

*Wonder Women Works*



## PR4 - PROGRAMME GUIDE PACK FOR WOMEN WITH DISABILITIES



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## 2 | Wonder Women Works

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Erasmus+ project: WONDER WOMEN WORKS

More information about the project:

<https://www.wonderwomenworks.eu/>

<https://www.facebook.com/wonderwomenworks>

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## Introduction

"Nothing is impossible. The word itself says 'I'm possible' - Audrey Hepburn

## Goals

Project WONDER WOMEN WORKS is dedicated to women with disabilities willing to develop their entrepreneurial and digital skills, to improve their employment possibilities, starting a business or a consultant activity. The main objective of the project is to support, through learning, the professional and personal development of women with disabilities in Europe and beyond, thus contributing to sustainable growth, quality jobs and social cohesion, promoting innovation and strengthening the European identity and active citizenship. Thus the partnership aims at empowering women with disabilities with entrepreneurial and digital skills, which are necessary for working adult learners in Europe. The project outputs: Video Storytelling; WWW Open and Interactive Web App for the Support of Women with Disabilities; A Blended Up-Skilling Pathways Programme for Women with Disabilities and this present Guide provide comprehensive educational pack and are available on the project website.

The main objective of the guide is to provide focused information on the proposed system for digital social entrepreneurs based on the success model of women with disabilities. It provides the framework of the model and its links to other approaches. The publication is enriched with a collection of good practice examples of successful innovations by women with disabilities.

Digital social entrepreneurship (DSE) represents entrepreneurial initiatives with social purposes developed by incorporating digital technologies.

The digital revolution has become a key challenge for businesses across Europe. Especially now that we are learning to live and work in the new reality after the COVID-19 pandemic, freely navigating the digital world is making it easier for companies to communicate and operate. Modern technology has primarily affected the world of work. Although we are used to thinking of technological innovation as a process of replacing monotonous and repetitive tasks with machines, recent disruptive changes have greatly expanded the role of technology in the field of employment.

Digital assistance greatly facilitates the operations of cooperatives and enterprises:

1. possibility to optimize operations,
2. plan for future efficient moves,
3. increase communication and feedback, i.e., feedback from the clients,
4. Digital tools also enable easier communication between employers and employees and encourage employee integration.

## Methodology and concept development

The Guide focuses on digital social entrepreneurship idea and its concept development. Digital social entrepreneurship (DSE) model represents entrepreneurial initiatives with social aims developed by incorporating digital technologies into their business.

DIGITAL SOCIAL ENTREPRENEURSHIP MODEL	
ENTREPRENEURIAL INITIATIVES	SOCIAL ASPECTS
Entrepreneurial mindset	Social environmental factors
Innovation	Institutional factors
Mentorship	Social impact
Inspiration	Social networking
Motivation	National and EU Funding
DIGITAL TOOLS AND IT SKILLS	

Using the above concept development model we will take DSE idea and analyze it using 4 research tools:

1. Desk research on Conceptual model for digital social entrepreneur and its compatibility with the current digital ecosystem in partner countries. We analyze situation of DSE in each partner country, challenges and obstacles for DSE development, women representation in social economy sector, effects of COVID-19 pandemic on labour market, impact of digitalisation, links to partner countries approaches and examples of companies in DSE sector.
2. A collection of best practices "from idea to entrepreneurship" . Partners have collected real-life cases, where women have produced innovations by working on projects and receiving social support. For this second part of the guide, a series of in-depth interviews "from idea to entrepreneurship" were carried out.
3. Experts opinions, one per each partner country.
4. Recommendations.

During the development of this result all partners have collaborated with women entrepreneurs with disabilities and experts in social economy and digital entrepreneurship.

The innovation of this Guide for the final users is the following:

Educators and trainers with this guide will be empowered with:

- Knowledge of DSE development in partner countries and links to different approaches;
- Best practices to use for motivation and inspiration during their work with women with disabilities;
- Contact information to mentors, successful women with disabilities;
- Experts opinions concerning future development in social and digital world;
- Knowledge of digital skills in need and possibility to adapt all this information, skills and mentors into their training offer.

Women with disabilities thanks to this guide will be empowered with:

- Examples of companies in DSE sector established by women with disabilities;
- Mentors advice;
- Motivation and inspirations coming from best practices;
- Knowledge concerning future in social and digital sectors development.



1

# DESK RESEARCH



Desk research in partner countries  
on social digital entrepreneurship



# Desk research in partner countries on social digital entrepreneurship

## Spain

### Introduction to social economy and social entrepreneurship in Spain

The Social Economy represents 10% of GDP in Spain, with 43.000 enterprises and organisations of all sizes present in all economic sectors, and 2.3 million jobs.

Social economy is often used as an umbrella term for a diverse range of entities, which makes it difficult to establish a common framework. Spain is an example where the social economy benefits from wide recognition. It is the first European country to enact a law on the social economy concept. The Law was introduced in 2011 with the aim of recognising and supporting the social economy as a separate economic sector. However, only in 2015 did the Government set priorities for its implementation.

Three main types of social enterprises have historically evolved in the Spanish context. They are articulated in Law 5/2011:

- Employment integration enterprises (Empresas de Inserción - EIs)
- Social initiative cooperatives (Cooperativa de Iniciativa Social - CIS)
- Special employment centres of social initiative (Centros Especiales de Empleo - CEE)
- In addition, the law includes some associations and foundations with economic activities.

The Spanish Strategy for Social Economy 2017-2020 represents a roadmap of the national government for the promotion of the sector.

In 2020 The Ministry of Labour and Social Economy was created in Spain.

Spain's recovery and resilience plan, however, does not include funds specifically dedicated to the social economy sector. Spain will receive EUR 69.5 billion in grants and up to EUR 70 billion in loans from the EU Recovery and Resilience Facility (RRF) for the period 2021-2026.

“Spain has a long tradition of social economy organisations involved in income-generating activities for social rather than commercial purposes. Many social enterprises have evolved from specific social milieus such as the Catholic Church, mutual aid groups or the workers' movement in the context of an under-developed welfare state. The concept of social economy was **revitalised** with the financial and economic crisis in 2008, and the austerity policies that ensued.”

Like in other EU member states, there is a lack of reliable statistics on old and new social enterprises. Additionally, no label or certification system has been developed so far.

Social enterprises examples: SOM ENERGIA, ONCE (and especially ILUNION). These examples could be interesting to be mentioned...

### **In general, social entrepreneurship has these aspects:**

- Creates a positive impact on the world.
- Seeks to match an impact opportunity with a market opportunity.
- Identifies a target population to impact.
- Makes decisions with impact in mind.
- Seeks to generate profitability/economic value.
- Prioritizes profit investment in the organisation.

### **Social entrepreneurship in Spain:**

On the rise, but well below the European average.

### **Challenges & possible solutions:**

- Lack of funding
- New financing tools are needed
- “...awareness must be raised that social entrepreneurs can also generate economic profitability in addition to job creation and their positive impact on society.”

### **Specific obstacles in Spain for social entrepreneurs:**

- Access to finance (mostly own funds are used)
- “The problem of staffing” (because the financial problems. Benefits will take time to arrive, lower salaries than those offered by other – commercial – companies). Many times, social entrepreneurs employ people from the group they wish to help.

- “The shadow of ignorance”. Lack of knowledge leads private investors to see social entrepreneurship as not very stable/reliable. So far, “the Spanish education system has not included in its curricula a specific methodology for this new form of entrepreneurship that provides sufficient skills to start it up with minimum risk”.
- “Lack of a specific legal framework”. Lack of regulations contributes to social entrepreneurship to be seen as unstable and unreliable project.

### **Successful stories of social entrepreneurship in Spain:**

- SHEEDO: Is a project that was consolidated in 2017 by Gonzalo and Gala, two young entrepreneurs. They produce ecological merchandising: seed paper, recycled paper, promotional products with seeds, eco-friendly promotional products, and eco-friendly packaging.
- HEMPER: Is a regenerative fashion brand focused on the study and development of products using handlooms, wild hemp, natural dyes and other regenerative processes and materials.
- AUARA: They sell bottled water and allocate 100% of the profit to the development of projects to provide access to drinking water for those who need it.
- L’ESTOC: Social cooperative that produces and designs furniture from recycled materials and employs people with mental disabilities.
- ESCUELAB: They offer scholarships to children in risk of exclusion, giving them the opportunity to quality science education. They are specially focused on encouraging girls to be interested in science.
- AYÚDAME 3D: They offer 3D printed prosthesis to people without resources. During the COVID-19 pandemic they decide to use their 3D printers to produce health material.
- L’OLIVERA: Wine and oils manufactures who employs people with mental disabilities, especially those with disadvantaged social situations.
- ECODEME: Designing and building of ecological houses, with completely recyclable materials.

### **Spanish Strategy for Active Support for Employment:**

According to the indicators shown by The Ministry of Labour and Social Economy the percentage of self-employees is descending year by year in the period 2017-2019.

The Ministry of Labour and Social Economy, in Royal Decree 1069/2021, of December 4, approving the Spanish Strategy for Active Support for Employment 2021-2024, sets entrepreneurship as one of the axes of its structural objectives, and specifically:

- Promote entrepreneurship, self-employment and the new job opportunities offered by the digital economy and the different formulas of the social and collaborative economy as part of the activation and insertion policies.
- Training and advice to entrepreneurs on business objectives and microenterprise management techniques.
- Establish collaboration frameworks with productive sectors and territorial entities to facilitate an integrated approach to employment policies.

Amongst many other measures and proposals, the Strategy mentions specifically: “lines of financing for entrepreneurs, in social economy projects, through instruments such as, among others, microcredits and “seed capital”; tax support for social, digital, and sustainable economy projects;”.

### Women Digital Entrepreneurship in Spain

**Tejeiro Koller, M.; Molina López, M.M.; García Villalobos, J.C. Revesco (138) 2021: 1-13**

The gender gap in entrepreneurship seems to be narrowing in Spain more noticeably than in other countries. Thus, according to the 2018/19 GEM Global Report, for every 10 male entrepreneurs in our country there are 9 female entrepreneurs, being the ratio in the European Union as a whole 6 women for every 10 men. According to the report, Spain is ranked 16th in the world for starting a business, above countries such as Germany (19th), Japan (20th) or the United Kingdom (30th).

