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Map Export Dynamics, Challenges & Opportunities for female-run businesses.

A transnational needs assessment

Country Snapshot France

Prepared by CCEM & OPEN IT MARTINIQUE

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Introduction

Internationalization is “A strategy that leads companies to expand internationally, through subsidiaries for example, in order to take advantage of the benefits offered by different countries.” Following the Larousse Dictionary”.

Internationalization, more than ever a major challenge for economic recovery

(Journal du Net 11/06/2020)

The pandemic is having a major impact on global economic activity. The closure of borders and the containment of the disease have penalized export markets and dealt a blow to the production of our companies. In this unprecedented context, international business is a key factor in economic recovery.

In spite of the decontamination, the economic situation remains fragile, in particular for small and medium-sized companies. How to revive activity in a resilient way in a period of instability, or even make up for two months of forced inactivity, and de facto, a significant loss of turnover?

Our companies must extend their zone of influence.

It is no coincidence that the companies that have suffered the least from the confinement are those that have been able to maintain an international activity. It is no coincidence either that for our British neighbors, internationalization is the remedy to the ills caused by Brexit and Covid-19.

Going international is an opportunity to conquer new markets. The creation of new commercial networks allows companies to expand their catchment area, to address a wider customer base, and to leave a "domestic" area saturated by competition. In 2019, a global study by research firm Nielsen revealed that at least 57% of buyers had already made purchases from a foreign seller in the previous 6 months, and that for 70% of sellers, entering international e-commerce had been beneficial.

In addition, some regions offer a different economic cycle, seasonality and highlights such as Single's Day in China or Small Business Saturday in the US. For the company, this translates into a greater balance of sales as well as increased revenues throughout the year. Going global means more customers, potentially fewer competitors, more business and therefore inevitably more revenue.

The current health crisis has highlighted the need for our companies to be "independent" of local conditions. When a disaster affects the country of a SME's main supplier, its business is threatened. Similarly, when a population is confined, sales are impacted.

International presence is a strategic lever that offers greater independence, thanks to a distribution of suppliers/customers over different geographical areas, therefore in theory less inclined to be impacted by a single event, such as Africa and the Caribbean, which were relatively spared by the pandemic. Globalization helps to sustain production, distribution, sales and, more generally, the business.

The main obstacle to the internationalization of French SMEs and SMIs is their understanding of a strategy that they often consider to be reserved for large companies. However, digitalization, which has accelerated significantly for these companies since the Coronavirus earthquake, has changed the situation.

Indeed, digital tools offer new perspectives to entrepreneurs, a wide range of services covering almost all their needs and allowing them to do today what seemed to be reserved to large companies yesterday. From now on, a physical point of sale at the international level is no longer a prerequisite to open a new commercial

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route. There are tools to automate the translation of websites and address customers in their native language, turnkey and secure solutions to accept payments anywhere in the world, delivery services to optimize delivery times and favor local delivery methods, tools to simplify inventory management ... These easily accessible technological bricks have broken down geographical barriers and make it possible to address a catchment area without borders.

The pandemic has not sounded the death knell for internationalization, quite the contrary. Internationalization is more than ever a key factor in the health of our companies and our economy in a context of uncertainty and instability. It is an incredible opportunity for those who will be the first to identify new markets to conquer, understand the local rules and adapt accordingly.

As of 2018, France has combined its institutions, BPI (Public Investment Bank), CCI (Chambers of Commerce and Industry) and Business France into a single strike force, called "Team Export".

Team Export is designed to support companies' export and internationalization initiatives by facilitating their access to financing and to a network of 250 specialized international consultants.

This initiative has gradually borne fruit.

On the other hand, if the big groups and the important SMEs have been successful, the other SMEs and the very small companies have not been able to benefit from this support.

In order to explore this topic in an in-depth way, in the following pages we will review the quantitative and qualitative indicators of the phenomenon of internationalisation of French SMEs led by women as a target group, analyse the needs and opportunities in the national context, and look at the challenges faced by this target group that E4F must address.

https://www.businessfrance.fr/Media/PRODUCTION/Presse/Documents/BF_rapport_internationalisation_DP06.pdf

<https://www.businessfrance.fr/2021-une-annee-record-pour-l-attractivite-de-la-france>

<https://bigmedia.bpifrance.fr/decryptages/linternational-lopportunite-de-la-decennie-pour-les-entreprises-francaises>

Quantitative indicators on female EU SMEs in France

Women entrepreneurship: statistics and challenges in 2022

10 figures on women entrepreneurship

40% of individual businesses created by women

In 2020, an INSEE survey reveals that women are the owners and creators of 4 out of 10 individual businesses.

58% of women entrepreneurs are under 40 years old

Compared to 47% of men in the same age bracket. The National Bureau of e-Economic Research study specifies that the average age of success for both men and women is 42.

21% of startup leaders are women

In 2020, only 2 startups are led by women and 34% of them decide to go into business.

2% of fundraising is for women

A survey by SISTA and BCG reveals that since 2008, fundraising for women entrepreneurs is only 2%.

45.6% of women are board members

And this is a very good progression, as in 2010 they represented only 12% of directors! France is therefore committed to respecting the terms of the Copé-Zimmerman law, which requires a minimum of 40% women on boards of directors.

60% of women see entrepreneurship as a way to change society

While only 51% of men agree with this philosophy. Indeed, the place of women in entrepreneurship was established so late but as you will see in the following figure, they do not have to be ashamed of their performance compared to men.

8% of companies created by women are profitable

Against 5% for men! Projects led by women therefore have a better rate of profitability.

No woman is at the head of a Next 40 company

And 5 women are members of the Impact Board of the Next 40 and the FT 120. As a reminder, the Impact Board's role is to implement actions to promote diversity and the ecological transition process.

14 women executives or founders on the FT 120

But only one woman in the CAC 40! The rate of women in leadership positions is still too low in 2022.

22% of women are members of management and executive committees within the SBF

versus 7% in 2009! Although the figure has tripled in recent years, the rate of women on SBF management and executive committees is still too low.

Women entrepreneurs: the current challenges

If the term "female entrepreneurship" reveals the cruel lack of parity in the professional world, it is a name that raises questions. Why talk about female entrepreneurship when we are trying to eliminate the divide between men and women in the entrepreneurial world?

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Many women deny themselves the right to entrepreneurship. They hesitate to start their own business for fear of lacking time, support and means and this is not for nothing!

Information

As we explained earlier, since 2008, only 2% of fundraising has been granted to women entrepreneurs. Despite these inequalities, some organizations are working to restore the lack of investment between projects led by women and those led by men.

We have identified for you 5 trends in the entrepreneurial environment designed to help women launch their projects!

Networks of women entrepreneurs

More and more networks are developing around entrepreneurship and more specifically for women. These networks have been created to offer exchange and support platforms for women who want to start their own business.

Forums, missions, job offers, advice but also sources of financial investment and meetings... All means are deployed to overcome the inequality between men and women in the entrepreneurial world. Among these organizations, we have identified a few names that could help you advance in your entrepreneurial project :

Femmes Business Angels : organization created by women for women, it offers solutions for financing projects such as fundraising in addition to job offers posted on the website.

Willa : formerly known as "Paris Pionnières", is a network that offers programs to help launch projects. Based in Paris, this organization offers webinars, conferences and online training.

Sista: unlike other networks, Sista advocates diversity and includes in its process, men committed to establishing a more equal entrepreneurial environment.

Business creation aids for women

CLEFE loan: launched at the initiative of the Clefe Root, this aid offers a loan with interest repayable in accordance with an agreement.

AGEPI : proposed by Pôle emploi, this aid offers, among other things, childcare assistance.

Garantie Égalité Femmes: launched by France Active, the "Garantie Égalité Femmes" provides start-up loans of up to €50,000

In 2021, France will be the world's sixth largest exporter of goods and services, with 135,900 French companies exporting. However, as indicated by the General Directorate of Customs and Excise (new window), France's loss of market share (almost uninterrupted since 2010) continues in 2021, even if it is lower in 2021 than in 2020.

After a very special year in 2020 with the health crisis, France did see a clear recovery in its trade in 2021, but not all sectors are experiencing the same trends (weak catch-up dynamics for aeronautics but better recovery in the automotive sector).

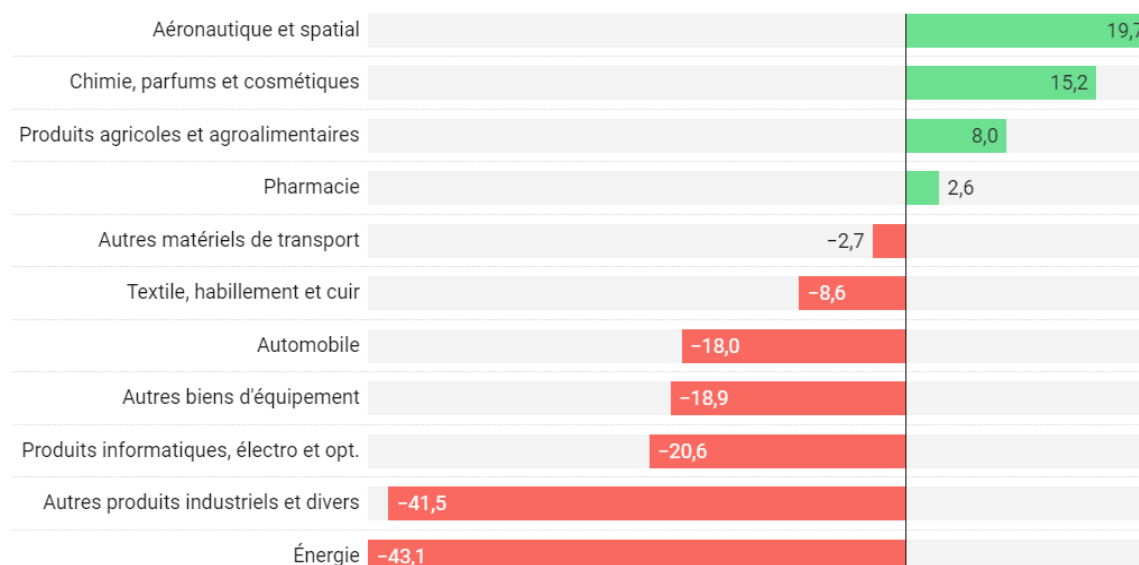
Thus, in 2021, exports of goods will represent €500.9 billion (+17% compared to 2020) while imports of goods will amount to €585.6 billion (+18.8% compared to 2020).

