs of mothers entrepreneurs.



The guide also includes some recommendations for supporting mumpreneurs in their decision to start/ develop their business.

MUMPRENEURSHIP

Female creativity and entrepreneurial potential are an under-exploited source of economic growth and jobs that should be further developed. Mothers are able to prove they are as good entrepreneurs as men!

Generally, a mumpreneur is seen as a mother who takes care of her family/children and run a business at the same time. The meaning of „mumpreneurship” was easily associated with mothers’ wishes: a step forward in personal development; a way to find the balance between family and business duties; an opportunity to affirm themselves as businesswomen, not just mothers and wives.



Work environment plays an important role in the mothers’ decision to create their own business and become independent! Having their own business, allowed them to create their own space/ activities, and have a different view of themselves and the work they do. It’s a question of self –esteem and self- fulfilment!

Entrepreneurship environment is rich in positive and negative or friendly and unfriendly aspects a mother has to be aware of if she wants to run a successful business.

Before deciding on a start-up, or a new step forward with the existing business, it’s good to try an answer some questions such as:

- *What do we know about female entrepreneurship?
- *What are the constraints affecting women’s entry into entrepreneurship and/or the growth of their enterprises?
- * How do household assets tend to be distributed – owned jointly or separately?
- *How are childcare responsibility, assistance to the elders, and other household tasks distributed within the household?
- * Are women generally less/better educated than men on average? Which type of education do they receive?
- * Have there been other programs that supported female entrepreneurs? What were the results?

Key recommendations:

- * analyse the business environment; take advantage of the market opportunities
- * check the access and control of resources/assets/ finances;
- * be honest with you when evaluate your knowledge, finances, personal qualities;
- *check the access and use of ICTs;
- * be aware of business and technical skills and information.



- * nothing venture, nothing win!
- * don't forget job ethics!

SKILLS

Female entrepreneurs who were surveyed as part of the Global Entrepreneurship Monitor reported being less confident in having sufficient skills to run a business and were more likely to state that fear of failure prevented them from starting a business.

According to FEMME project researches, mumpreneurs have several **skills** that they transfer from personal to professional life: empathy, problem solving, adaptability, crisis management, stress management, project planning, multitasking.

The FEMME reports on the mumpreneurs focus groups underline the basic skills mumpreneurs need in order to run a successful business. Here are some of them:



- *good manager and organiser (business management);
- *financial knowledge;
 - * Information and Communications Technology (ICT).
 - *communication skills; - to deal with clients: they are real people with real lives – and real concerns;
 - *moral skills: responsible, courageous, determined, ambitious, calm, persistent, creative, innovative (try something new);
 - *critical thinking.



Key recommendations:

- *take a positive approach to business and avoid naysayers.
- *learn new skills;
- *be determined and optimistic.
- *don't hesitate to move outside of your comfort zone. Learn how to be comfortable when things don't turn out the way you had planned – and turn it to your advantage.
- *Last, but not least-time management. Women know very well how to prioritize things, events, time. Mothers should do similarly: keep a schedule and prioritize tasks. A schedule for the week ahead is absolutely necessary: to make enough time for jobs around the house, work, play time and any other daily jobs that have to be carried out.



CHALLENGES

Business women who have children experience more demands on time, energy and resources than the other entrepreneurs. There is no support system for women and only few informal communities offer advice about how to establish a business.



The critical challenges of running a “Mumpreneur business relate to:

- *Time constrains: time management is a challenge especially when a mumpreneur is a single parent .
- *Finding balance, expensive/unaffordable childcare, working from a home office and managing expectations (client-side and family side).
- * Funding for development –for bigger companies mumpreneurs, the main challenges are finding funding to expand, reach the next level and getting government contracts.
- *Financial threats: leaving money in the business for investment or taking it out for family.
- *Dealing with bureaucracy, changing legislation, financial instability.
- *Access to finance (in case of single parent, for example);
- *Access to information and training (in interior and rural areas, for instance);
- *Access to networks for business purposes and reconciling work-family balance (with whom/where to leave children).