There are authors who recognise gender differences in that women are more inclined to seek social value, with greater concern for initiatives with an environmental component, than men, who are more focused on the exclusively economic aspect (Justo, 2017).

### Digital Social Entrepreneurship in Spain

Digital social entrepreneurship in Spain is a growing field that uses innovative business strategies to tackle social, environmental, or cultural issues. Despite being below the European average, it's gaining traction. However, it faces challenges such as lack of funding, staffing issues, and absence of a specific legal framework. Successful examples include AUARA, which funds water access projects through bottled water sales, and L'ESTOC, a cooperative employing individuals with intellectual

disabilities to create furniture from recyclable materials. These initiatives demonstrate the potential for social entrepreneurship to contribute to societal change while also being economically viable. ". Although, this paragraph doesn't refer to "Digital", but "Social Entrepreneurship".

### Effects of COVID-19 pandemic on women with disabilities employment (2020 compared to 2019)

In the year 2020 (the COVID-19 outbreak year), unemployed persons with disabilities (147,600 in 2020) fell 3.3% compared to the previous year. There was an increase of 9.3% among the unemployed population without disabilities.

The most notable detail regarding the group of persons with disabilities is their low rate of participation in the labour market. In 2020, the activity rate rose by 0.3 points to stand at 34.3%, more than 41.8 points lower than that of the population without disabilities.

The employment rate was 26.7%, more than 37 percentage points lower than that of persons without disabilities. This rate grew by 0.8 points compared to 2019.

Contrary to the trends among the general population, women with disabilities had a more active presence in the labour market than men (34.6%, compared to 34.1%). In the population without disabilities, the male activity rate exceeded that of women by more than 10 points (81.6% compared to 70.7%).

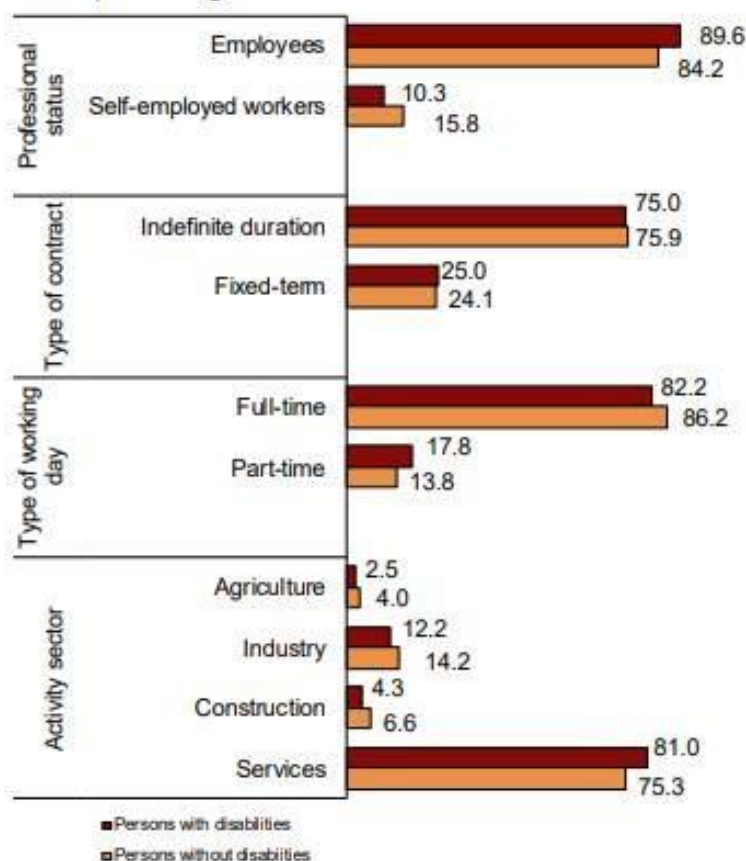
The employment rate of women with disabilities increased by 1.8 points compared to 2019 and that of men 0.1 points. In line with this, the unemployment rate fell 2.2 and 1.3 points, respectively.

### Labour characteristics and disabilities

Most workers with disabilities in 2020 were salaried, had indefinite contracts, worked full-time, and worked in the Service sector.

### Distribution according to employment characteristics. Year 2020

Units: percentage



### Impact of digitalisation on employment / self-employed

The Digital Economy and Societal Index (DESI) shows that Spain is one of the EU countries with strong performance in 2015–2019, ranking eleventh in 2020 ([European Commission, 2021d](#)). However, Spain shows mixed results with regard to human capital: almost half of the Spanish population (43%) lacks basic digital skills, and 8% have never used the Internet. ICT specialists constitute 4% of graduates and 3.2% of the workforce. The female workforce constitutes approximately 1% for the past four years ([Ministry of Economic Affairs and Digital Transformation, 2021](#)).

Similarly, in Spain in 2019, 36% of the workforce lacked digital skills—55% among unemployed persons and 32% among the employed. Moreover, employees with limited or no digital skills are more at risk of losing their jobs, which further accentuates the digital divide. Therefore, one of the goals of the Digital Spain 2025 Agenda is to strengthen the digital skills of employees and the population in general so that by 2025, 80% of people will have basic digital skills and 50% of them will be women ([Ministry of Economic Affairs and Digital Transformation, 2020](#)).

## Portugal

### Introduction to social economy in Portugal

Digital Social entrepreneurship has received quite a bit of interest from students, teachers, start-ups, policy makers and general entrepreneurship the last decades. The definition of digital social entrepreneurship has changed over the years. It not only ensures efforts towards digital social purposes through social innovation and management of different organisations but also focuses on income generation which gives sustainability of such efforts to the future.

Like the rest of Europe, Portugal has a problem with gender diversity in the entrepreneurial ecosystem, and with less than 10% of founders being women, the country is not exactly leading the pack.

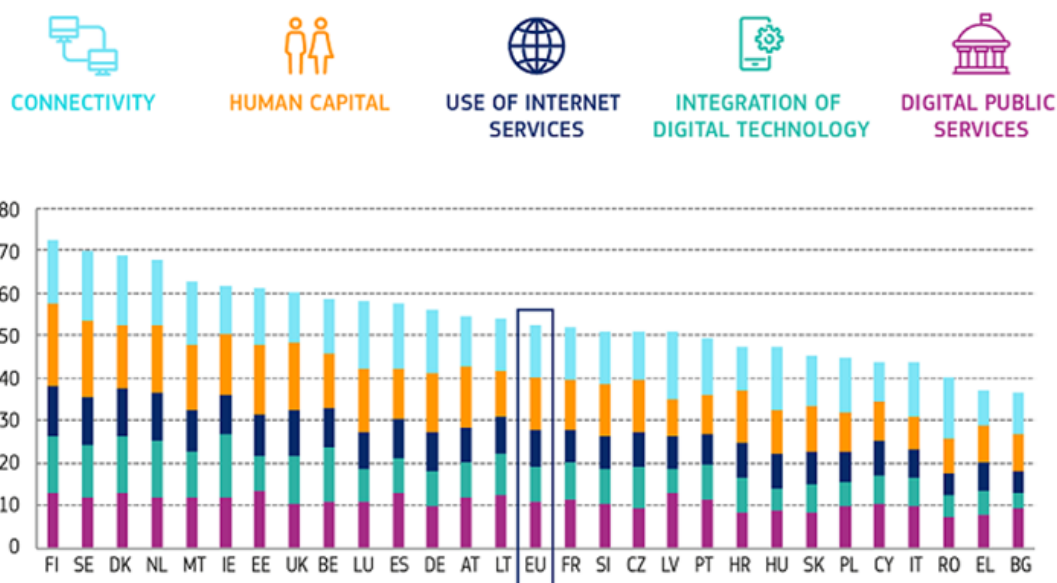
### Definitions of DSE in Portugal

Digital Social Entrepreneurship (DSE) is considered as entrepreneurial work of social ventures centred on digital innovation, creativity and technology. Despite the potential of DSE to contribute to solving global social challenges, limited knowledge is available on how it balances the social and commercial goals that characterize nowadays the digital social entrepreneurship (Masiero, 2018).

The term "digital social entrepreneurship" (DSE) refers to the activity of utilising cutting-edge business concepts and digital technologies to address social and environmental issues. It entails utilising digital technologies, platforms, and networks to generate social change, support sustainability, and make a good social impact.

In the graph presented, it is evident that Portugal is positioned close to the European average in terms of the utilisation of digital technologies, technology adoption, provision of human services, and integration of technology in the year 2021. The data suggests that Portugal has made significant progress in aligning itself with the overall European standards in these areas.





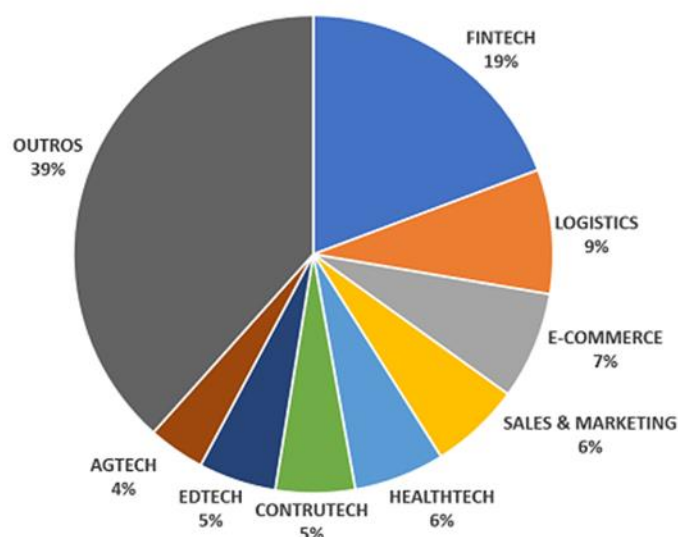
To create digital solutions that address numerous social difficulties, digital social entrepreneurs combine their business acumen with a thorough awareness of societal problems. These solutions can include, among other things, data analytics and automation technologies, as well as mobile applications and web platforms.

Increasing marginalised populations' access to clean energy, financial services, education, healthcare, and other vital resources is often one of the objectives of digital social entrepreneurship. DSE programs frequently place a high priority on equity, diversity, and sustainability with the goal of closing the digital gap and opening up opportunities for underrepresented groups.