Figure 1. Evolution of exports in France 2021

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Evolution 2021 of sectoral balances

En Md€



Graphique: Vie-publique / DILA • Source: [France Diplomatie](#) • [Récupérer les données](#) • Créé avec [Datawrapper](#)

France's three main customers are:

Germany (for 68.6 billion euros) ;
Italy (for 39.1 billion euros) ;
and Belgium (for 37.2 billion euros).

The 27-member European Union accounts for 54.3% of French exports, with exports to the EU up 17.9% in 2021 compared to 2020.

As for France's main suppliers, they are :

Germany (for 81.4 billion euros) ;
China (for 63.8 billion euros) ;
and Italy (for 46.3 billion euros).

Outside the EU, imports from Asia, North Africa and South America have exceeded their pre-crisis levels, indicating a recovery in demand for consumer goods and rising energy prices.

This is why **in 2020**, with the beginning of the coronavirus crisis, **exports fell by 28,583,014 thousand euros**, breaking the positive trend. Despite the fall, in 2021 (provisional data), exports increased again in line with previous years. If we take import data into consideration, the **trade balance has been negative in all years** (imports > exports), although **surprisingly it recorded its best result in 2020** as not only exports but also imports fell (Tax Agency, 2022).

Figure 2. Distribution of enterprises by size (%) (2020)¹

	Catégories d'entreprises			
	Grandes entreprises (GE)	Entreprises de taille intermédiaire (ETI)	Petites et moyennes entreprises (PME) hors microentreprises	Microentreprises (MIC)
Entreprises, y c. activités financières et assurances				
Nombre d'entreprises	287	5 753	139 941	3 674 141
Effectif salarié au 31/12 (en milliers)	4 235	3 657	4 259	2 745
Effectif salarié en EQTP ¹ (en milliers)	3 900	3 337	3 792	2 449
Nombre d'unités légales situées en France	28 178	54 895	266 031	3 723 742

1. En équivalent temps plein.

In France, there are 3.82 million enterprises, 287 large enterprises (LEs) employ 3.9 million full-time equivalent employees (FTEs), or 29 percent of the total. In contrast, 3.67 million, or 96%, are microenterprises; they employ 2.4 million FTE employees (18% of the total). Beyond this dualism, a fairly balanced division of value added or employment emerges: 5,800 intermediate-sized enterprises (ISEs) and 140,000 small and medium-sized enterprises (SMEs) that are not microenterprises employ 25% and 28% of employees (FTEs) respectively. The most concentrated sector is that of financial and insurance activities, where 26 large companies employ 74% of employees. In the non-financial sectors, large companies generate almost one-third of the value added, TVEs one-quarter, and the other two categories account for the rest in roughly equal shares. In 2015, 57% of the value added was produced by nearly 6,000 companies (large and medium-sized enterprises), which also accounted for 85% of exports.

Women's entrepreneurship: small steps towards parity

¹ <https://www.insee.fr/fr/statistiques/3303564?sommaire=3353488#titre-bloc-3> tableau de l'économie française

In 2018, 35% of businesses created were run by women. This figure is making little progress. Since 2010, it has gained three points, driven by the rise of the micro-entrepreneur regime. The share of women in the creation of companies, on the other hand, is stagnating. In the choice of activities, certain gender stereotypes persist. Women entrepreneurs are more highly educated than men and have more modest projects. These differences can be explained by the choice of activities and the status of the companies created.

The growth in women's entrepreneurship is driven by the boom in micro-enterprises

New business registrations under the micro-entrepreneur regime have increased by half since 2014 and have become the clear majority. They accounted for 66% of the total, all statuses combined, in the first half of 2018. This share stood at 51% in the 1st half of 2014. The share of women has reached 37%, as in the rest of France (Figure 1). It is gradually increasing: 36% in 2014 and 34% in 2010 (auto-entrepreneur regime).

The creators, more massively than the creators of women, have turned away from the status of classic individual enterprise. It is now six women for every four men who choose this status when creating their business. It was the opposite in 2014. The explanation lies in the nature of the jobs performed. Three out of every four women who set up a traditional sole proprietorship work in sectors where the regulated professions are well represented (human health and legal activities), compared to one third of the men. However, regulated professions are not eligible for the simplified tax system.

In the end, for all sole proprietorships (including micro-entrepreneurs), the share of women was 39% in 2018, a gain of five points over eight years. In companies, the legal status where women are least present (23% of creations), their share has not changed and remains at its 2010 level.

In Martinique, we also observe this progression of business creation by women. Thus, in 2014, they represent 37% of business creators against 31% in 2007. (more information: insee analyses Antilles Guyane n°21 September 2017)

This is the result of numerous actions to promote women's entrepreneurship in our territory. Previously, we can mention entrepreneurial support mechanisms such as the "Aide Régional à l'Insertion des Femmes". Currently, a regional action plan for women's entrepreneurship (PAREF) is being implemented in consultation with the actors of the territory. One of the actions was the organization of a prize in favor of women entrepreneurs. (more information: PAREF award ceremony for women entrepreneurship)

Gender equality: the state of play

According to a 2018 survey by APEC, women and men enter the job market in equal proportions, but employment conditions differ.

Inequalities persist, right from the start of a career

Women are more likely to be employed on fixed-term contracts (25% compared to 14% of men)

They are less likely to have managerial status (60% versus 81%)

They are paid less.

Same trend in entrepreneurship: the StartHer-KPMG 2018 barometer shows that only 12, 5% of companies that raised funds in 2018 are led by at least one woman, a figure that is down from last year.

Ranking companies by gender equality?

All the more reason to welcome groundbreaking initiatives such as the ranking of the world's most gender-equal companies, conducted annually by the nonprofit organization Equileap. This study covers 3,000 companies with individual market capitalization exceeding \$2 billion. In 2018, L'Oréal was named the most gender-equal company in Europe.

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Just as there has been a movement toward responsible investing in recent years, hopefully this type of initiative will push investors to select companies based on their gender equality records.

The positive signs

56% of women feel that their professional situation has improved. And the good news is that in terms of equal pay, the French overseas departments (with the exception of Mayotte) score better than France.

It is also enough to open your eyes: everywhere, women are undertaking and shaping our present. They carry, structure and sublimate life with their best allies: men.

The Antilles-Guyana are better than France in terms of equal pay.

Male/Female ratio

France: 1.32

Guadeloupe: 1.12

French Guiana: 1.07

Martinique: 1.14

(Sources: Insee, annual social data declarations 2017)

Changes

56% of women feel that their professional situation has improved (Ipsos 2019)

an unprecedented national study entrusted by Adie (Association pour le Droit à l'Initiative Economique) to the Egæ Group, with the support of the General Directorate for Social Cohesion, lifts the veil on the obstacles faced by women entrepreneurs.

1st finding: the gender disparity in entrepreneurship is less marked in Martinique than at the national level. Indeed, in 2021, of the 1,092 people financed by Adie Martinique, 596 were women, or more than 5 out of 10 people.

This figure is, however, as much a sign of their entrepreneurial dynamism as it is an indicator of their difficulties in being able to mobilize financial support other than Adie. As in the rest of society, women entrepreneurs financed by the association indeed start with more socio-economic difficulties.

The main obstacles to female entrepreneurship

The study commissioned by Adie thus shows that women entrepreneurs face specific obstacles:

Barrier N°1: Access to financing (51%)

Barrier N°2 : The articulation of life time (25%)

Barrier N°3 : Imposter syndrome, lack of self-confidence (25%)

Barrier #4: Lack of support from family and friends (21%)

Barrier #5: Sexism (21%)

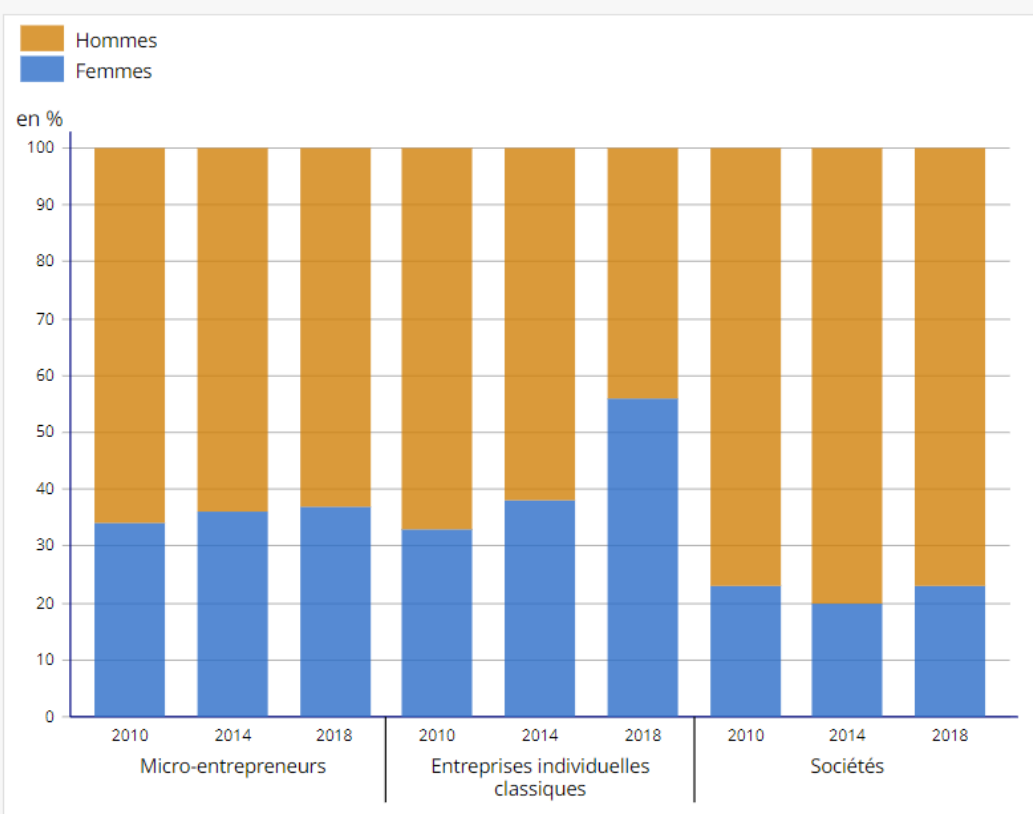
In France, a woman is twice as likely to be turned down for a loan as men, not to mention the family burden that still falls primarily on them. As a result, for 1/4 of them, the articulation between personal and