The critical challenges of running a Mumpreneur business relate to:

TIME CONSTRAINTS OR FINDING BALANCE

To fulfil their dream, mothers need family support, undoubtedly! In many cases is about both moral and financial support. Most mumpreneurs started their business with their own savings or the family capital. This is a strong positive support that increases the chances of starting/empowering a business. Family support is a must! Husbands, parents, elder children, relatives are very important in taking care of the baby, doing domestic works or offering advice in decision-making process, in how to overcome obstacles, too. A work-life balance is necessary!



How to achieve it?

There still functions the stereotype: mothers do the whole domestic work! They have to face both the parental stress and the family/work conflict, especially when the family show great obstacles to mother entrepreneurs.

“Women-owned businesses tend to be informal, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, which primarily includes retail and service. Operating from the home allows women to satisfy competing demands for their time caused by the disproportionate share of housework and childcare responsibilities.”

(Beneria, Lourdes (2001) "Changing Employment Patterns and Informalization of Jobs: Gender Trends and Gender Dimensions." International Labor Office (ILO), Geneva)

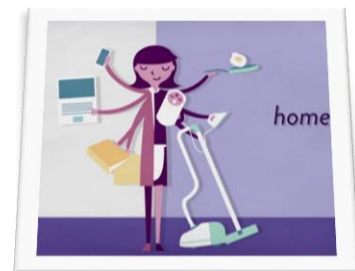
Here are some useful questions related to balance between business activities and family/community life:

- * Might the timetable/schedule of a woman starting a business change because she is running the business?
- * Are there any persons influencing this timetable/schedule?
- * How is the household organized? Meals, arrangements for children, care of the house?
- * When a decision needs to be taken in the household or in the business, how does it work?
- * How do other members of the household perceive a woman in business?
- * How are women entrepreneurs perceived in the community?

What could be done? How to face all of it?

* Being super organised !

- ◇ Work when you are most productive.
- ◇ Do some urgent work in the evening after your child has gone to bed.
- ◇ Rise before the rest of the family and do things you cannot do when the children wake up.
- ◇ There should be time to check emails, too.
- ◇ Scheduling in breaks is really important to spend time with kids.
- ◇ Check the schedule and look at everything you've achieved in that day. It makes you feel good and motivate you to keep going the following day.
- ◇ Keeping to strict working hours. Separate and set working hours and child free time.
- ◇ Avoid working on the week-end.
- ◇ Prioritize the tasks and segment the day to deal with specific jobs.



◇ If you plan the week activities ahead, try to review and prioritize it every morning.

* Asking for help from family and friends .

*Share the household with the family members, assistant/nanny.

*Being supportive and working in collaboration or networking with other parents .

*Make family and friends aware that your working hours cannot be disturbed.

*Have a strict working programme for both your job and family;

*Decide the number of daily tasks and the time allot to each of them (deadlines, too);

*Do the tasks one at a time;

*Ask children help with the whole online presence of the business (we're only talking about grown-up children who shown interest in taking part of their mother's business) !

*Don't feel guilty to say "no"!

*Maintain family balance and give customers the assistance they need./?????

*Believe in yourself, your family and the legacy you prepare for your children!



RESOURCES CONSTRAINS.

Access to Finance

It relates to a wide range of financial products and services, such as loans, leases, savings, payments, insurance, overdraft facilities, factoring, letters of credit, and other forms of trade finance. In developing countries and transition economies, especially, access to finance is typically constrained by gaps in regulatory frameworks, capacity of financial institutions and infrastructure.