### Development of DSE in Portugal

This is a subject under development in Portugal, mainly due to the impact of the COVID-19 pandemic, which, in a way, allowed the opening of doors for new bets in the digital domain of small and medium-sized companies dedicated to social entrepreneurship: sale of articles for a particular community, selling services to a public, among other features.

In Portugal, an analysis of data from 2020 to 2022 reveals that the country's business landscape has witnessed the emergence of several thriving sectors. Among the prominent core areas of business activity during this period are fintech, logistics, e-commerce, and sales marketing. These sectors have experienced significant growth and have become key drivers of innovation, economic development, and job creation in the country.

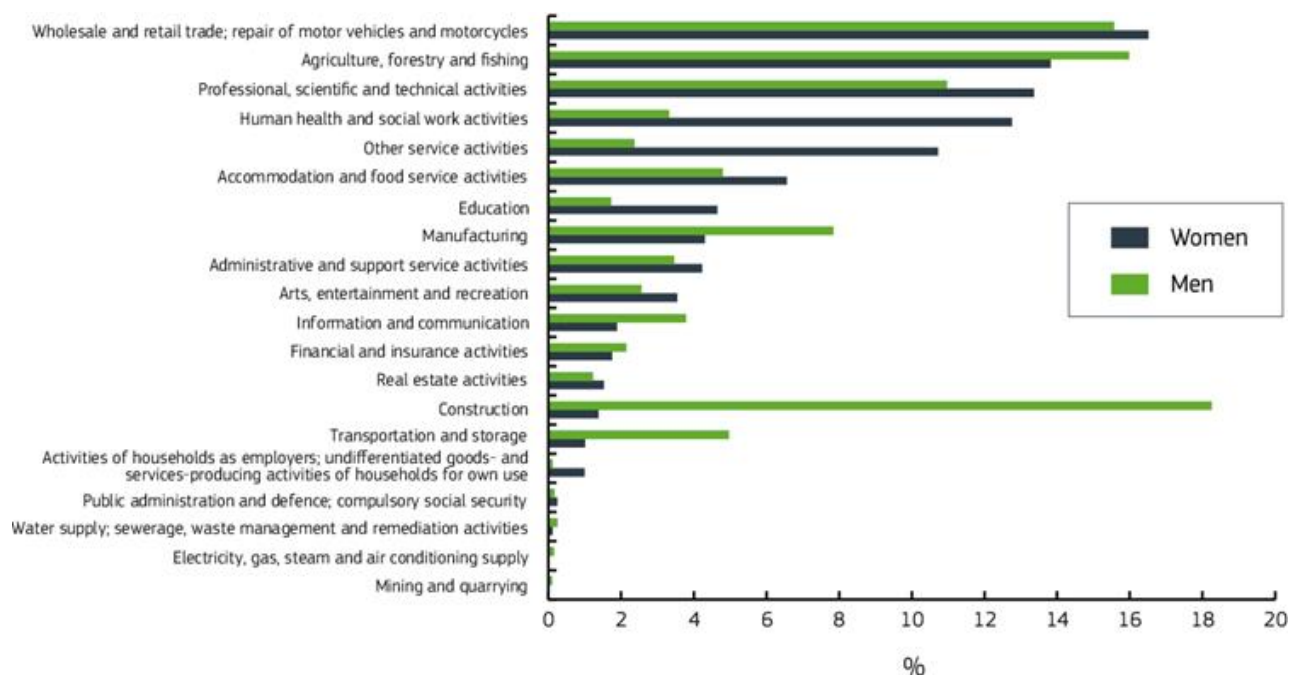


As for Portugal, in 2012, around 38% of all entrepreneurs were women.

Most of these were solo entrepreneurs (80%) and work full-time – 41% of women entrepreneurs where part-time workers in their enterprise, which was a significantly higher proportion than the EU-28 average (30%). The 2012 Global Entrepreneurship Monitor (GEM), report 6,2% of the adult population in Portugal are women entrepreneurs.

hose 38% of Women Entrepreneurs in Portugal represented, in 2012, 366.000 women from which 73,000 employed personnel other than themselves. Comparing to five years earlier, the number of women entrepreneurs in Portugal have decreased, since 2008, by 28%, while the number of men entrepreneurs also decreased, but by a lesser margin – 12%.

Regarding the number of women employing personnel in Portugal, it has also decreased, by 8%, while the number of men entrepreneurs with personnel decreased by 23%.



### Portuguese Projects:

#### Amal

Amal, a nonprofit organisation founded in a Nova School of Business and Economics classroom, seeks to empower refugees and facilitate their easy integration into a new life in Lisbon by generating employment opportunities that are rooted in their ethnic identities. Their main offering is a line of handcrafted soap that was created using conventional manufacturing techniques and was inspired by the traditional Syrian recipe for Aleppo soap.

#### Portugal's Circular Economy

A nonprofit consulting firm, they are dedicated to assisting Portugal in making the transition to a circular economy. They develop and carry out projects to prevent waste, encourage resource sharing and reuse while collaborating with businesses and governmental organisations.

By lowering the communication gap between residents and politicians and removing obstacles to civic involvement, MyPolis seeks to empower citizens to play an active role in their communities. Through their smartphone app, users can learn about political initiatives that are up for discussion, provide feedback, and get in touch with their political representative directly – all while receiving benefits for taking part in civic life.

### Woman Move Academy

Girl Move Academy is a Mozambique-based Portuguese startup that gives women the tools they need to alter their communities and contribute to the political, economic, social, and cultural advancement of their nation through transformational leadership training. In order to help women and girls integrate their careers with social impact, they actively mentor and coach them in this endeavour.

### Sectors where women with disabilities work, how they were affected during Covid

- Creation of companies selling clothing, accessories and goods related to women and men.
- Investments in technological domains, consulting digital entrepreneurship.
- Creation of social and inclusive services. At the same time, many female jobs in low-end occupations have become obsolete due to increased use of digitalised self-service provision in sectors like retail and banking.

Also given the rapid adoption of digital communication tools displacing low-skilled routine jobs in travel, hotels/restaurants, and other personal services during the COVID –19

Education technology (EdTech): As schools transitioned to online learning, demand for EdTech platforms like Lark, Learn by Doing, and Magikbee surged in Portugal. These platforms offered virtual classrooms, interactive teaching tools, and online learning materials.

Addressing the digital divide and ensuring that all students have equal access to education, however, were obstacles.

Healthcare Technology (HealthTech): During the pandemic, startups in Portugal's HealthTech sector, including SWORD Health, Hype Labs, and HeartGenetics, were instrumental in offering telemedicine services, remote patient monitoring, and digital health solutions. They helped ease the burden on healthcare systems and made it easier for people to get treatment remotely.

But they also had trouble expanding their services and guaranteeing data security.

Support for Nonprofits and the Community: By supporting online fundraising campaigns, platforms such PPL Crowdfunding Portugal and Corrente pelo Bem assisted nonprofit groups and community activities. These platforms made it possible for people and groups to gather money for a range of social concerns, such as the COVID-19 relief operations.

They assisted in establishing connections between donors and projects in need, but they also had to deal with growing demand and fierce competition for few resources.

**Mental Health and Well-Being:** In Portugal, internet therapy, mental health resources, and self-help tools were made available through platforms like Psicologia Viva and CogniFit.

These venues were extremely important in promoting people's mental health throughout the pandemic. The problems continued to be meeting the rising demand for services and maintaining accessible for all groups.

### Impact of digitization on employment/freelancers

Data from EU-SILC indicate an employment rate for persons with disabilities in Portugal of 58.4% in 2018, compared to 77.4% for other persons and approximately 7.6 points above the EU27 average - resulting in an estimated disability employment gap of approximately 19 percentage points.

The same data indicate unemployment rates of 18.6 % and 11.0 %, respectively in 2018 and the economic activity rate for persons with disabilities in Portugal was 71.8 %, compared to 86.9 % for other persons.

<http://oddh.iscsp.ulisboa.pt/index.php/pt/2013-04-24-18-50-23/publicacoes-dos-investigadores-oddh/item/442-relatorio-oddh-2019>

The results show that the Portuguese employers/ freelancers seem to rely on a greater variation of non-standard contracts, leading to a more differentiated picture among non-standard workers. Due to the Pandemic Situation the general digital social investments changed leading to a new era of digital entrepreneurship.

The Portuguese startup ecosystem has shown promising growth and is becoming increasingly recognised within Europe. With several indicators highlighting its significance, the ecosystem is poised for further development and success.

The number of registered startups in Portugal is also impressive, with approximately 2,150 startups as of 2021. This indicates a vibrant and active entrepreneurial landscape, where innovative ideas are being transformed into viable businesses.

Job creation is another important aspect of the Portuguese startup ecosystem. Startups have been instrumental in generating employment opportunities, with an estimated 25,000 jobs created within the ecosystem. This not only contributes to the overall economy but also fosters innovation and talent retention within the country.

Portugal has already produced several unicorns, which are startups valued at over \$1 billion. These include well-known names such as Farfetch, OutSystems, Feedzai, Talkdesk, Remote, SWORD Health, and Anchorage. The presence of these unicorns highlights the ability of Portuguese startups to achieve remarkable growth and global recognition.

In terms of startups per capita, Portugal exceeds the European average by 13%. This indicates a strong entrepreneurial culture and a conducive environment for new business ventures. The country's supportive ecosystem and infrastructure provide opportunities for aspiring entrepreneurs to thrive.

Startup Genome's analysis ranked Portugal 12th among the top 100 emerging startup ecosystems globally in 2020. This recognition reflects the progress Portugal has made in creating an environment that fosters startup growth and innovation.

Portugal is also regarded as the 12th most innovative country within the European Union, according to the Innovation Scorecard EU. This acknowledgment speaks to the country's commitment to fostering a culture of innovation and embracing emerging technologies.

Additionally, Portugal's successful bid to host Web Summit until 2028 further solidifies its position as an innovation hub. Web Summit is one of the largest technology conferences globally, attracting entrepreneurs, investors, and industry leaders from around the world. Hosting this event reaffirms Portugal's status as a destination for innovation and entrepreneurship.