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professional time represents a major difficulty for the realization of their project, so much so that women are twice as likely to give up than a man for this reason.

distribution of companies by type of business and gender

Figure 1 – Répartition des créations d'entreprise selon le type d'entreprise et le sexe



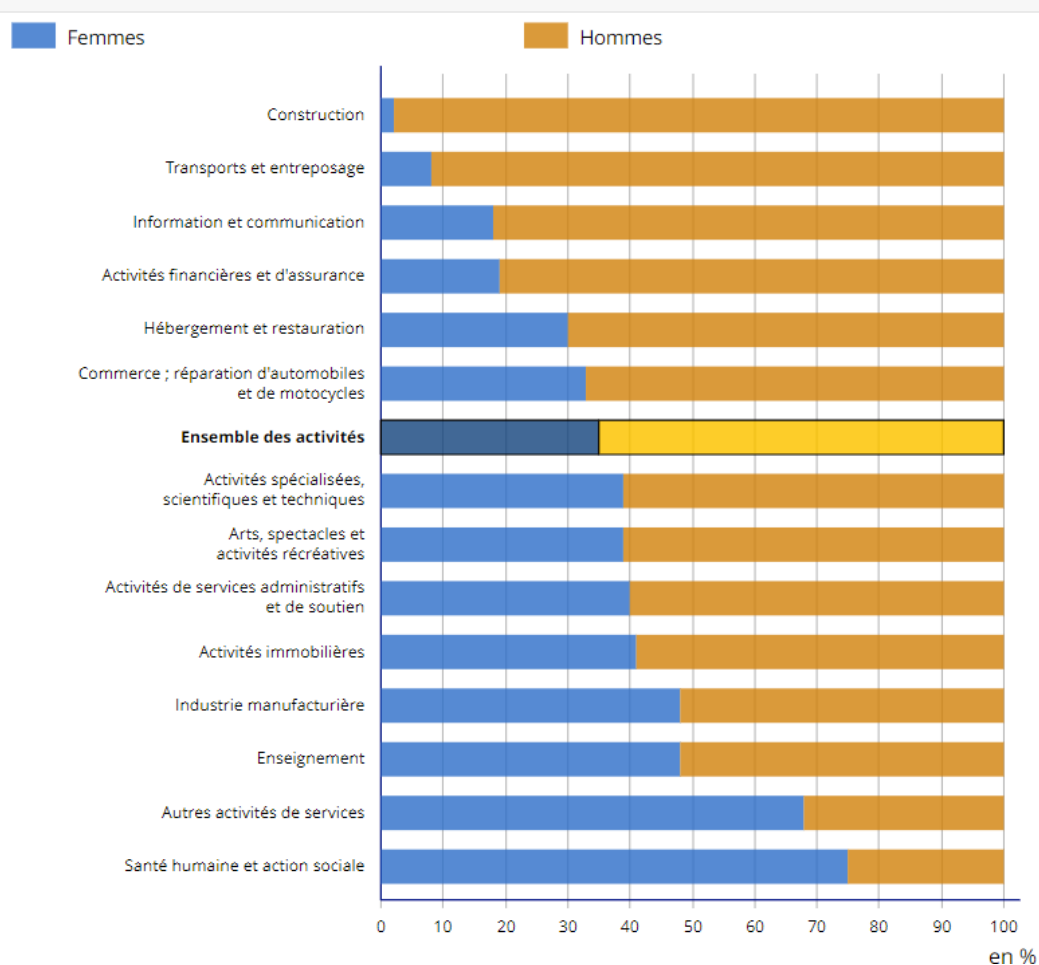
Source : Insee, enquête Sine 2018

Parity is still far from being achieved in the professions practiced

The sectors of activity that attract the most women entrepreneurs are "specialized, scientific and technical activities" (19%), followed by "human health and social work" (16%). These two sectors account for one-third of new businesses run by women (Figure 2). In particular, "management consulting" and "public relations and communication consulting" account for almost half of the new businesses started by women in the "specialized, scientific and technical activities" sector. The professions in this sector are mainly exercised under the micro-business regime (75% of creations), whereas for the health sector, the classic status remains the rule (close to 100%).

main activity of the company by gender of the founder

Figure 2 – Activité principale de l'entreprise à la création, selon le sexe du créateur



Source Insee 2018

For men, the leading sector is construction (19%). Specialized, scientific and technical activities follow with a share of 16%. However, they do not perform quite the same activities within this sector. While management consulting is also chosen by men, technical studies and engineering are preferred. The enthusiasm for the micro-business regime is a little less marked, particularly in construction, where a good third of creators opt for the company form.

Women very rarely enter traditionally male-dominated activities

Many activities, which account for a significant proportion of new businesses, remain predominantly gendered. For example, in construction activities (plasterers, painters, carpenters and bricklayers), which account for 8% of new businesses, only 2% are women. Among deliverymen (postal and courier activities), another widespread occupation (5% of creations), women account for only 6%, and among computer programmers (2% of creations), female creators represent only 14%.

The contrast is less pronounced among feminized activities, where men are present in at least 16%, except in beauty care where they are only 1%. This is the case for nurses and midwives, and then for other "human

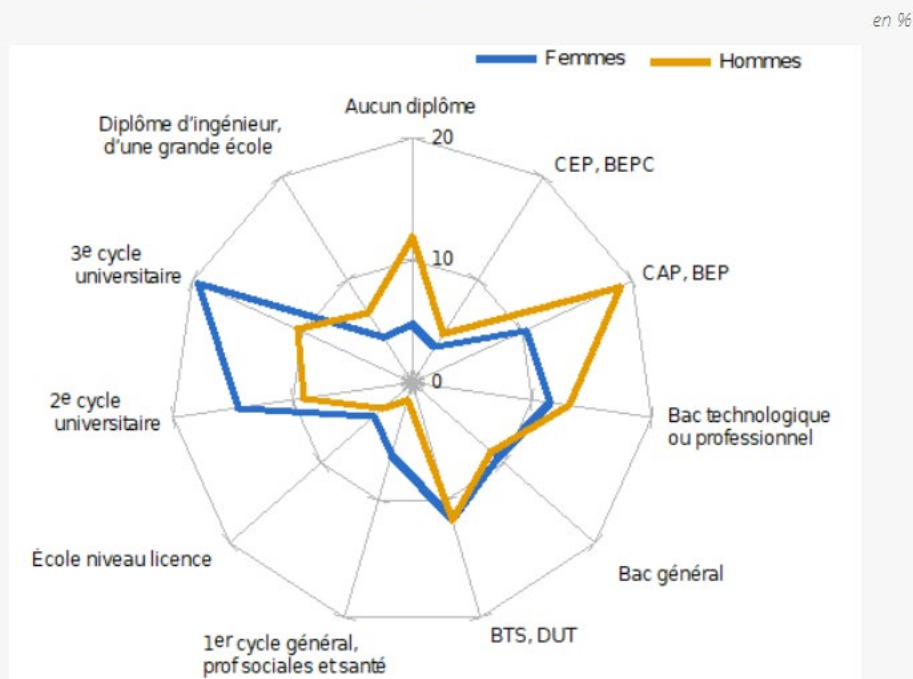
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health activities not elsewhere classified" such as psychologists, psychomotricians, dieticians, kinesiologists, etc. Men represent 18% of business creators.

Female entrepreneurs are more highly educated than male entrepreneurs (Figure 3). The differences can be explained by the nature of the main occupations. Four out of ten women have at least a graduate degree (major example: consulting and health professions), compared to two out of ten men. In contrast, four out of ten men have at most a CAP, brevet or BEP level (e.g. in construction activities), compared to two out of ten women.

Highest degree obtained by entrepreneurs by gender

Figure 3 – Diplôme le plus élevé obtenu par les créateurs d'entreprise, selon le sexe



Source : Insee, enquête Sine 2018

Women micro-entrepreneurs more often start their activity within the year

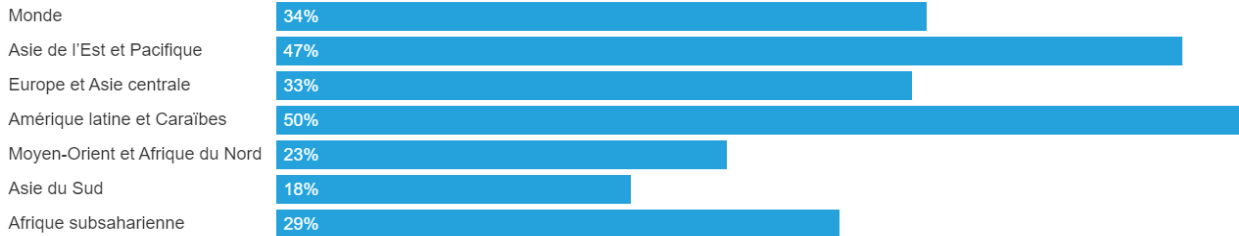
When they choose the micro-enterprise regime, women are relatively more likely than men to start their business within a few months of their creation. 68% of them had declared a positive turnover for the first year, compared to 59% of men. The share of women among new micro-entrepreneurs thus increases from 37% to 40% when one limits oneself to businesses that are actually active after creation.