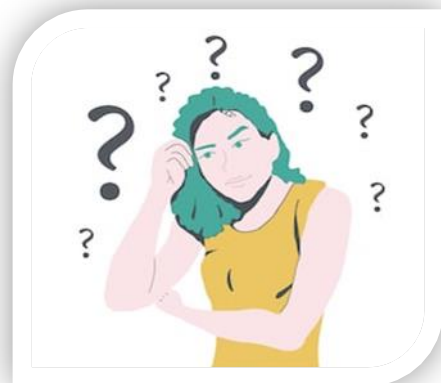
Access to finance as one of the most common challenges faced by entrepreneurs, and this is especially true for women. Here are some examples:

* lack of personal identification documents held by women;

* need to obtain husband's permission/counter-signature;

* higher default risk perceived by banks due to limited information about performance of mumpreneurs;

* lack of confidence by loan officers in women entrepreneurs.



Microfinance could be a solution ! The small size and terms of micro-loans makes this source of financing more useful for providing working capital. It can be combined with informal sources of funding such as communal banks, self-help groups and savings associations to support mumpreneurs initiatives.

Many mumpreneurs start their business using family savings and/or their personal assets. They avoid loans as banks aren't keen on lending, or mums distrust banks and have limited financial knowledge.

There are some other ways, too:

- * running the business at a bare minimum of cost while you establish yourself;
- * put personal funds into the business (if there are opportunities of earning enough money to cover expenses).
- *find an investor. In this case, use professional accounting software to prepare charts and forecasts of your costs and revenue.
- *test the market from your home computer, before renting an office;
- *reuse and recycle the items around you that could help you to grow your business;
- *look for free online resources/supplies (Excel-free programme, for example);
- *ask family and friends help; maybe they have something to donate.
- *avoid any reoccurring expenses (at least at the business beginning).

Asking for money is a very touching subject; it is never comfortable !

Here are some **tips to get/find money**:

**Broaden your funding horizon:*

-bank loans;

-crowd funding

-lines of credit

Get informed on each of them to see which is the best for your aims.

**Network with others.*

There are a lot of women networking organisations that can support a start up or a business growth (financial advice, mentorship, opportunities).

**Look for corporate and government support.*

Large corporations use to offer or organise support programmes for women entrepreneurs, mumpreneurs including.

Most of the governments allot funds for women entrepreneurs

!Don't hold yourself back



- !Approach funding sources with a positive/winning thinking and attitude;
- !Take the advantage of the available resources;
- ! Apply for loans which need less paper; when approved, you can benefit from fast loading.

It is very important to:

- *understand the starting costs in a realistic way;
- *be sure the capital is sufficient until you can get funding;
- *keep a strict evidence of your monthly (even weekly) expenses.

BUSINESS GROWTH CHALLENGES

Legal, institutional and business environment constraints	Financial constraints	Other constraints:
<ul style="list-style-type: none"> •Risk of harassment or corruption •Lengthy registration, licensing, or permit process •Weak property rights •Lack of information on formalization process 	<ul style="list-style-type: none"> •High collateral requirements •Lack of assets •Lack of information on financial products and services •Perceived risk by financial institutions to lend to female-run MSME's •Restrictions on opening bank accounts or requesting credit •Lack of information on financial products and services 	<ul style="list-style-type: none"> •Limited skills /experience outside of traditional or female sectors •Mobility restrictions •Low education •Lack of childcare & higher burden of household responsibilities •Limited participation in business networks

TRAINING NEEDS

Setting out the growth and trajectory of the business via a business plan or understanding the importance of insurance or how to register the business is necessary. Yet, most of mumpreneurs only know the right process because someone in the family or among friends had their own business and told them what should be the first steps.



Studies show that all successful Mumpreneurs had their business plan before going into the market .

!!!

*Study the market to stay competitive and go niche with your business plan. Your business exists to fulfil a certain market need – and that need comes from people !

* Assistance accountant or attorney can help to work out financing.

*Get informed and information on: communication skills and integrity ; customer service; planning how to deal with difficult people; diplomacy skills; managing expectations; positive mindfulness of business life; peer mentoring; business development training (low cost through groups).

*Persist on constant learning and turn your limits into new starting points.