## Poland

If we were looking for a watchword for the Polish Social Economy, a quote by Cezary Miżejewski, "Solidarity instead of exploitation", is often mentioned in publications on the subject. We can talk about the Polish Social Economy since 1990, nevertheless, for the first years it was not very efficient - the mentality left over from the communist regime in both people (uncooperative) and officials was a big hindrance. Positive changes began with the Act of April 20, 2004 on employment promotion and labour market institutions. It introduced, among other things, the institution of Social Cooperatives. They are aimed at activating people at risk of professional exclusion. At least 50% of the founders of such a cooperative must be at risk of exclusion.

The law was codified on March 10, 2022:

<https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20220000690>

The other current law regulating this issue is the Law of August 5, 2022 on Social Economy:

<https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20220001812>

An important change in this law is that almost all NGOs, by definition, become an entity of the social economy, which will affect the statistics cited here later. Equally important for this study will be the fact that the concept of digital social economy in Poland is practically non-existent - typing this term in Polish in popular search engines does not display any result.

In Poland, for economic reasons, the process of digitization is proceeding slowly. Therefore, in this analysis we will rely mainly on the data of the Social Economy itself. In Poland, the Social Economy is not a very large area - it is estimated that only 2% of all employees work in it.

### Research from 2019

In 2019, the Central Statistical Office published a pilot study on this issue. The study was conducted from 2017 to 2019 and so even before Pandemic Covid-19. In 2019 there were 90,000 entities that met the definitions.

Among the Cooperatives 65.7% were Social Cooperatives, 26.3% were Workers' Cooperatives, and 8% were Cooperatives of the people with disabilities and the blind. Statistically, however, it was the Cooperatives of the people with disabilities and the blind that employed the most workers per organisation (115 people on average). The aforementioned Cooperatives also employed the largest percentage of people at risk of exclusion - 73.8% Among full-time employees. In 2019, the Cooperatives generated 4.1 billion.

Despite the fact that the Cooperatives of the people with disabilities and blind accounted for less than 1/10 of the Cooperatives generated 1/3 of this sum! This sets the tone for objectivity - if proper working conditions are taken care of the disabled can be just as productive as those without similar physical limitations. Among nonprofit organisations in the social economy, associations and social organisations accounted for the largest share at 78.9%, followed by foundations at 17.3%. The rest were religious entities and agricultural circles.



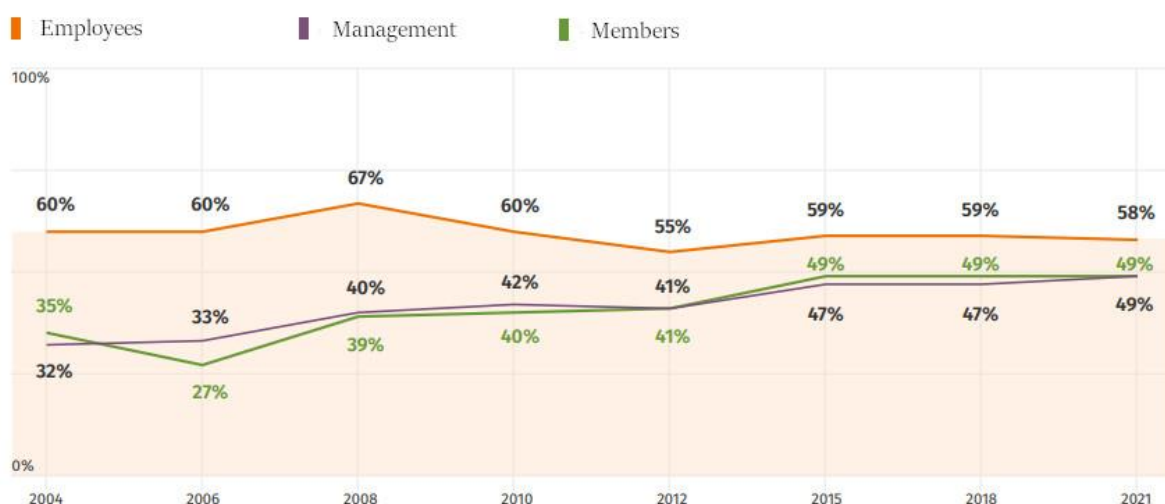
## Situation of people with disabilities on the labour market in Poland

At the end of 2021, 33.7 thousand people with disabilities were employed in Poland. 30.3% worked in administration and support activities, 18.4% in security services, 23.5% in industry while 10.4% worked in health care and social assistance.

People with a disability certificate account for 3.4% of the total number of working people in Poland. Among the economically inactive, 23.4% are disabled.

## Situation of women in Social Economy sector

As a general rule, since the beginning of the statistics on this subject, women have accounted for 60% of the staff of NGOs. However, while previously the boards of such organisations were dominated by men, here we have a continuous upward trend - in 2021 they already accounted for 49% of boards.

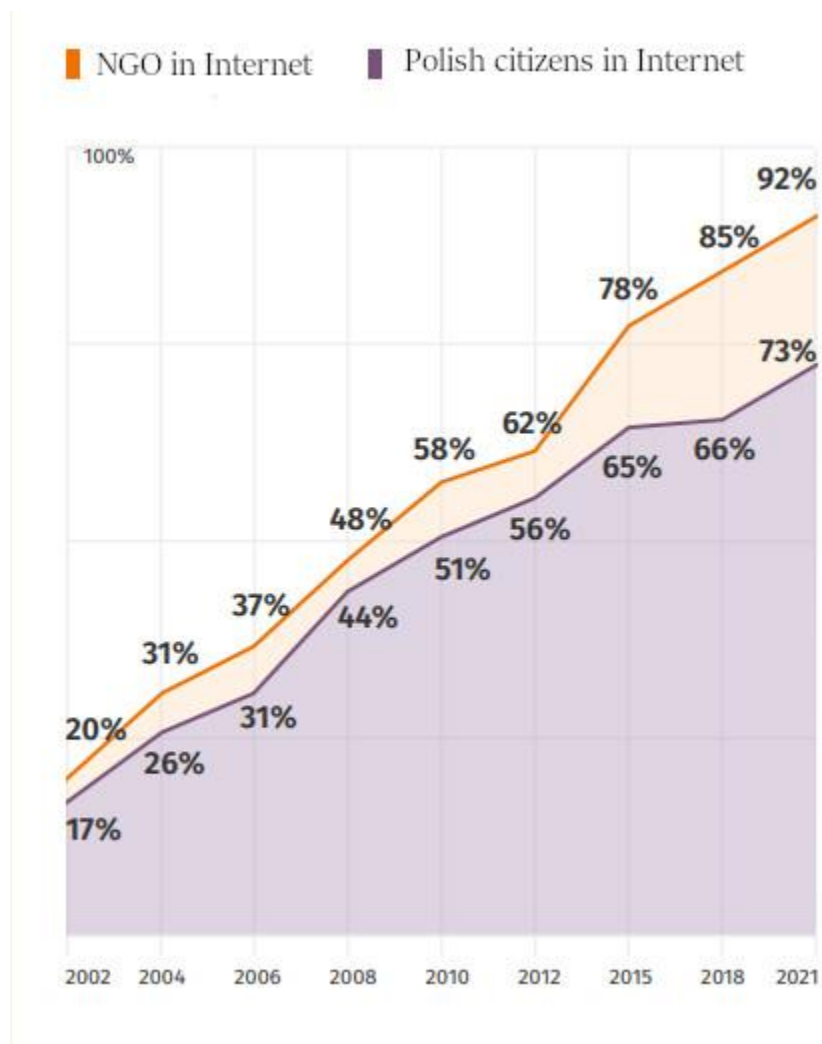


### *Percentage of women in each position in NGOs*

Of course, a lot depends on the sector in which the organisation operates-In sports and recreation, women statistically make up 32% of the board, but in health care it's already 71%. Further afield, however, the positions of CEOs are usually held by men.

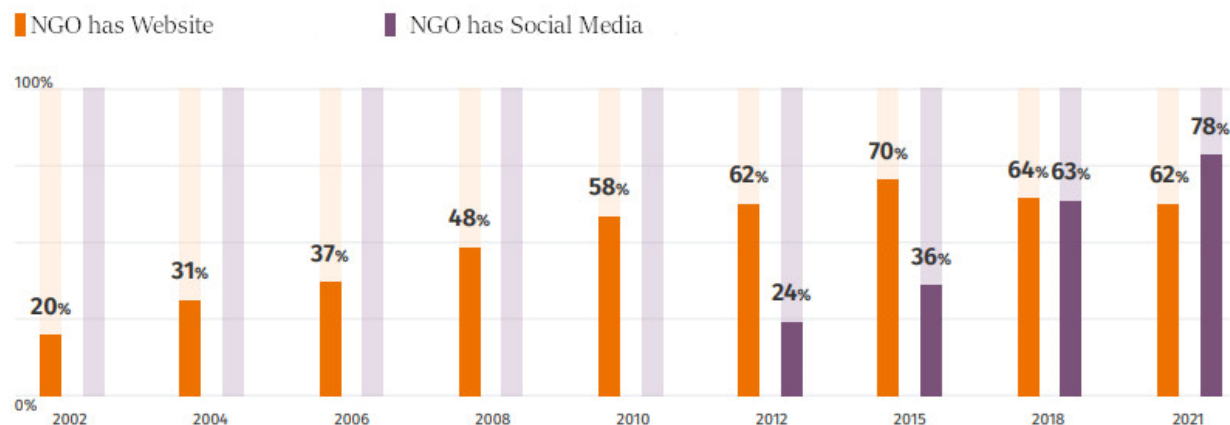
## Digitization process in Polish Social Economy

Between 2002 and 2021, the amount of information on the web about Polish NGOs increased 4.5 times-from 20 to 92%. This is a bit due to our country's poor start in terms of online activity. In 2002, only 17% of citizens used the Internet. The growth of society's computerization has followed a similar line to the online presence of organisations.



### NGOs on the Web

It used to be that having an online presence was mainly about having your own site. And that's where Polish NGOs started. Social media presence tended to be a smaller percentage, until 2018, when the trends levelled off. After Covid, the trend reversed- We now have a preponderance of organisations that are active in social media but do not have their own websites- they account for 26%.