Women entrepreneurs invest slightly less at the time of creation than their male counterparts. 58% spend less than 1,000 euros compared to 51% for men. Conversely, only 13% of women spend more than 16,000 euros, compared to 16% of men. It should be noted, however, that the resources committed depend above all on the sector of activity and the legal category. Thus, 68% of sole proprietorships start with less than 1,000 euros, whereas this is the case for only 11% of companies.

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Globally, one in three companies is owned by a woman

Part des petites, moyennes et grandes entreprises comptant une femme parmi les principaux dirigeants (%)



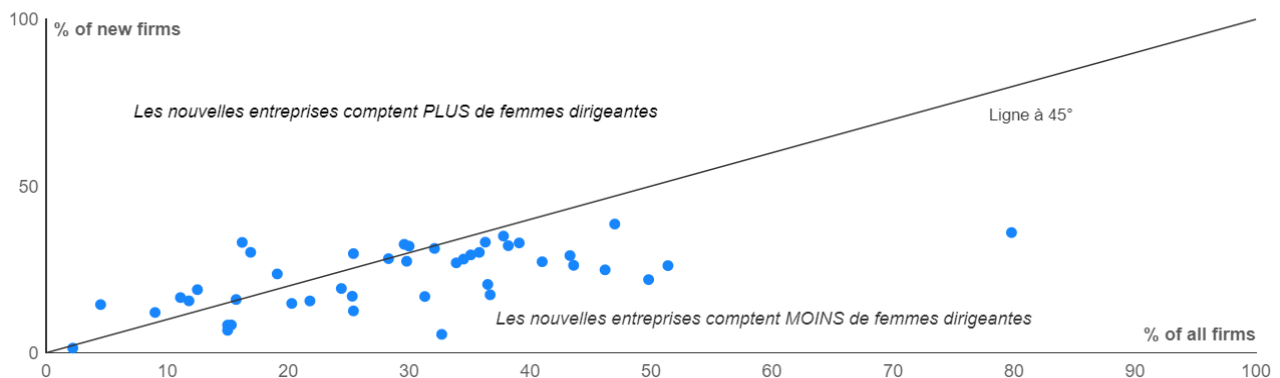
Source: [Enquêtes auprès des entreprises](#). Données issues du portail statistique de la Banque mondiale sur le genre. • [Embed this chart](#) • [Récupérer l'image](#)

This proportion varies considerably by region, from a low of 18 percent in South Asia to a high of 50 percent in Latin America and the Caribbean. It also varies widely within regions. In East Asia and the Pacific, South Korea has the lowest rate of women business owners (19 percent), while the highest rate is in the Federated States of Micronesia (87 percent). Similarly, in the Middle East, it ranges from a low of 7 percent in Yemen to a high of 49 percent in Tunisia.

There is a positive correlation between the rate of female entrepreneurship and the income level of countries, but only to a modest extent: while in low-income countries only one in four firms is owned by women, the proportion is 36 and 37 percent, respectively, in middle- and high-income countries.

Women entrepreneurs are more numerous in new businesses

Part des entreprises détenues par une femme (%), dans les entreprises



Looking at companies started between 2014 and 2018, there is an increased presence of female entrepreneurs. Among the 44 countries with data, the share of women-owned firms is higher among new firms than among all existing firms in 12 countries. Nigeria leads the way, with a 17 percentage point gap, in contrast to Samoa, where 36 percent of newly established firms are owned by women, compared to 80 percent among all existing firms.

There are many reasons for this, one of which is access to finance.

<https://blogs.worldbank.org/fr/opendata/letat-de-lentrepreneuriat-feminin-les-statistiques-parlent-delles-memes>

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In France, women entrepreneurship represents:

36% of the total number of entrepreneurs,
40% of sole proprietorships,
10% of innovative or tech companies,
73% of companies are still in business after 3 years of existence,
Finally, one third of the companies created by women are created with about 4000€.

Three main sectors of business creation by women:

29% of businesses created in consulting,
25% in services to individuals,
20% are in commerce.

<https://www.creerentreprise.fr/entrepreneuriat-feminin/#:~:text=En%20France%2C%2https://www.insee.fr/fr/statistiques/52298460l'entrepreneuriat%20f%C3%A9minin%20repr%C3%A9sente%20%3A&text=40%25%20des%20entreprises%20individuelles%2C,so nt%20avec%20environ%204000%E2%82%AC>

Europe, an Eldorado for women entrepreneurs?

This territory would be the one where women entrepreneurs would be the most likely to succeed.

Two years ago, a study highlighted those women entrepreneurs still face barriers to investment. Today, and in Europe, women entrepreneurs benefit from a territory that is most conducive to the successful development of their projects. This is the conclusion of the study conducted by Mastercard, even if some difficulties have been noted, these are mainly related to the Covid-19.

Europe is at the top of the Mastercard ranking

In the top world ranking made by Mastercard this year, it is possible to find 6 European countries. This is twice as many as last year, and this year it is possible to find Israel in the first position of the world ranking, Switzerland in third, then Poland in fifth, the United Kingdom in sixth, Sweden in eighth and finally Spain in tenth. In all these countries, the socio-economic contributions of women entrepreneurs are greater than elsewhere in the world. It should be noted that these good results, particularly in Israel, Sweden and Denmark, are obtained thanks to government support for entrepreneurship. France, on the other hand, is a bad pupil, it is now eighth in the ranking of European countries but struggles on a global scale where it is ranked eighteenth, thus gaining only one place compared to 2019.

As in the overall crisis, the study notes that the sectors most affected are tourism, transportation, sales and restaurants. On the other hand, the women entrepreneurs who are the least affected are those involved in education, health and social services, and agriculture.

If we look in more detail at the difficulties mentioned by women entrepreneurs, we find the private sphere. Indeed, one third of the women entrepreneurs felt that they had increased the time and attention dedicated to their family life during the health crisis, which blocked them in their professional activity.

Finally, the Mastercard study highlights that the Coronavirus has highlighted the essential role of women and their ability to undertake and lead in particular circumstances. The study also highlights the difficulties faced by women entrepreneurs in developing countries. Access to business opportunities is complicated and

efforts must be made in these markets. This, with the aim that equal opportunities to undertake and succeed are the same for all. Finally, as Mastercard points out, all is not lost as gender equality policies and grassroots investments are essential to correcting the gender bias that often permeates the business world.

In Europe, the rate of business start-ups by women is about 30%. However, this average covers differences. French women develop much more modest projects than their German or British counterparts. The socio-cultural context seems to play an important role.

The finding is rather encouraging. The studies carried out so far, on a European scale, show a rate of companies created by women of the order of 28 to 32%. In France, female entrepreneurship represents, depending on the year, between 25 and 30% of the total number of structures, according to a 2011 survey, updated in 2018, of the Essec Business School and the statistics of the European Commission.

Figures that might lead one to believe that women entrepreneurship is as easy in Italy, Scandinavia, Spain as in France. In reality, the situations are quite disparate. Starting with the reasons that encourage women managers to start up.

Starting a business in France corresponds to a considered career choice for eight out of ten people, according to the study "Women and Business in Europe", co-conducted in 2019 by the Caisse d'Epargne and Credoc. "In Italy, entrepreneurship is more suffered. 36% of them experience it as a necessity, because they encounter a form of precariousness with regard to employment," explains Jorg Muller, researcher at Credoc.

Modest projects

The downside of this dynamism is that although many French women want to start their own business, they seem to lack ambition. "Few French women head a company with six or more employees: 8%, compared to 13% in Germany. Their low intention to hire within the next five years (16%) (half that of the British) seems to indicate a great caution regarding the growth of their company's workforce," confides Jorg Muller.

Could access to finance be a stumbling block? The good news is that "women are well supported by their bankers, and their advisors trust them," explains Viviane de Beaufort, professor at Essec Business School and founder of the Women Essec program. We must therefore look elsewhere for an explanation to this phenomenon.

For the expert, "if banks lend less to women, it is also because they often ask less. Borrowing is synonymous, for French women creators, with taking risks. Nearly half of them start with 4,000 euros on average. This lack of equity at the start is less in Scandinavian, German and Anglo-Saxon countries, where the relationship to money is different. The notion of financial independence for women is recent in France. Women entrepreneurs are culturally marked, whereas everything is done in France to offer dedicated honorary loans and encourage the financing of these projects," notes Viviane de Beaufort.

This is confirmed by Francesca Gabetti, 42 years old and a frequent traveler. She runs the company Team EQ, which offers a tool to improve the well-being of employees, based in Italy and Barcelona, where she now lives. This Italian entrepreneur is looking to set up in Paris and also believes that France is a country that is favorable to business development. "The support, investors and professional networks are much more numerous and powerful than in Spain and Italy. In Italy, taxes are too high, the investor culture is still much more backward. Spain is more interesting, but there is a growing divide between Madrid and Barcelona and a lack of money and investors," she says.