*Don't be afraid of not knowing something; it could be an advantage to get more information!

*Ask for help. People are willing to support you; just ask them in fields/ problems you are not sure of.

* Access Business Development Training Programs! In EU countries there are a lot of incentives and support systems designed for women entrepreneurs, mumpreneurs including.

A wide range of non-financial services are provided by public or private, local and international, non-profit or commercial providers (see table below).

Targets for these programs are both micro and small medium enterprises at different stages of their life-cycle.



BUSINESS NEEDS AND TYPES OF BUSINESS DEVELOPMENT SERVICES

Business needs	Program focus
1. Product development & access to markets (research and development, value-chains, and access to technology)	Access to markets and targeted market research; product design and innovation; technology transfer and value integration in the supply-chain; equipment upgrade; and market information on input supplies, pricing, and sources; and ICT services.
2. Training and mentoring of entrepreneurs	Development of relevant business and management skills; business planning; pairing with mentors; support to networks; technical training related to production of goods or service delivery; legal and taxation counselling; bookkeeping and inventory management advice
3. Integrated	Feasibility studies and industry-specific business strategic

entrepreneurship support	planning; coaching and business counselling, networking; and grouped export and/or bulk purchase; access to ICT; linking businesses to banks, micro-finance institutions and other non-banking financial institutions serving SMEs (leasing and factoring companies, export credit agencies, etc.); providing information on credit schemes; and assist in the preparation of business plans for loan applications
4. Distribution, logistics, and communications	Storage and warehousing; cold-chains; transport and delivery; custom clearance; ICT services.
5. Policy advocacy and industry representation	Industry platforms; representation of industry interests in public-private dialogue for policy reform (e.g. on business regulations and licensing; inspections for quality standards and labor issues; and red tape simplification for trade).

(ILO, “BDS Reader: Developing Commercial Markets for Business Development Services,” BDS Primer, 2003)



In nowadays digital world, **ICT competences** are compulsory. It may range from providing advice on using mobile phones as a business tool to more advanced training in using technologies and applications. It produces significant benefits: new opportunities to access market information; communicate with customers: a reduction in travel time as suppliers and customers can be contacted without the need for travel; it increases client loyalty, too. It provides a new channel for buying and selling products; and, most importantly, improved use of time!

Training could cover a rich range of skills such as:

- * Communications – text messaging, emails and Internet use.
- * Networks and sharing – use of social media such as Facebook and Twitter.
- * Advocacy and governance – connecting with women’s groups, advocacy to promote policy and good governance.
- * Knowhow – accessing market information and market prices, sourcing materials, information on farming practices, and finding new markets.
- * Using ICTs to improve business efficiency – recordkeeping, financial management, customer databases, etc.
- * Accessing business development support services – business planning, funding sources, etc.
- * Banking – online banking

The training should be carefully selected, in order to respond to the needs and specifics of mumpreneurs’ activities, to be very practical and to be in line with the busy schedule of the mumpreneurs.



! Network, network, network

Networking events can be a great way to learn more about business.

Networking groups are really useful and are full of resources and support. They offer training in all aspects of the business which can help in business strategy and planning.



Networking is imperative to succeeding as a small business. It plays an important role in helping entrepreneurs gain advice, form partnerships, secure financing, and access qualified management and employees. It can generate contacts, lead to sales and even provide a sounding board for new ideas.

CLUSTERS help encourage and foster innovation within a certain area by supporting a large number of businesses that can then build on each other's innovations. They ensure an equilibrium between cooperation and competition, due to bulk purchase of raw materials, joint lobbying to local authorities, or joint access to finance, for examples. For mumpreneurs, being part of a cluster is a way to increase the speed at which the businesses grow and can help combat the social and cultural norms that can limit women's participation in income-earning opportunities.

INCUBATORS are spaces that provide training, technical assistance, business counselling, mentoring and a number of other services. Start-ups find in incubators the needed technology facilities and information to develop business ideas, foster partnership and joint ventures. They organise curriculum and coaching sessions through which mumpreneurs can face educational and empowerment barriers. Such types of programmes encourage mumpreneurs because of the "we're in it together" approach to the market.