*Organisations vs. type of online activity.*

### What tools do we use?

COVID-19 pandemic has changed the world. In addition to the negative changes, however, it also made people appreciate the internet more. From 2018 to 2021, the number of social media pages or profiles maintained increased from 72% to 81%. 52% of organisations use both pages and profiles. Paid online presence-sponsored ads-has increased from 10 to 13%.

Traditional forms of promotion such as flyers and posters for this saw a drop of 51% to 45%. We are also sending emails and newsletters less and less often - down from 51 to 40%. As you can see, some digital tools are also aging badly-which is why it's important to stay current.

It's not just the tools that matter, but also the frequency. Most organisations before Covid published something once a month (32%) or once a week (23%). Today it's 32% and 34%. In the Post Covid era, 42% of organisations hold online meetings, 25% collect data in the cloud and 52% use instant messaging.

While it's hard to find research on the most popular apps on a larger sample, according to a 2022 online survey, social economy organisations use Google Workspaces most often - as much as 78% of respondents. When it comes to instant messaging, Facebook Messenger dominates followed by WhatsApp and Zoom.

### Problems of women with disabilities in the digital world

Women with disabilities face a double exclusion. Apart from the mere fact that, for purely pragmatic reasons, disabled women in Poland often choose professions that are incompatible with their passions - professions that seem safer, there is additionally a stereotype in Poland that women are not suitable for IT professions - so that at job interviews they have to prove their competence and

impress potential employers more than their male colleagues. A lot of women who would like to go in this direction simply give up and choose the "safer" way. In addition, by high school, education for people with physical disabilities is often based on individual mode in the student's home - where there are not always adequate technical facilities to even infect a passion in this direction.

If we already have disabled women in the IT industry there are very few of them. They also usually choose freelance careers.

Another seemingly trivial but nevertheless crucial problem is office customization. Both in terms of software and the office space itself. Moreover, this is not a priority for most entrepreneurs. According to the 2020 survey, admittedly, 54.4% of respondents answered that inclusivity in the workplace (including for the disabled) is important-but only 27.3% said it is an urgent issue , and 85% admitted they are not doing anything about it.

Luckily, disabled people wishing to develop competencies in this direction can increasingly count on free certification exams from the PFRON (fund for the rehabilitation of the disabled) - but unfortunately, they often teach basic competencies.

### Things useful for freelancing:

Working as a freelancer has the advantages that you can ignore most of the problems that come with a disability-you often work from home, and the person who commissions your project doesn't even need to know that you are working with a disabled person. However, working as a freelancer also has its disadvantages. Not every person with a disability is insured. So the freelancer often has to take care of his or her own safety-especially if it doesn't calculate to open his or her own business. Usually freelancers sign a work contract, which does not provide insurance. In that case, you can join the voluntary health insurance- The fee is 9% of the average monthly salary, and this changes every year. But the other bad news here, is the additional fee - depending on how much time has passed since you were last insured. That doesn't always add up.

Another thing is that sometimes the principal requires an invoice-you don't always have a company. In such cases, you can use companies like Usume - admittedly, they charge commissions, but they lend legal personality if the client requires it. Freelancers are not limited to their own country, so you can also use foreign exchanges, but then remember that you have to calculate the VAT tax yourself. Especially since Polish law is increasingly monitoring areas such as online trading etc.

Useful links:

<https://prakreacja.pl/> – portal where there are a lot of guides and legal information for freelancers.

<https://useme.com/pl/> – advertising exchange, can mediate invoices.

<https://www.upwork.com/> – an English-language ad exchange for freelancers, has higher commissions than Useme, but is much more popular abroad.

<https://projektfreelancer.pl/> – portal with tips for freelancers, including technical issues.

## Germany

### Introduction to social economy in Germany

The social economy in Germany is a vital part of the country's economy and society, accounting for around 10% of all enterprises and employing around 8.4% of all workers. Social economy enterprises prioritize social and environmental impact over profits, and include cooperatives, non-profit organisations, and social enterprises. These organisations are committed to creating positive social and environmental change through their work, and often have a strong focus on community development, sustainability, and social justice.

The social market economy, which is the foundation of the German economic system, seeks to protect the freedom of the economy and functioning competition, while also fostering prosperity and social security in the country. This model of economic development was developed in the aftermath of World War II and has been credited with driving Germany's post-war economic success. The social market economy is based on the idea that economic growth and social welfare are interconnected, and that a balance between the two is necessary for a healthy and sustainable society.

The social economy plays a crucial role in providing job opportunities and social services in Germany. Social enterprises, cooperatives, and non-profit organisations provide a range of services to communities, including affordable housing, healthcare, education, and employment opportunities. These organisations are often deeply embedded in their local communities and work closely with stakeholders to ensure that their services are tailored to meet the specific needs of the people they serve.

In recent years, the social economy in Germany has faced a number of challenges, including changing demographics, economic globalization, and the ongoing impacts of the COVID-19 pandemic. However, social economy enterprises have also demonstrated a remarkable capacity for innovation and adaptation, developing new models of social entrepreneurship and leveraging digital technologies to create new opportunities for social and environmental impact.

Despite these challenges, the social economy in Germany remains a dynamic and growing sector, with significant potential to drive positive social and environmental change. As the country looks to the future, it is likely that the social economy will continue to play a key role in shaping the economic and social landscape of Germany, and in promoting a more sustainable, equitable, and just society.

### Definitions of digital social entrepreneurship

In Germany, there is still no widely accepted definition of digital social entrepreneurship (DSE). However, there have been efforts to develop a working definition of the concept that takes into account the unique characteristics of social entrepreneurship in the digital age. The Social Entrepreneurship Netzwerk Deutschland (SEND) has compiled the current state of research on digital social entrepreneurship, evaluated existing approaches, and developed a concrete definition based on national circumstances. SEND's definition of digital social entrepreneurship is divided into three dimensions: the societal dimension, the entrepreneurial dimension, and the governance dimension.

The societal dimension of digital social entrepreneurship refers to the goal of creating social and environmental impact through the use of digital technologies. This can include developing new solutions to social problems, empowering marginalised communities, or promoting sustainability and environmental protection.

The entrepreneurial dimension of digital social entrepreneurship refers to the use of business principles and practices to create sustainable and scalable social impact. This can include developing innovative business models, securing funding and investment, and measuring the social and environmental impact of digital social enterprises.

The governance dimension of digital social entrepreneurship refers to the need for transparent and accountable governance structures that ensure the social and environmental mission of digital social enterprises is protected. This can include developing ethical guidelines for the use of digital technologies, ensuring data privacy and security, and promoting stakeholder engagement and participation.

While there is no single definition of digital social entrepreneurship in Germany, there are several organisations and initiatives that are working to promote and support the development of the sector. The Social Entrepreneurship Netzwerk Deutschland, for example, provides support and resources for social entrepreneurs in Germany, including training, mentorship, and networking opportunities. The network also hosts an annual Social Entrepreneurship Summit, which brings together social entrepreneurs, investors, and policymakers to discuss the latest trends and opportunities in the sector.

In summary digital social entrepreneurship is a growing sector in Germany, with significant potential to drive positive social and environmental change. As the sector continues to evolve, it is likely that new definitions and frameworks will emerge to help guide the development of digital social entrepreneurship in Germany and beyond.

### Development of DSE in Germany.

Digital social entrepreneurship (DSE) is a growing sector in Germany, with increasing interest in using digital technologies to create positive social and environmental impact. There has been a significant amount of research conducted on the topic of DSE in Germany, exploring the challenges, opportunities, and trends shaping the development of the sector.

One important research initiative is the Deutsche Social Entrepreneurship Monitor (DSEM), which was launched in 2018 by the Centre for Social Investment and Innovation (CSI) at Heidelberg University. The DSEM is an annual survey of social entrepreneurs in Germany, designed to provide insights into the state of social entrepreneurship and innovation in the country.

The DSEM has found that DSE is a growing area of interest for social entrepreneurs in Germany, with increasing numbers of enterprises using digital technologies to create social and environmental impact. The DSEM has also identified several key trends shaping the development of DSE in Germany, including the need for increased access to funding and investment, the importance of collaboration and partnerships, and the growing importance of digital skills and literacy for social entrepreneurs.

Another important research initiative is the Innovative Unternehmen der Sozial- und Gesundheitswirtschaft Herausforderungen und Gestaltungserfordernisse (Innovative Enterprises in Social and Healthcare Economy: Challenges and Design Requirements) project, which is funded by the Federal Ministry of Education and Research. The project aims to explore the challenges and



opportunities facing social enterprises in the healthcare and social services sectors, and to identify strategies for promoting innovation and growth in these areas.

The project has identified several key challenges facing social enterprises in these sectors, including limited access to funding and investment, regulatory barriers, and a lack of awareness and understanding of social entrepreneurship among key stakeholders. To address these challenges, the project has proposed a range of strategies, including the development of new funding models and investment vehicles, the creation of supportive regulatory frameworks, and the promotion of education and awareness-raising initiatives.

In conclusion, the research on DSE in Germany suggests that the sector is growing and evolving rapidly, driven by the increasing importance of digital technologies and the desire to create positive social and environmental impact. While there are significant challenges facing DSE in Germany, including limited access to funding and investment, there are also significant opportunities for social entrepreneurs to leverage digital technologies to create innovative solutions to some of the world's most pressing social and environmental challenges.

### Sectors of employment for women with disabilities

Women with disabilities in Germany face significant challenges in accessing the labour market, with lower rates of employment and higher rates of unemployment compared to the general population. In recent years, there has been growing recognition of the need to promote greater inclusion and diversity in the workforce, including efforts to support women with disabilities in finding and maintaining employment.

However, the COVID-19 pandemic has had a significant impact on the labour market in Germany, including for women with disabilities. According to a study by the Federal Employment Agency, the unemployment rate among people with disabilities increased significantly in 2020, with the increase being faster and stronger than during the last labour market crisis in 2008/2009. This trend was particularly pronounced among women with disabilities, who faced increased barriers to finding new employment opportunities.

Despite these challenges, there have also been some positive changes and developments during the pandemic. For example, the shift to remote work and online communication has created new opportunities for women with disabilities to participate in the labour market. Many employers have also become more aware of the importance of inclusive hiring practices, and have worked to create more accessible and flexible workplaces.