A lack of contacts

Jorg Muller explains the reluctance of French women managers by another reason. "They develop on a local scale and focus on tax, legal and accounting issues, which has a negative impact on the entrepreneurial logic. In Scandinavian countries, women managers are more focused on innovation and aim for international markets from the start. They are not looking to quickly hire an accountant but a collaborator who invents a new product and does prospecting," notes the researcher.

A final cause may explain this delay in France. Women receive very little support from professional networks, unlike Anglo-Saxon and German women, who benefit the most. The lack of support in France is mainly due to a lack of information. 75% of them do not receive any support," comments Jorg Muller. This is still a minority compared to the rest of the European Union, particularly the United Kingdom and Italy, where one woman in two is supported by a network. German women are supported by relatives who have already set up a business and by local networks. Subsidies are more private, very decentralized and supported by the Länder.

International development: are women entrepreneurs more cautious than men?

While one third of the world's businesses are run by women entrepreneurs, only 22.8% of them plan to expand internationally in the coming year, according to the GEM survey of BNP Paribas women entrepreneurs. So are women more cautious than men when it comes to expanding abroad? Not so simple.

The roots of the problem

For any entrepreneur, the difficulties in developing internationally are legion: lack of knowledge of networks, need for reliable partners, administrative complexities, cultural distance, increased risk of non-payment... But a study by the Global Entrepreneurship Monitor in 2012 already revealed that only 16% of women entrepreneurs in Western European countries carry out more than a quarter of their activity internationally, compared to 22% of men.

This imbalance seems to be the result of other, more profound inequalities. In terms of ambition, for example: according to an OpinionWay/BNP Paribas survey, the uncertainty of succeeding and the feeling of not being able to do it are obstacles for 41% of men and 55% of women! This feeling can be exacerbated by the functions that women entrepreneurs hold: focused on operational tasks, they neglect strategic functions, which can hinder the internationalization of their company. According to a study conducted by the "Réseau Entreprendre" in collaboration with Grenoble École de Management and Fédération "Pionnières", 45% of women are more involved in operational tasks, compared to 36% of men.

But women succeed internationally!

However, it should also be noted that the under-internationalization of companies created by women is sometimes a matter of choice. According to the Global Entrepreneurship Monitor, in Western Europe where the standard of living and education offers other opportunities than entrepreneurship, the desire or need to grow is less than in Eastern European countries! Women entrepreneurs from less developed countries, due to the lack of opportunities in their national markets, are more inclined to expand internationally.

Another observation is that women entrepreneurs mostly have projects that address more restricted markets than men entrepreneurs (local services, health...) - this is how more than 60% of women entrepreneurs only address the French market, against only 40% of men, according to BpiFrance.

On the other hand, if we examine only international activities, the differences between men and women tend to decrease. This can be seen first of all in the proportion of activity that the company carries out abroad: the percentage achieved by women entrepreneurs is indeed close to that of men.

When they take the plunge abroad, women entrepreneurs have nothing to envy to men. On the contrary, according to Sofia Merlo, Co-CEO of BNP Paribas Wealth Management, "when they dare, women succeed better than men, as shown by successive editions of the BNP Paribas Global Entrepreneur Report, which surveys 2,650 entrepreneurs from 20 different countries. According to the study everything points to the fact that the number of successful women entrepreneurs will only grow in the coming years: among the 1,000 women "elite entrepreneurs" surveyed this year, only 9% are baby boomers, 45% is between 36 and 54 years old and almost half are from Generation Y.

The power of networking to open eyes

So what can be done to encourage women entrepreneurs to develop their business abroad? Networking, highlighting inspiring role models and personal development are effective levers to improve the presence of women entrepreneurs on the international scene. Sofia Merlo recalls the "summer school" organized each year by BNP Paribas Wealth Management on the campus of Stanford University, for experienced women executives: "coming from all over the world, they are amazed to discover here how similar their concerns as business leaders are... and this undeniably plays on their international openness. Fabienne Chelly Lichentin, director of Câblerie Daumesnil, which specializes in the trade of electrical wires and cables, participated in the 2016 edition of the program. She, whose company generates 30% of its turnover from exports, confirms the emulation that arises from the exceptional diversity of the program's profiles (30 managers, 12 nationalities) and the confrontation of experiences...

In the end, there does not seem to be any structural difficulty for women entrepreneurs in the international arena, and that is good news! On the contrary, they are perhaps better equipped than their male colleagues to deal with the complexity of a foreign environment. They are said to have remarkable empathy, listening skills, flexibility and stamina... So, let's all get moving!

source BNP Paribas

In France, only 124,100 companies exported their goods in 2016, according to the French Treasury. SMEs make up the bulk of the troop (95% of exporters) but they do not weigh heavily in the balance of trade, with only 14% of the amounts exported. In comparison, Germany has 310,000 exporting SMEs and Italy 210,000, according to Business France.

Women in crafts, fashion and gastronomy

Although it is progressing timidly, female entrepreneurship is tending to assert itself, particularly in the crafts sector, where the 2019 edition of the latest barometer of the Higher Institute of Trades indicated that 23% of craft businesses were initiated by women. In addition, the health crisis encourages many women to free themselves from salaried status to undertake

The services sector concentrated 58% of business creations in France in 2018, indicates an analysis note from the Observatory of business creation of BPI France. It is the artisanal branch most invested by women. According to the table of the French economy for 2019**, "women heads of individual craft businesses are in the majority in the sectors of textile manufacturing, the clothing, leather and footwear industry, other

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household services and human health and social work”. The list of manufacturing activities falling under craftsmanship is quite long.

<https://www.insee.fr/fr/statistiques/3676808?sommaire=3696937>

Female entrepreneurship Madame Figaro

<https://fr.calameo.com/read/00557637419e0373e9161>

A real opportunity for women of the ethnic minorities,

More than 40 black women create French brands with international fame

<https://www.naturalsaramaya.com/40-marques-francaises-creees-par-des-entrepreneuses-noires>

Covid-19 era: how are women entrepreneurs coping?

In the midst of this global pandemic, 16% of the women entrepreneurs surveyed by Move Your Business were at immediate risk of closure between the time of the survey, July 2020, and the end of September 2020. They were 47% to estimate that they could hold on for a maximum of 6 months in view of their cash flow at the beginning of the summer. These figures are difficult to read, but they are quickly understood when you know that 40% of these women surveyed lost more than 70% of their turnover during the period of the first confinement. The importance of support...

“Les Premières”, a women's incubator, also conducted a survey among their pool of female entrepreneurs regarding this unprecedented period and its consequences. 22% of the women entrepreneurs surveyed had to face a total halt in their activity. 50% were able to benefit from economic aid in the face of Covid-19, 42% were not eligible, and 8% did not need it.

Faced with containment, training and digital marketing are essential!

But they didn't let it get them down, far from it. They knew how to make the best of these scary times. According to the “Lab'Bouge ta boîte” survey, 50% of VSEs have taken a training course since the beginning of the coronavirus crisis. 50% of VSEs have increased their presence on social networks and 30% have reworked their website. To better prepare for the future, the recovery, the best days to come. And undertake again, accompanied.

|

Qualitative indicators on female EU SMEs in France and Martinique : skills-gap and need assessments

After commenting on the situation in France and Martinique from a quantitative perspective, we will now study the qualitative variables surrounding the phenomenon of internationalisation and the export competitiveness of companies led by women in France, taking into account the quantitative variables already analysed.

Top 5 things that motivate women to be entrepreneurs:

Independence,
A taste for entrepreneurship,
A creative opportunity,
Potential increase in income,
The idea of a product or service.

In reality, the motivations of women entrepreneurs are more or less identical to those of men.

Women entrepreneurs, what are their obstacles?

Being a woman entrepreneur implies additional constraints. These constraints, often imposed in a more or less tacit way, are specific to our societal culture. Here is a list of specific difficulties encountered by most women entrepreneurs in France:

preconceived ideas and gender stereotypes,
men's attitude towards a woman project holder or business owner,
inequalities in access to capital,
family constraints,
the organization of daily life,
Marie-Claire Capobianco, supervisor of the BNP Paribas network in France, adds three other major obstacles to female entrepreneurship:

women entrepreneurs are more operational than strategic,
Women entrepreneurs use professional networks differently (they are seen as tools for valorization and not for business),
They are also more cautious and have less confidence in their ability to develop their business.
In addition to these obstacles, there are also the traditional obstacles to starting a business...

Barriers specific to women entrepreneurs

Several studies, more or less recent, have uncovered the concerns and/or obstacles that only women entrepreneurs may encounter. For example, Pierre-Paul Proulx, in one of his surveys, separates the obstacles that women face into four distinct categories

personal constraints,
external funding difficulties,
lack of support or recognition
and, finally, women's poor integration into business networks.
But let's leave personal constraints aside for a moment and focus on these other barriers.

External financing is often the first obstacle that women encounter. Sometimes judged to be inexperienced, often stamped as unreliable, banks or other credit organizations are still reluctant to trust them. In fact, they often find themselves faced with a difficult choice: invest personal money, that of the household, to succeed in completing their project. The inability or unwillingness to take the risk of "ruining" the family is the primary cause of abandonment. It must be admitted that it is not a refusal of a loan that can help them gain confidence!

This logically links up with the point concerning the lack of support or recognition. And although many defend it, it is clear that even today, women have to prove themselves much harder than men. In the collective unconscious, but unfortunately especially in the workplace, it is the man who has the ability to lead, it is he who inspires confidence... not the woman!

This leads straight to the last point which is the low integration of women in business!

Personal constraints and prejudices

But why are things changing so slowly? We might think that in 2018, we'd be done with this kind of discrimination, only the reality is quite different. At a time when we hear more and more about men in the home, why is it so difficult to find examples of women entrepreneurs who have not put 10 times more energy into creating their business than a man would have? Simply because of the supposed place of women in society. She is, sociologically speaking, the wife, the mother, the housewife...