Networks in various cases can assist in finding clients, sharing ideas, referrals and friendships. There are learning opportunities across the board.

There's a wealth of national and local networking events, curry clubs and business breakfasts, which can all prove a useful asset in a mumpreneur's business armoury. If finding the time for these events is problematic, social media platforms such as Twitter, Facebook and LinkedIn can similarly prove a useful source of contacts and sales leads.



It is important for mumpreneurs to support other mothers: they may share good and bad experiences which may inspire and encourage other mothers to reach for their dreams!



TIPS FOR MUMPRENEURS

BEFORE STARTING A BUSINESS:

- *Insist on the meaning of success from your point of view; what suits your dreams in order to achieve your goals;
 - *Talk to successful women about their experiences (challenges, failures, success, lessons to learn); examine them and follow their steps;
 - *Persist in your goals and have a steady desire to learn and grow.
 - *Talk to people around you about your business idea. Sometimes, casual conversations lead to solutions to business challenges.
- "The size of your dreams must always exceed your current capacity to achieve them. If your dreams do not scare you, they are not big enough."
(Ellen Johnson Sirleaf, President of Liberia)

BELIEVE IN YOURSELF:



*If you believe you can do it, you are most of the way here.

- *Dream big and work diligently;
- *Step forward with confidence in any field right for you;
- Believe in yourself as you are able of more than you imagine!
- *Sometimes there are people who make you feel small when you start or establish yourself in business-especially in a male environment. Don't doubt yourself! Keep the main goal in your mind!

- *It's quite difficult to keep saying "I can do" in a business world dominated by men. It is difficult, but not impossible. With patience, positive attitude and perseverance, you will succeed;
- * Don't sell yourself short !

"Women have the tendency to sell themselves short, assuming that speaking positively about their achievements is bragging. Stating what you're factually good at and the growth



and success you've seen with your business isn't bragging when it's done appropriately. Be confident and comfortable disclosing your strengths and touting your success; don't hide from it — respect will follow.”

(Haley Palmer, franchise owner of real-estate firm WIN Home Inspection)

TURN FAILURES INTO OPPORTUNITIES:

"I honestly think it is better to be a failure at something you love than to be a success at something you hate."

(George Burns, American actor, singer and writer)

*Don't let failures to affect your confidence; have the courage to reframe a failure as an opportunity!

*Even it is painful to iterate a project, do it, and you will succeed, finally;

**If something goes wrong, , look for solutions instead of wallowing in self pity!

KEEP LEARNING



*Innovation, growth, success are highly connected to learning (reading, studying, attending classes/courses...);

*Usually, a successful entrepreneur is an avid learner!

*Never settle for a second best and strive for perfection!

*Keep studying and being innovative !

*Surround yourself with persons better than you; they stimulate your interest in learning/studying.



CONCLUSIONS

Starting from the research on mumpreneurs done by the project partners focus groups, the guide underlines the basic aspects related to mumpreneurs. It underlines the context in which mumpreneur/mother entrepreneur is developing herself: favourable circumstances, as well as challenging ones.

The guide offers some general solution to the above mentioned aspects and suggest some tips for mothers interested to start their own business, or intend to enlarge the existing ones.

The Guide for Mumpreneurs is one of the tangible outcomes of the project "FEMME - Fostering the Exchange of Practices to Empower Mumpreneurship in Europe". It provides guidance for at least 80 mothers interested in creating their own business, in the project partners countries.



This document represents one of the outcomes provided by the project “FEMME -Fostering the Exchange of practices to Empower Mumpreneurship in Europe ” and has been funded with support from the European Commission.

This guide reflects the views only of the author and the Commission cannot be held responsible for any use which may be made of the information contained therein

Co-funded by the
Erasmus+ Programme
of the European Union





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