In terms of sectors where women with disabilities work, there is no single answer, as women with disabilities are employed across a wide range of industries and sectors in Germany. However, there are some industries and occupations where women with disabilities are particularly well-represented, including the social services sector, the healthcare sector, and the education sector.

One area of particular concern for women with disabilities during the pandemic has been the provision of social and healthcare services. Many women with disabilities work in these sectors and have been at increased risk of exposure to COVID-19 due to the nature of their work. There have been efforts to provide additional support and protection for workers in these sectors, including the provision of personal protective equipment and increased access to testing and vaccination.

To sum up, while the COVID-19 pandemic has had a significant impact on the labour market in Germany, including for women with disabilities, there have also been some positive changes and developments. As the country continues to recover from the pandemic, it will be important to prioritize inclusive and accessible employment practices, and to support women with disabilities in finding and maintaining employment opportunities.

### Impact of digitalisation on employment/freelancers

The impact of digitization on employment and freelancers in Germany is a topic of significant interest and concern. While digital technologies have the potential to create new opportunities and jobs, they also pose significant challenges and disruptions to traditional employment models and labour markets.

One of the key impacts of digitization on employment is the increasing importance of digital skills and literacy. As more and more jobs require proficiency in digital technologies, workers without these skills may face significant barriers to employment and advancement. This has led to a growing emphasis on digital education and training programs, as well as efforts to promote digital inclusion and access for all.

Another impact of digitization on employment has been the rise of the gig economy and freelance work. Digital technologies have made it easier than ever for workers to find and complete short-term contracts and projects, leading to a significant increase in the number of freelancers and independent contractors in Germany. While this trend has created new opportunities for flexible work and income generation, it has also raised concerns about job security, benefits, and protections for workers in the gig economy.

The impact of digitization on traditional employment models has also been significant. As more and more tasks are automated and digitalised, many jobs are at risk of being eliminated or significantly changed. This has led to concerns about the future of employment in sectors such as manufacturing, logistics, and customer service, as well as the need for retraining and reskilling programs to support workers in transitioning to new jobs and industries.

However, digitization also has the potential to create new jobs and opportunities, particularly in sectors such as technology, digital media, and e-commerce. This has led to a growing focus on innovation and entrepreneurship in these areas, as well as efforts to create supportive policies and ecosystems for digital startups and businesses.

Overall, the impact of digitization on employment and freelancers in Germany is complex and multifaceted, with both positive and negative effects. While digital technologies offer many new opportunities for work and innovation, they also pose significant challenges and disruptions to traditional employment models and labour markets. As the country continues to navigate the challenges and opportunities of digitization, it will be important to prioritize inclusive and equitable approaches to employment and economic growth, and to support workers in adapting to the changing demands of the digital age.

### Social Economy Organisations in Germany

Social Entrepreneurship Netzwerk Deutschland (SEND e.V.): A national network that supports social entrepreneurs and social enterprises in Germany. They may have resources and information related to social entrepreneurship for women with disabilities.

Social Impact Lab: A network of incubators and innovation hubs that support social entrepreneurs and offer various programs and resources for social ventures.

Ashoka Germany: Part of the global Ashoka network, they focus on promoting social entrepreneurship and innovative solutions to social challenges.

### Women's Networks and Organisations

Business and Professional Women Germany (BPW Germany): An organisation that promotes the professional development and advancement of women in business and the workplace. They may have resources or initiatives related to entrepreneurship for women with disabilities.

Women in Social Business (WiSB): A network that supports women entrepreneurs in the social business sector, providing networking opportunities, mentorship, and resources.

FidAR - Frauen in die Aufsichtsräte (Women on Supervisory Boards): Although not specifically focused on entrepreneurship, FidAR is an association that advocates for increased representation of women in corporate leadership positions. They may have relevant resources and connections.

### Disability-Focused Organisations

Sozialhelden e.V.: A nonprofit organisation that advocates for the rights and inclusion of people with disabilities. They have initiated various projects focused on accessibility and disability rights.

Bundesverband Selbsthilfe Körperbehinderter (BSK): The Federal Association of Self-Help for People with Physical Disabilities in Germany. They may have information or initiatives related to entrepreneurship and disability.

Deutscher Behindertenrat (DBR): The German Disability Council is an umbrella organisation representing various disability-focused groups in Germany. They may have resources or connections related to entrepreneurship and disability.

# 2

## CASE STUDIES



Best practices "from idea to entrepreneurship"



## Best practices "from idea to entrepreneurship"

### Spain

#### Ana Isabel Ropero Gutiérrez



#### BIOGRAPHY/PERSONAL INFORMATION:

- Name: Ana Isabel Ropero Gutiérrez
- Age: 22
- Nationality: Spanish
- Job title: Student
- Educational level: Studying at University.

#### COMPANY DESCRIPTION:

##### • Name + History:

*Under the Sun* is a project created in 2017 in an international school in the Netherlands (United World College Maastricht). It was founded by a Saharawi girl who wanted to improve the living conditions in the refugee camp where she was born.

##### • Business idea/inspiration:

The project was created because of the need for humanitarian aid in the camps. Although there are already many, there are few run by Saharawi people.

- **Mission/goals of the company:**

We want to help the most vulnerable families by helping them to have access to decent housing, water and air conditioning in summer (temperatures reach 56°C). In addition, we want to favour the economy in the camps as we hire Saharawi workers. We also want to give a voice to the Saharawi people as the Sahara-Morocco conflict has been a very silent conflict and the human rights violations that have been carried out and maintained for the last 47 years are little known.

- **Proposed services/products: we provide, after a standardized selection process of the most vulnerable families:**

- Houses with resistant materials that do not fall down with water and rain.
- Sustainable water tanks that do not rust over time.
- Air conditioners with corresponding water tanks if necessary for installation.
- Information and awareness-raising in social networks.

- **Number of employees:**

We are not employees but volunteers. There are 4 of us at the moment but we have been a much larger group of up to 12 participants.

- **What social need/problem does your company respond to?**

- Lack of autonomy for Sahrawi refugees.
- Lack of information about the Saharawi-Moroccan conflict.
- Lack of information on human rights violations in the occupied territories.
- Poverty and inhumane living conditions for the most vulnerable families in the refugee camps.

- **What digital tools do you use, and which ones do you plan to implement?**

Social media and Canva.

### **CAREER PATH:**

- **Challenges/obstacles encountered: socio-economic factors, marriage + children, organisational challenges, disability, pandemic, etc.:**

Lack of awareness of the conflict in society, both in Spain and in the rest of Europe. Reconciling studies with the organisation of the project. We are an international team, which makes

communication and teamwork difficult. With regard to visual impairment, due to the advance of technology it has not been such a big challenge, but it is true that all the editing tasks are more difficult for me. It was also very difficult for me to do the first live interview on Ig (interview with Asria Mohammed) because I was worried that, as I couldn't read people's comments during the live interview, it wouldn't be interesting for people. Asria helped me a lot in this regard).

● **Solution to challenges:**

Seek support and advice from other people who have already carried out such projects.

● **Support organisation (if any):**

Business incubators and/or mentoring organisations, among others.

● **Did you have a mentor? If yes, please describe your experience.**

Asria has helped us a lot. Her advice and help are essential.

● **Did you participate in training before starting your business/self-employment?**

No.

## Laura Guirao Rodríguez



### Personal information

- Name: Laura Guirao Rodríguez
- Age: 52
- Nationality: SPANISH
- Job title: PROJECT MANAGER
- Educational level: UNIVERSITY



## COMPANY DESCRIPTION:

- **Name + History:**

Nosolored is our company. It was born as a brand in 2003, with Jose García González (my partner and husband) as a freelance professional, although it was not until 2010 when we were able to create the company and turn it into Nosolored S.L., both of us as 50% partners.

- **Business idea/inspiration:**

Prior to our decision to become entrepreneurs, we had worked in training consultancies, and we knew that the future was going to be very much oriented towards the Internet and all kinds of virtual services, especially in education. That's why we started offering web design services and custom application programming, and we specialized in the implementation and maintenance of online training platforms, which is our main area of work.

- **Mission/goals of the company:**

We like what we do, and our main objective is to offer our clients a job well done, to solve their needs in the best possible way and to ensure that they are satisfied with our work. We want Nosolored to be a benchmark for quality in the services we offer.

- **Proposed services/products: we provide, after a standardized selection process of the most vulnerable families:**

As I mentioned before, our specialty is online training platforms. We work with free software, and we are official providers of the Open Source software Chamilo LMS, one of the best worldwide for the creation of eLearning platforms.

In addition, we offer our clients services at all levels so that they don't have to worry about anything: we have our own servers to host their pages, domain registration, custom developments to adapt functionalities or add new tools, technical support... In this way, clients can contract an "all-inclusive" service, so to speak.

- **Number of employees:**

Now it's just the two partners. We had a developer who left us after the pandemic because he passed a competitive examination and for now, we have opted for external services with reliable staff in case we need help on a larger project.

We also have a great support with the technicians of our datacentre (Sevilla Datacenter), who are in charge of the maintenance of everything related to the servers.

- **What social need/problem does your company respond to?**

Nosolored covers very common needs nowadays. Almost every company has or would like to have a personalized website. The same goes for training centers. Having their own online training platform gives them a lot of freedom and saves their teachers time and work.

Lately, even more so, with the incorporation of Artificial Intelligence in this field, which we are already seeing first-hand how helpful it is in the field of education. In Chamilo LMS for example, it is already a reality, and we have plugins to integrate with Chat-GPT and help teachers to create exercises and lessons.

- **What digital tools do you use, and which ones do you plan to implement?**

Everything at Nosolored is digital, we use practically nothing on paper except the documents strictly required by law. We have our own developed intranet to manage clients, invoices, services... We have recently incorporated the electronic invoice format approved by the Tax Agency, with digital signature and the possibility of uploading to the FACE platform as required by public administrations.

On our website, also developed in-house, we have a virtual shop for contracting services, with different payment methods (transfer, Paypal, Redsys card payment, direct debit). We can also now apply the digital signature for contracts and other official documents, through Firmafy, which allows us to store all the information necessary to give legal validity to signatures, including biometric information.