All of this entails responsibilities that are not compatible, according to too many people, with a professional life as a leader.

It's easy to say that you can't reconcile the life of a "perfect" mother with the time constraints, among others, of an executive. It will be common to hear that a woman, unlike a man, would be able to leave an important meeting to take her youngest child to the doctor. The list of such examples is so long that we will stop here!



INSTITUTIONAL SUPPORT FOR WOMEN ENTREPRENEURS

What model of support for women who create very small businesses?

Source Typhaine LEBEGUE Academy of Entrepreneurship and Innovation « Revue de l'Entrepreneuriat »

Research on institutional support for women entrepreneurs remains marginal in the literature, despite the proven role of support systems in the development of women's entrepreneurship.

This prompts us to reflect on a support model that corresponds to the entrepreneurial approach of women entrepreneurs.

The results of studies carried out on samples of women entrepreneurs reveal that their entrepreneurial approach requires adapted support practices, at the risk of women entrepreneurs refusing to integrate the support systems for business creation. We show that taking gender into account, as a socially constructed categorization, allows us to propose new models of support. This research also raises the interest of a differentiated accompaniment that combines several methods and learning practices.

In France, the signing of several framework agreements (2006 and 2012) as well as the actions undertaken by the political world over the past few years, testify to the desire to encourage more women to become entrepreneurs. The countries that are most active in adapting support for women entrepreneurs (FE) are systematically seeing an increase in the number of women entrepreneurs (Stevenson, 2004).

This is undoubtedly why the French government made coaching a priority in its plan to promote women's entrepreneurship (Ministry of Women's Rights, 2013). While support programs play a central role, the academic literature on the subject remains relatively marginal and comes mostly from Anglo-Saxon sources (Pettersson, 2012). This research highlights those women lack knowledge about the skills needed to develop their business and must rely more often on themselves or their relational networks to increase their skills (Ettl and Welter, 2010). When women are supported, they do not go as far as the business creation stage.

For example, a study by Chabbert and Deyris (2009) found that as many women as men attended information meetings prior to business creation. Despite this, at the end of the program, only 29% of the entrepreneurs

leaving the program are women. Until now, research has not identified the reasons for this loss, as support organizations have little gender-specific data. In this perspective, this exploratory study aims to propose a support model that corresponds to the entrepreneurial approach of women entrepreneurs. The aim is to answer the following questions: What is the entrepreneurial logic of women entrepreneurs? Is the current support adapted to the needs of women entrepreneurs? How do women entrepreneurs of very small businesses see their ideal support? To do this, a study was conducted with 10 women who were in the pre-creation phase. Interviews were also conducted with advisors who work in a generalist support organization, the one to which the women creators interviewed for this study turned.

Typhaine LEBEGUE's work makes three main contributions to the literature on women's entrepreneurship. First, it presents a review of the work on the support of women's entrepreneurship which highlights a critical evolution in the questioning. Then, he insists on the relevance of mobilizing the concept of gender to question the situations of support. Taking gender into account, as a socially constructed categorization, makes it possible to propose new models of support.

Finally, this article shows the interest of a differentiated coaching that combines several methods and learning practices. The first part of this article presents the theoretical framework of the study. We present the work on the diversity of entrepreneurial coaching before highlighting the specificities of women entrepreneurs (WE) and examining the results of empirical studies on the coaching of WE. After presenting the methodological aspects of the research in the second part, we present the results in the third part. We first unveil the entrepreneurial logic of women entrepreneurs of VSEs. We then dive into the heart of a support situation that allows us to bring out the first elements of understanding of the expectations of the FEs concerning institutional support. Finally, these elements are deepened with a presentation of the characteristics of the "ideal" support according to the respondents' perception. The last part discusses the results before evoking the theoretical and managerial implications of this work.

The need to adapt coaching to the profiles of entrepreneurs Coaching of entrepreneurs significantly increases the chances of success of the enterprises created and has therefore been high on the agenda of public authorities and the academic community for the last ten years (Sammut, 2003; Messeghem, Carrier, Sammut, Thurik and Chabaud, 2013). Long under-explored in entrepreneurship research (Léger-Jarniou and Saporta, 2006), entrepreneurial support is now the subject of numerous studies that question the adaptation of support to the profile of those supported. These people are not alike: they have specific profiles, different expectations and unique problems to solve (Chabaud, Messeghem and Sammut, 2010). Studies on immigrant entrepreneurship (Lévy-Tadjine, 2004), eco-entrepreneurs (Berger-Douce, 2006), young people (Léger-Jarniou, 2008), entrepreneurs by necessity (Nakara and Fayolle, 2012) and mampreneurs (Richomme-Huet and d'Andria, 2013) highlight specificities that make it possible to envisage the development of support systems specific to each group.

Nakara and Fayolle (2012) observe, for example, that support structures have difficulty meeting the specific demands of entrepreneurs by necessity. The latter then turn to solidarity networks and social media to answer their questions. Social entrepreneurs, for their part, initiate a model of support based on collaborative learning (Fabbri and Charue-Duboc, 2013). Research on the adaptation of support finally shows that it appears relevant to design more personalized support systems, depending on the types of creator profiles (LégerJarniou, 2005).

The specificities and difficulties of women entrepreneurs The specificities of women entrepreneurs have been identified in the academic literature (Brush, 1992; De Bruin Brush and Welter, 2007), with studies insisting on the fact that they benefit from a less favourable entrepreneurial environment (Wilson et al.,

2007; Jennings and Brush 2013). Access to finance is identified as a major barrier to the development of women-led businesses. Women have less capital at the time of entrepreneurship because they were paid less when they were employees (Carter and Rosa, 1998; Boden and Nucci, 2000; Cornet and Constantinidis, 2004; Fairlie and Robb, 2009). In addition, they are more likely to use their own resources and make very little use of external sources of funding, both for start-up funding and when it comes to reinvesting money in the business (Coleman and Robb, 2009). Very few women benefit from venture capital, with only 0.1% of women-owned firms benefiting from it, compared to 1% of men-owned firms (Brush, Carter, Greene, Gatewood, Hart, 2002).

Financing is a significant determinant of business growth and performance (Berger and Udell, 1998). This reality has undoubtedly prompted the public authorities to put in place a support policy and a set of financial tools specific to women entrepreneurs in order to compensate for the unequal access of men and women to the resources necessary for the creation and development of their businesses (Greer and Greene, 2003). Still less involved in networking activities (Hampton, Cooper and Mc Gowan, 2009), women entrepreneurs are penalized in the increase of their knowledge stock and the growth of their enterprise (Hamouda, Henry and Johnston, 2003). Because of the existence of recognized obstacles in accessing networks (family responsibilities, geographical distance, less access to information), Hamouda, Henry and Johnston (2003) insist on the interest of developing networks focused on the specific needs of women. Thus, many women-only business networks have emerged in France in recent years. These networks aim to enable EFs to come out of isolation and exchange on common issues related to the new expectations of their professional role (Hampton, Cooper and Mc Gowan, 2009; Richomme-Huet and d'Andria, 2013). More educated, FEs nevertheless lack management training, have less professional and managerial experience than creators (Carter, Anderson and Shaw, 2001; Carrier, Julien and Menvielle, 2006). Studies also show that FEs have a lower belief in their abilities to become and succeed as entrepreneurs (Wilson, Kickul, & Marlion, 2007; Dempsey & Jennings, 2014). Wilson et al. (2007) conclude that female students limit their entrepreneurial career aspirations because they feel they lack the skills. Lack of self-confidence, certainly the biggest barrier to women's path to leading very small businesses (Fielden, Davidson, Dawe, & Makin, 2003), affects their entrepreneurial intent and plays into subsequent decisions (Kirkwood, 2009). They may limit the expansion of their business for fear of losing control, a feeling closely related to self-confidence (Kirkwood, 2009). Support systems are therefore important in that they can change the level of self-confidence of FEs and thereby increase their entrepreneurial intention and business development (Kirkwood, 2009).

Indeed, women mostly create small structures (Lee-Gosselin and Grise, 1990; Robichaud, Mc Graw and Roger, 2005). The development of small businesses is also seen as a means of encouraging the development of local territories and the employment of women (Nilsson, 1997). The specificities of small businesses have been identified in the literature (Marchesnay, 2003; Torrès, 2003; Robichaud, Mc Graw and Roger, 2005; Jaouen, 2010). The creation of very small businesses corresponds to a life project and thus becomes a means of achieving the personal objectives of the entrepreneur (Jaouen, 2010). VSEs pursue less profitability objectives than success objectives defined from the satisfaction of the managers (Jaouen, 2010). Thus, the support of small businesses has a specific character (Rouault, 2006).

The sectors of activity mostly invested by FEs are those of health, personal and business services, education, and retail trade (Anna, Chandler, Jansen, & Mero, 2000; APCE, 2014). These industries are traditionally referred to as female in that they have more women while male industries refer to technology, manufacturing, and construction (Anna, Chandler, Jansen, & Mero, 2000).

Industry affects the process of opportunity recognition, company size, and company growth. For example, women in traditionally female industries are more likely to be motivated by opportunities offered by their personal circumstances rather than by a deliberate search process (Anna, Chandler, Jansen and Mero, 2000).

They have smaller businesses and grow more slowly than women who operate in industries characterized as male (Buttner and Moore, 1997).

Women entrepreneurs have different aspirations and management practices (Anna, Chandler, Jansen, & Mero, 2000; Morris, Miyasaki, Watters, & Coombes, 2006). Some run high-growth companies in industrial and technological fields and have high growth ambitions and an appetite for risk (Morris, Miyasaki, Watters, & Coombes, 2006). Others create smaller structures in the service and trade sectors and focus on prudent management of their business (Anna, Chandler, Jansen, & Mero, 2000).

Also, incubators for women with innovative projects have appeared in France alongside support structures that focus on other types of women entrepreneurs. It is therefore important to consider that FEs do not constitute a homogeneous group (Constantinidis, 2010), at the risk that the support processes reproduce gender stereotypes (Ahl, 2006). However, the gendered structure of our society and the fact that the implicit entrepreneurial norm is masculine, leads to similar difficulties for women (Mirchandani, 1999).

Women are motivated to become entrepreneurs because of "gender splitting", which are cultural, social and gendered barriers (Riebe, 2005). They are paid less than their male counterparts and the glass ceiling hinders their access to positions of responsibility. Once they enter the entrepreneurial career, they face these "gender splits" which manifest themselves in reduced access to important resources for the development of their enterprises: they encounter difficulties in accessing networks, information and capital (Green et al., 2003; Carrier, Julien and Menvielle, 2006). Therefore, although

FEs do not form a group with similar characteristics, they share difficulties related to the persistence of legal, cultural and institutional barriers. Therefore, to help FEs overcome these specific barriers that affect the recognition and exploitation of entrepreneurial opportunities (De Bruin, Brush, and Welter, 2007; Manolova, Brush, and Edelman, 2008), national and regional policies to support entrepreneurship, and the support services offered, are preponderant (Costin, 2012). Institutional support can, in fact, enable FEs to support the development of their business and ensure its sustainability (Treanor and Henry, 2011).

Support for women entrepreneurs Support for women entrepreneurs, and especially for women who start very small businesses, is an issue that has received very little attention in the entrepreneurship literature. We have therefore conducted a review of the work on this topic. Table 1 highlights the research questions raised and the main results. Most of the studies come from Western European countries.

The public authorities in these countries have questioned the value of setting up specific counselling and training activities for women (Wilson, Whittam and Deakins 2004). This is a major issue that is reflected in the research. The motivations of WFs as well as the specific barriers they face provide strong evidence for the need for specific counselling programs (Pardo-del-Val, 2010; Drine and Grach, 2012).

Research agrees that gendered socio-cultural values are deeply rooted and embedded in the legal environment and institutional support mechanisms. Gender influences women's entrepreneurship and therefore must be considered in their support (Treanor and Henry, 2010). However, research is divided on how to achieve gender mainstreaming in coaching.

While some studies advocate for the development of specific support programs, others emphasize the need to integrate gender into general support systems. Thus, Nilsson (1997) observes that support structures specifically for women may have difficulty obtaining recognition from other support actors present in their territory. These structures must then call upon the support of women-only organizations located in neighbouring regions to establish their position and consolidate their legitimacy within the entrepreneurial

ecosystem. The selection processes for women in incubators composed exclusively of female creators are not without bias and also tend to consider that the entrepreneurial norm is masculine (Tillmar, 2007).

In addition, one must be mindful of the fact that women-only coaching programs can reproduce gender stereotypes by placing women in a secondary position to men (Pettersson, 2012). Tillmar (2007) argues that specific programs for women are necessary, but counsellors must have a high understanding of these gender mechanisms so that they do not influence the selection process (Tillmar, 2007).

In this vein, Treanor and Henry (2010) point out that incubators should target outreach activities to increase the proportion of women-led firms. Incubators can also recruit women as business advisors or trainers and ensure that the support and services offered are tailored to women's needs (Treanor and Henry, 2010). For Drine and Grach (2012), coaching has a positive effect on PA satisfaction, which affects business performance (Lee, Sohn, & Ju, 2011).

However, FEs do not constitute a homogeneous group and consequently do not always find the answers to their expectations in the support systems reserved for them. Some therefore decide to band together and create their own support tools (Richomme-Huet and d'Andria, 2013).

Inadequacy of support practices with the expectations of women entrepreneurs of very small enterprises
After having characterized the entrepreneurial approach of women entrepreneurs of very small businesses, we present the first elements of understanding their expectations concerning institutional support. To do this, we observe the needs covered by the support structure: does it attempt to work on the aspirations of the project owner? Does it provide resources to fill a gap? And does it study the environment of the project, whatever its nature?

A demand focused on aspirations versus an offer focused on the environment
The socio-emancipatory logic in which the creators inscribe their entrepreneurship leads them to want to work primarily on their aspirations before questioning their resources or their environment.

But the proposed offer does not seem to go in this direction. On the contrary, the support organization focuses on the study of the sectoral environment and its component: the market study. "At the information meeting, statistics are always mentioned first. It's important, but a business starts with an idea, it doesn't start with numbers. The numbers come after. They do the opposite" (Françoise).

"The support is well perceived by the creators who know what they want to do, but without having any idea of the environment of the creation of companies " (Support organization). It is often with great reserve that the creators interviewed pass through the door of a support organization and present their project, most often for the first time, to an outside eye, qualified as an expert in business creation management. Our respondents therefore expect openness and understanding from their advisors. But the difficulty in understanding the "new professions" that result from this socio-emancipatory entrepreneurial logic (well-being and personal service sectors) makes it difficult to meet with their advisors.

The creators observe the need to address the market study, but they recommend that this be done at a later stage, after having clarified the question of aspirations. The same is true for the question of finances, which the entrepreneurs would like to deal with later in the coaching process. If these questions are raised too early in the coaching process, it will have a negative effect according to the respondents. They feel pressured and may break off the support, as the entrepreneurs prefer not to come back.

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Women in craft, fashion and gastronomy, some international success

A woman, starred chef shines in French gastronomy

<https://www.adiac-congo.com/content/rougui-dia-la-chef-surnommee-la-perle-noire-de-la-gastronomie-francaise-8854>

Support the business and international development of Afro-descendant women

<https://www.thegoodgoods.fr/societe/black-owned-business-soutenir-les-entreprises-personnes-noires/>

portrait of Babette de Rozière who created an international gastronomy fair

https://www.loos.fr/sites/default/files/de_rozieres_babette.pdf

Hélène Darroze the best worldwide Chef

<https://cuisine.journaldesfemmes.fr/chefs-et-gastronomie/2411624-helene-darroze-une-nouvelle-etoile-pour-la-juree-de-top-chef/#:~:text=Biographie%20%3A%20de%20gestionnaire%20d'h%C3%B4tellerie,dans%20les%20Landes%20en%201895%20!>

Moana LU an international success in jewelry, recognized by Forbes

<https://blakes.fr/moana-lu-la-creatrice-martiniquaise-reconnue-par-forbes/>

Women fashion designers expand internationally

<https://fashionunited.fr/actualite/mode/quatre-marques-de-mode-detenues-par-des-createurs-noirs/2022031129176>

https://www.challenges.fr/lifestyle/parisienne-modele_813026

<https://www.annefontaine.fr/>

<https://www.marieclaire.fr/histoire-isabel-marant,1343100.asp>

Opportunities: training available and operational tools

In France there is a **growing commitment to the economic empowerment of women in international trade**. Team Export and BPI offer some possibilities for the women, who want to develop their business, including at the export.

Sommaire

- Action'elles
- Les Premières

- CNIDFF
- Force Femmes

- Entrepreneuriat au féminin [CPME]
- Racines

“**Action’Elles**” program for support and education for businesswomen, coaching and mentoring

<https://www.actionelles.fr/>

CNIDFF

Objectives/missions

The experience of the CIDFF network in supporting women, the knowledge and methods developed to fight against discrimination and promote equality, have led the CNIDFF and its network to develop tools to remove the obstacles that prevent the success of women creators' projects since 1995. The multidisciplinary approach allows for a global accompaniment of the person.

Actions

The CIDFFs that have a business creation service offer support that includes reception, information, orientation and advice on setting up a project. Some CIDFFs offer post-creation follow-up and run clubs for women entrepreneurs. However, acting to facilitate access to rights and remove specific obstacles, the majority of CIDFFs intervene rather in the emergence and set-up phase.

<https://fncidff.info/emploi-formation-et-creation-dentreprise/>

Entrepreneuriat au féminin (CPME)

Objectives/missions

To advance women's entrepreneurship in France through concrete actions, and to make them visible through a mutualization within the CPME.

These objectives include better information for women entrepreneurs, the federation of women's clubs at the departmental level, the development of mentoring, communication on the positive results of companies managed by women...

Actions

The departmental clubs form federating relays that rely on the local networks of the CPME to promote women's entrepreneurship; they are mixed and made up of women entrepreneurs, decision-makers from the department, women with a project to create or take over a business, employment and training players, etc.

Les Premières

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Objectives/Missions

Created in France in 2008, the Fédération “Les Premières” mobilizes the immense economic potential of women to create value, sustainable jobs and growth. The “Les Premières” network is a gas pedal of entrepreneurial diversity.

Actions

“Les Premières” offers support programs to entrepreneurs at all stages of their project, from idea to launch. These programs combine personalized coaching, group workshops on business and personal development, and networking with experts, mentors and funders

<https://www.lespremieres.com/fr>

Force Femmes

Objectives/Missions

Develop a work environment and professional support for unemployed women who are victims of double discrimination in hiring: age (over 45) and gender. The objective of the association is to put these women in optimal conditions for returning to work or creating a business.

Actions

“Force Femmes” offers awareness of women's entrepreneurship, advice on setting up a project, coaching and workshops led by business creation professionals or business experts

Racines

Objectives/Missions

To help women to create and develop their business in a sustainable way:

- to bring them moral support, a listening and an understanding of their aspirations to enable them to realize a project,
- To participate in the perpetuation of very small businesses that create jobs and wealth for the community.

Actions

Setting up financial tools by grouping together the Clefe, local savings clubs for women entrepreneurs.

The principle is to bring together 5 to 15 people to build up a solidarity savings fund through periodic payments in amounts determined by the Clefe members themselves, ranging from 15 to 150 euros per month.

The members commit themselves to a solidarity savings approach in order to support development.

An Official website is dedicated to the equity between women and men.