### **CAREER PATH:**

- **Challenges/obstacles encountered: socio-economic factors, marriage + children, organisational challenges, disability, pandemic, etc.:**

Life in general is a challenge for everyone. If you also have a disability that obviously complicates things. In my case, the disease I have is congenital, I started with problems walking when I was 5 or 6 years old and by the age of 11, I was using a wheelchair, after that I have been slowly getting worse, in what we thought (both the doctors and my family and I) was a Muscular Dystrophy. Until only a year ago, when I finally got a diagnosis of Congenital Myasthenic Syndrome through genetic testing.

My family did not have a lot of resources, but my parents, who were totally devoted to their children (2 brothers and me), gave us everything they could so that we could have a good future. This allowed me to study a degree at a time when the concept of "accessibility" in buildings was practically non-existent and I needed the continuous support of my family to go to university and of my fellow students to be able to get around the faculty.

I studied chemistry, specializing in biochemistry because I have always liked science, although I soon realized that if I wanted to work in this field, it would be complicated because most of my classmates had to travel abroad.

So I decided to pursue my other passion, computer science. I did several courses, including some business management and accounting. The rest of my learning has already been self-taught.

Having a congenital disease, it was always clear to me that it was preferable not to have children, as there was a 50% chance of passing it on to my offspring.

I met my husband and partner 25 years ago through the Internet. He is now my biggest supporter, and we are a great team, in the company and personally. Luckily for me, he is not disabled, so he sometimes acts as a physiotherapist, nurse, assistant...

We adapted part of our house to use it as an office, which has given us a great quality of life and comfort, especially with my mobility problems. This also meant that we were less affected by the pandemic than other companies because we didn't have to move and because our work has always been done remotely. Most of our clients we do not know, or we have only seen them by videoconference.

There have also been economic difficulties at times, we are not going to deceive ourselves, there have been times of crisis and we have had ups and downs like all companies, but fortunately nothing serious.

Nowadays we can't complain, we have more than 150 clients in 11 countries, and we hope to continue like this or even better in the coming years.



### ● Solution to challenges:

I have always thought that you have to face challenges like problems: little by little. In my case, everything was a challenge: starting to go to school, then changing school to a closer one because it was difficult for me to walk, then the wheelchair, starting high school, then university, the driving license, getting my first car, starting to work, buying a flat and becoming independent, setting up a business...

In all these years I have learned a few things:

- All changes are scary, to a greater or lesser degree, although over the years they are less scary, perhaps because of experience.
- It is important to think things through. In the case of setting up your own business, study the pros and cons, research the market and possible competition and measure the risk as far as possible.
- Always ask for help if you need it. When you have a disability, you often feel that you have to do everything yourself, but this is not always possible. You have to ask for help when you need it and trust the people who can help you.

### ● Support organisation (if any). Business incubators and/or mentoring organisations, among others:

We have not resorted to any of this so far, we have been able to manage on our own.

- **Did you have a mentor? If yes, please describe your experience.**

None of them were of particular relevance. I have had good friends who have supported me in decisions or advised me on issues they control, especially in the financial area.

- **Did you participate in training before starting your business/self-employment?**

Yes.

- **If yes. Tell us what kind of training and how it helped/motivated you.**

I will be very brief here, as I think I have covered this in previous points. Apart from studying a science degree, which has given me, I think, a good basis to apply it to the logical and mathematical issues involved in computer programming, I have taken several courses: web design, office automation, business management, accounting... I am currently continuing my training through small courses or online tutorials.

- **If not, was the knowledge acquired through daily practice sufficient to guarantee success? Is further training necessary?**

In any field I think it is always necessary to continue training, but even more so in IT because it advances so fast.

We always try to keep up to date as much as possible, and we are currently researching Artificial Intelligence, mobile applications, augmented reality, and virtual reality.

- **Sustainability plan for the company:**

Although we generate little waste in our work, we take sustainability into account in many aspects:

All our lighting is LED panels, and we have recently installed specially insulated windows.

1. Our Datacenter uses renewable energy sources (solar photovoltaic panels) in its infrastructure and in the not-too-distant future we would like to implement something like this in our building.
2. In our developments we try to optimize the design and performance of web pages to reduce data consumption and the carbon footprint of users.
3. We have implemented recycling and reuse practices for materials and electronic devices. We have a clean point at our site where we take obsolete equipment.

● **Recommendation for future entrepreneurs:**

Take advantage of all the resources offered by the administration when setting up a business. In the case of disability, there are bonuses in the self-employed quota for a period of time, aid for adapting the workplace, etc.

Sometimes asking for a grant or aid is very complicated, a lot of bureaucracy, many obstacles, in Spain it is not really easy for any entrepreneur, but the important thing is to have courage and perseverance, and if you decide to set up your own business, above all work on something that you like and that brings something positive to your life, as we already have enough negative things.

**Patricia Acebes Tamargo**



**Personal information**

- Name: Patricia Acebes Tamargo
- Age: 38
- Nationality: Spanish
- Job title: Researcher in Fundación Centro Tecnológico de la Información y la Comunicación (CTIC), economist and expert in emerging technologies. Founder of Asturias AI.
- Educational level: Master's degree

**COMPANY DESCRIPTION:**

● **Name + History:**

Metablockplay: The initial objective of the Metablockplay project is to create accessibility and usability for the type of blockchain games known as play to earn, which reward participants with digital money or NFT (Non-Fungible Tokens). This would allow people with disabilities to play these games on an equal footing with others, without the need to be a streamer or game developer. These NFTs can be exchanged for physical money, which would allow disabled people to earn a living. More information: [Patricia Acebes, Asturias AI: "He desarrollado un videojuego blockchain accesible para discapacitados" | industry TALKS](#)

- **Business idea/inspiration:**

It was a derivation of a master's thesis from the blockchain master's degree at the UAH (Universidad de Alcalá, Madrid).

- **Mission/goals of the company:**

Removing barriers and providing employability for disabled and vulnerable people who like video games.

- **Proposed services/products: we provide, after a standardized selection process of the most vulnerable families:**

To offer a layer of accessibility and usability to existing blockchain video games, and then if I find people to help me create my own blockchain video game.

- **Number of employees:**

On my own looking for people to help.

- **What social need/problem does your company respond to?**

Employability, social isolation and feeling useful and 'like other people' (people with disabilities).

- **What digital tools do you use, and which ones do you plan to implement?**

I do everything online, I use blockchain and I might expand to IA.

### CAREER PATH:

- **Challenges/obstacles encountered: socio-economic factors, marriage + children, organisational challenges, disability, pandemic, etc.:**

In my case my disability was a right hemiparesis as a result of a premature birth. I have always strived to achieve things, I am persevering, and I have never had any barriers for having a disability, maybe something during my childhood.

- **Solution to challenges:**

I am looking for people to help me.

- **Support organisation (if any). Business incubators and/or mentoring organisations, among others:**

I am involved in initiatives such as Santander's explorer, bridge for billions, and others.

- **Did you have a mentor? If yes, please describe your experience.**

In the second programme I am mentored by a mentor.

- **Did you participate in training before starting your business/self-employment?**

No.

- **Sustainability plan for the enterprise:**

It is a business idea; it is not yet constituted.

- **Recommendation for future entrepreneurs:**

Do not set up as a company until you have clients and see that you like the idea.



## Portugal

### Alexandra Simões



#### Personal Information

- Name: Alexandra Simões
- Age: 50 years old
- Nationality: Portuguese
- Education: Master in International Hospitality and Tourism Management
- Current Profession: Real Estate Consultant and Entrepreneur

#### Description of the entrepreneur

Alexandra Simões is a woman entrepreneur who developed her idea of a first business: Água Pura Vida Saudável. An activity that she acquires on a personal level, focused on promoting a healthy lifestyle to a variety of audiences. Alexandra's objective is to help people through her purified water offer and educational content, support sessions and video lessons that she runs through social networks. Sustainability is one of Alexandra's concerns, and she tries to bring this concept closer to the public less aware of this issue. She understands that it is important to promote the preservation of the environment and encourage sustainable practices, not only to ensure a healthier future for all, but also to improve the quality of life of those around her. To achieve her goals, Alexandra uses digital tools such as Facebook and Instagram to disseminate her content and thus interact with the public. Plus we highlight that she has created a content map that she uses to plan the daily posts on her page, addressing varied topics related to nutrition, health and wellness. As an expert on the subject, Alexandra studies and addresses a specific nutrient daily, as well as teaching her followers how to analyse the quality of the tap water in their homes. She dedicates about three hours daily in order to create the necessary and informative content, which assists in creating solutions for the most diverse daily situations that prevent a healthier life. Although her business is small, with only one employee, Alexandra is determined to make a difference in people's lives, encouraging them to adopt healthier and more sustainable habits.

## Professional Career

- **Challenges/barriers encountered: socio-economic factors, marriage + children, organisational challenges, disability, pandemic, etc.**

I confess that I have faced numerous barriers that have been felt throughout the journey that has just begun, barriers that relate the implementation of my idea of promoting a healthy lifestyle through Pure Water Healthy Life, with the management of time, expectations and the need to make their themes more appealing to followers. I reveal some weaknesses especially in the time that is spent with all the work developed and with the need to automate the contents revealed in the platforms I use.

- **Solutions to the problems encountered**

To be able to face the barriers presented, I needed only one tool: discipline and self-confidence!

Of course, the motivation of knowing that we would be closer to achieving our goals was absolutely essential, even with a public more receptive to the content exposed. What led to finding solutions to the problems presented was in fact to carry out with you a commitment to deliver content to the followers who mark presence in your various.

- **Have you had any support from any organisations: business incubators, mentoring organisations?**

No, unfortunately I had to develop all the knowledge in the area on my own! I feel that the Digital Marketing course, for example, was a valuable tool for developing the foundations in this area.

- **Throughout your journey, have you had the help of any mentors to set you on the right path or assist in the choices to be made?**

Unfortunately not, I feel I was very self-taught. In fact, I had a course mentor, but I confess it was very knowledge-oriented in itself, since when I had to actually start with my business, I had to read a lot, study, learn enough to then teach.

- **Have you participated in any education or training programmes? Have you used any training for the creation of your business?**

I confess that when I mentioned being self-taught, I met numerous "gurus" of digital marketing (such as Ricardo Teixeira) that led me to acquire enough knowledge to realize today what was just an idea on a paper.