Good practices, tools and guidelines to preserve this.

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<https://www.egalite-femmes-hommes.gouv.fr/wp-content/uploads/2016/07/ROUE-FORMATION-LIVRET-2017-v3.pdf>

Challenges

Being a woman entrepreneur in France today is a sign of double success, as a woman and as a manager, but it is also an exceptional challenge.

The main challenges are:

Increasing the economic weight of women

To enable women entrepreneurs to find growth levers for their companies, through training and support; to enable them to develop personally through conferences, meeting and networking.

One of the objectives is above all to be able to run for economic and social mandates.

To meet the actors of the world of finance, business angels. To give visibility to the projects carried by women and to create confidence.

Gender diversity and professional equality are among the State's major concerns. Equality between women and men was declared a major cause of the five-year term by the President of the French Republic in 2011.

In recent years, numerous laws have also introduced obligations for companies in terms of professional equality. These include the law of January 27, 2011 on the balanced representation of women and men on boards of directors and supervisory boards and on professional equality, known as the "Copé-Zimmermann Law"); the law no. 2014-873 of August 4, 2014 for real equality between women and men; the law 2018-771 of September 5, 2018 for the freedom to choose one's professional future, or more recently the PACTE law. Most recently, Law No. 2021-1774 of December 24, 2021 aimed at accelerating economic and professional equality has strengthened the obligations of companies.

As focus in Martinique, for a long time, women in Martinique had to work as Heads of families, often single parent. They had no other means of subsistence than their work and odd jobs. They are called "Poto Mitan" women in Creole, which means the main beam that carries the house.

Unite the world's women entrepreneurs

Valuing women who have succeeded in their international careers and presenting them as examples to follow.

Create networks of influence, led by women, with the same power of representation as the networks of influence led by men.

Encourage innovation led by women through grants, schemes and awards.

Use the media and social networks to disseminate information about the projects and successes of women entrepreneurs.

International exchange as a catalyst for projects

Opening up to the international market is one of the main challenges for the survival and development of companies. Digitalization and e-commerce have opened up new perspectives and created a gap between the most reactive companies and those that have lagged behind.

The COVID19 pandemic has further amplified this phenomenon.

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This also implies taking into consideration the demands and needs of potential customers internationally and thus accessing new markets.

Particularly in the island environment of Martinique, this international opening is even more crucial due to the smallness of the domestic market, the players already in place and a very fragile ecosystem.

France also reacts internationally in favor of equality between women and men.

<https://www.diplomatie.gouv.fr/fr/politique-etrangere-de-la-france/diplomatie-feministe/strategie-internationale-de-la-france-pour-l-egalite-entre-les-femmes-et-les/>

Sharing experience and know-how

There are still cultural barriers and fears of competition that hinder the sharing of experience and the pooling of skills.

For small and medium-sized companies, it is necessary to work as a team and to pool resources in order to succeed not only in their market but also internationally. Indeed, only many companies will have neither the capacity nor the opportunity to develop their exports.

Collective missions are an excellent way to meet, share information and exchange on common issues. Getting to know each other better facilitates the emergence of new joint projects.

Training and improving skills

This work should be carried out from childhood onwards, to provide the same skills and the same possible roles in the approach to gender parity.

Foreign language barriers must also be addressed, to facilitate understanding and communication and break down language barriers.

More specifically, Martinique is located in a Caribbean basin and is close to English-speaking islands and Spanish-speaking islands.

An effort must be made to promote the learning of these languages from a very young age

https://www.francophonie.org/sites/default/files/2020-02/DLFCD_web.pdf

Training organizations need to take into consideration women's lifestyles and other family activities in order to provide more appropriate and flexible training.

The covid19 period showed the possibility of using telecommuting and distance learning tools for business continuity. This progress must be taken advantage of in the future for the benefit of women.

Webinars, remote events, virtual fairs, replay facilitate access to larger audiences at lower cost and in a more flexible manner.

It is important to help women take ownership of these new information, education and learning tools.

<https://www.clesdusocial.com/l-impact-des-outils-numeriques-sur-le-travail-comment-le-percoivent-les-salaries#:~:text=Des%20impacts%20positifs%20ressentis%20par%20les%20salari%C3%A9s&text=En%20effet%2C%20l'arriv%C3%A9e%20de,satisfaction%20chez%20de%20nombreux%20salari%C3%A9s>

Taking ownership of digitalization

The world is going digital and it is crucial that women and their companies appropriate these new tools. It is a factor of increase of the performance and the possibility of working in any circumstance with the collaborative tools of telecommuting. This digitalization facilitates the relationship at any time with customers and suppliers and meets the expectations of an international clientele in different regions of the world. Digitalization is no longer an alternative but a factor to be taken into consideration when developing a project and a business plan.

Digitalization tends to reduce gender inequality in the world of work and allows women to assert their skills under the same conditions as their male counterparts.

Balancing the demands of life and work

The balance between private life and working time is an issue in building a harmonious and sustainable society. These last decades have favored the vision of a society based on profit and investment in work. The breakthrough of women in the world of work and in positions of responsibility is moving the lines. By leading a family and professional life, women demonstrate their ability to adapt and innovate in the world of work. These new trends will upset the relationship to work and other activities. They are proving that their development and the diversity of their activities are favorable factors for productivity and sharpness in decision-making.

Fighting the fear of failure

In the still recent past, women did not have the right to vote, to inherit, to have a bank account and to access certain professions. Still, today some countries still deeply mark the difference in treatment between men and women.

Traditionally, the family unit has been more interested in the success of boys than girls. This fostered lack of self-confidence and restricted their importance or role in society.

The first thing is to learn to appreciate yourself at your true value and strengthen your self-esteem.

This positive attitude will make it possible to overcome the fear of failure.

This confidence will allow you to reorganize your thinking, gain self-confidence and bring your efforts to fruition and carry out your projects.

Fighting the fear of failure demonstrates the legitimacy of women in appropriating areas of activity or skills often reserved for men.

“We gain strength, courage and confidence in all experiences where we face fear” Eleanor Roosevelt

In Martinique, the society is mainly led by the women so that they have less fear to manage business.

They often are compelled to work in strong labour and some of them have no access to the education in order to reach more skilled jobs. The lack of finance limits the possibility to start their own business and they fear to jeopardize their home subsidies. Some women must have two jobs at the same time to secure their revenues.

Dealing with the lack of representation in certain sectors

The Council for Gender Balance and Professional Equality in Industry

Under the aegis of the Minister Delegate for Industry to the Minister of the Economy, Finance and Recovery, the Council for Gender Mixing and Professional Equality in Industry was created on March 5, 2019, within the National Council for Industry (CNI).

This council aims to implement a program of concrete actions to increase the number of women in industry, facilitate their access to positions of responsibility, as well as to operational and R&D positions where they are statistically underrepresented.

To this end, the Council has drawn up an action plan based on three key areas: education, guidance and career management.

Consult the Action Plan of the Council for Gender Equality and Professional Equality in Industry

The Great “IndustriElles” Challenge

At the same time, the Minister launched the Great “IndustriElles” Challenge for women to build, in one year, a collective of at least 1,000 women involved in the implementation of these various actions.

Link: <https://www.semaine-industrie.gouv.fr/industrielles>

A guide to innovative best practices in gender equality

Finally, a guide to innovative best practices in gender equality in the workplace has also been developed. The result of collaborative work between the members of the Conseil de la Mixité and the companies consulted, this guide is intended for all companies in the industrial sector, regardless of their size, wishing to advance equality within their companies. It was the subject of a consultation with the Strategic Committees of the sectors (CSF), the Territories of Industry and the “IndustriElles” collective, which helped to enrich it. It contains a wealth of advice and examples of practices implemented in a number of companies to promote gender equality.

It is structured around three main areas:

Attracting women to the industry

Retaining female talent in the industry

Enabling women to progress in the industry.

It details 30 best practices, ranging from the implementation of a communication campaign to combat stereotypes, to the implementation of training on salary negotiation or the support of female talent within the company.

These measures taken by the French State are benevolent, but despite everything, society still has a certain resistance and important efforts must still be made to promote good practices in terms of equality.

Conclusions

Our in-depth study, regarding the elements we have collected in France, Martinique and internationally, highlights the following remarkable points:

- A strong entrepreneurial will of women 40% are creators of micro and small businesses
 - A structural difficulty in raising funds (only 2% of fundraising carried out by women)
 - Difficulties in accessing knowledge and skills compared to men
 - They are less present in positions of responsibility and often less well paid with equal skills
 - Internationally, women entrepreneurs are not very present in the most exporting sectors of activity and achieve a lower share of turnover in percentage and in value
 - Generally speaking, society still needs to make major changes to improve the perception of women and their capacity for entrepreneurship.
 - The French State for more than ten years has understood the situation and the challenges of equality of gender parity.
- Several laws and programs have been put in place, recently in 2022 a new system was activated to facilitate access to credit and support.

<https://www.economie.gouv.fr/entreprises/femmes-entrepreneuses-entrepreneures-aides#:~:text=La%20garantie%20%C3%89GALIT%C3%89%20femmes,ou%20de%20d%C3%A9veloppement%20d'entreprises.>

E4F has the opportunity to position itself on these points which require improvement, particularly in the context of an activity developed internationally, in territories outside the EEC zone, according to the following axes:

- help to increase skills and appropriation of knowledge
- networking, development of solidarity, "sponsorship"
- strengthening of self-confidence, support, coaching
- development of uses and control of digitalization
- promote language learning and multilingualism
- put forward "model" women in order to increase the visibility of women entrepreneurs to encourage vocations

E4F will take in consideration the needs of the target women groups, including the groups of Martinique.

E4F will thus contribute to highlighting innovators, who foreshadow a new possible organization of work, more fulfilling and more profitable.

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