There are numerous tools on the internet - FL World - Launch Formula, among others.

Besides finding these same "tools" as mentioned above, the courses I have completed allow me to realise that the world is constantly changing, that is, we must always be deepening our knowledge and acquiring more and more experience in the various areas, especially in digital marketing which is entirely dependent on technology and its evolution.

- **What sustainability plans do you have?**

If there is one thing that my company presents, it is the awareness for sustainability and the need to know that we will have to take care of our planet and the quality of water. It is necessary to act now in order to guarantee a future for our children. We must change our eating habits.

- **If you could leave one recommendation for future entrepreneurs, what would it be?**

I would say go for it with all the motivation and dedication you can muster.

The world of digital marketing is "pretty cool" and we should never stop believing. However, it is necessary to always keep up to date.

## Cátia Ribeiro



### Personal Information

- Name: Cátia Ribeiro
- Age: 54 years old
- Nationality: Portuguese
- Education: Master of Education
- Current Profession: Mathematics tutor

### Description of the entrepreneur

Cátia Ribeiro is a woman of strength and courage! A fighter made of many ups and downs, but above all of many achievements. Currently 54 years old, Cátia Ribeiro has her own website for math's tutoring, but also presents a Project "Numbers in Villages" that she developed in 2001 and that during the pandemic was crucial for the students not to stop fulfilling their dreams of having access to education. His motto is "Happy life, happy dreams" because he believes that everything is a reflection of our hard work and dedication. At the age of 19 she lost her right arm in a road accident, but that did not stop her from hearing the sound of change and progress. In the most affected areas of the country, Cátia leaves her contribution, transforming the lives of hundreds of young people. Currently, she assists many students with her significant knowledge in the area and is thus able to act in certain sections of society that would previously have been impossible. The most impressive thing about Cátia is her young and innovative spirit, so she seeks new opportunities to learn and develop her knowledge. We can therefore say that she is a woman of strength, a woman of verve!

### Professional Career

- **Challenges/barriers encountered: socio-economic factors, marriage + children, organisational challenges, disability, pandemic, etc.**

I thank you for the invitation, it is a pleasure for me to be here today and share my story. Like any idea that we want to see off the paper new obstacles arise that make us think and even doubt our

abilities. That is my case! When I decided to create a digital and social development platform, the most complicated thing was to learn and assimilate how to compact all the existing information. I am married, with two young daughters and managing all this only adds more adrenaline to the process. As good ideas come out in complicated moments, I can say that: disability, family and the economic crisis at the time were the drivers of my path, as through these same barriers I was able to grow as a professional.

- **Solutions to the problems encountered**

I think the main tool found at the time was creativity! All problems can be solved with a little creativity and dedication. Just keep in mind what you really want and you can create an experience in every sense. I remember a vague example, I didn't know how to make zoom calls and what I decided to do was to attend a work meeting of my husband, well at a distance, to assimilate the main steps within a video call.

- **Have you had any support from any organisations: business incubators, mentoring organisations?**

Unfortunately no, I have not had the opportunity to receive any kind of support.

- **Throughout your journey, have you had the help of any mentors to set you on the right path or assist in the choices to be made?**

My family only! I feel that what I have learnt, reflects a lot of hard work on my part and a lot of constant research until I perfected all the knowledge. It was my own mentorship really.

- **Have you participated in any education or training programmes? Have you used any training for the creation of your business?**

All my life I have been a lover of education and numbers, mathematical operations and how they could influence our daily lives. I have participated in numerous trainings outside my professional area such as: social perception, communication, social support, resource management, among others. These same learning opportunities have been essential to my journey and have only displayed the progress I have made to date.


- **What sustainability plans do you have?**

Sustainability is a relevant theme in any business or company, it is important that the idea is based on its employees, but also, that it reflects in the customers the correct message to pass. In the project

"Numbers in Villages" we want to develop green awareness through practical activities of reflection and debate, but also, the practices of recycling and reduction that are already in place.

● **If you could leave one recommendation for future entrepreneurs, what would it be?**

Don't give up on your dreams and use your weaknesses as weapons! Everything in life is not easy and it does take a lot to achieve. Value every second and every opportunity that you are given.

Sara Branco	
	<b>Personal Information</b>
	<ul style="list-style-type: none"> <li>• Name: Sara Branco</li> <li>• Age: 35 years</li> <li>• Nationality: Brazilian</li> <li>• Education: Professional Course of Make-up and Beautician</li> <li>• Current Profession: Vlogger and Make-up artist</li> </ul>

### Description of the entrepreneur

Sara Branco is an enterprising woman who lost the freedom of movement of her two legs at the age of 10. It was then, as a child, that Sara suffered a reality shock, but, mirroring the warrior she is and the warriors she represents, at 18 Sara created a new way and a new lifestyle and dedicated herself to make-up for events. At 25, also on the advice of family members, Sara decides to create her own make-up content page: Shine with Life. Currently she has 1340 followers and helps women with and without disabilities to be able to do their own look for special events. She is now a role-model for many women with her innovative fashion and beauty tricks.

### Professional Career

- **Challenges/barriers encountered: socio-economic factors, marriage + children, organisational challenges, disability, pandemic, etc.**

It all started when I decided I wanted to play a different role in the lives of the people who were with me at the time, but also in the lives of those who didn't know me at the time. I always wanted to be famous, to shine on the screens and to make my content reach the people who needed it, but at the age of 10 this dream "came to an end". However, at 25, and after numerous unsuccessful attempts, I managed to put my knowledge into practice and achieve my objectives. Right from the start, I found it very difficult to reconcile everything: looking after my daughter, managing the house, looking after my mother and the business I was starting at the time.

- **Solutions to the problems encountered**

Many solutions were presented to me and I confess that I pondered among several until I managed to extract something useful for my journey: asking for help does no harm!

And that's exactly what I did, I asked for help from those who had the knowledge that I didn't have at the time: social networks and telecommunications - I went to a training centre here in Lisbon and looked for both emotional and professional support.

- **Have you had any support from any organisations: business incubators, mentoring organisations?**

Never! For more technological businesses, I think support would be immediate, but for something that reflects an "entertainment", or so it is seen by many, there is not exactly financial or personal support.

- **Throughout your journey, have you had the help of any mentors to set you on the right path or assist in the choices to be made?**

As I mentioned before, I did not have any mentoring assistance as such, however, I did look for some opportunities at a training centre to meet my needs.

- **Have you participated in any education or training programmes? Have you used any training for the creation of your business?**

I have participated in training courses on audience development, social communication and marketing (but only short courses). I've never had a university degree, or anything like that.

- **What sustainability plans do you have?**

I always want to present my business digitally, so as not to pollute the environment with paper, posters, flyers, etc. I also want during my tutorials to emphasize the importance of recycling and spending natural resources and primary goods. It is necessary, even in subjects such as make-up and physical preparation for an event, to highlight issues such as the waste of clothes, the reuse of items and environmental sustainability.

- **If you could leave one recommendation for future entrepreneurs, what would it be?**

I confess that if I had been told what I am about to say, I would not have thought twice as I have in the past: "You are the only reason for your own happiness! Believe in yourself!"



## Poland

### Kamila Anna Dratkowicz



#### PERSONAL INFORMATION

- Name: Kamila Anna Dratkowicz
- Age: 41 years old
- Location: Poland
- Function: President of the Foundation, Owner of the Company
- Education: Higher education



#### DESCRIPTION OF ENTERPRISE

Ms. Kamila runs the Hypogenek Foundation. The very name of the Foundation is an ingenious combination of two words - *Hypo* from the first part of the disease and *genek* - as it is a genetic disease. The foundation was created out of necessity - in Poland very little is known about this disease, and it is practically impossible to find Polish sources of information about it - apart from the website of the above-mentioned foundation. This is also its mission - to spread knowledge about the disease. The foundation has no employees - Ms. Kamila runs it with her sister, with the support of volunteers. In addition, Ms. Kamila is involved in handicrafts as a company called "You are indomitable". Here the source of inspiration is passion itself.

## PROFESSIONAL JOURNEY

### ● What could you say about yourself?

I am an indomitable woman who overcomes difficulties every day caused by the disability associated with Hypophosphatasia (a very rare genetic disease). Friends call me Little, while doctors say I am a unique and original case.

I am currently self-employed. I make personalized handicrafts [www.jestesniedo zdarcia.pl](http://www.jestesniedo zdarcia.pl), and spread awareness about Hypophosphatasia (HPP), the disability and the forms of help that anyone can get. I maintain a profile on Instagram [@zycie z\\_hpp](https://www.instagram.com/zycie_z_hpp), and also write a blog [www.hypogenek.blogspot.com](http://www.hypogenek.blogspot.com)

I am the founder and President of the "Hypogenek" Foundation [www.hypogenek.pl](http://www.hypogenek.pl) Instagram @fundacjahypogenek.

### ● As far as I know, you run both businesses and foundations. What are the stories behind their names?

The name 'HypoGenek' Foundation was created by combining the origins of two words:

- Hypo from Hypophosphatasia meaning the name of the disease
- Genek - from the term genetic disease

And the name of my company 'You are indomitable' came from the title of a book I wrote. It is about the term my uncle used to describe me.

### ● What inspired you to act?

I have been doing handicrafts forever. When I stopped working full-time due to my health condition, I decided to develop my handicraft activities on a larger scale.

The idea to establish and run a foundation came about when my illness began to progress. It was then that I noticed that there was a noticeable lack of knowledge about the disease in Poland. Therefore, I decided to set up a foundation to spread knowledge about the disease, and above all to give support to people who find out that they have the disease.

- **What is the mission of your activities?**

The foundation is first and foremost to spread awareness of Hypophosphatasia and to reunite families with the disease.

And handicrafts are about giving joy to others.

- **How many employees does the foundation have? Do you run the activities yourself or do you employ someone?**

I run the foundation together with my sister. The foundation does not employ anyone. All activities we carry out are on a volunteer basis.

- **What digital and online tools do you use? And which ones would you like to introduce in the future?**

I am active on Instagram, Facebook, Tik Tok, Twitter, LinkedIn, blog, YouTube, Pinterest. And in the future, life itself will show where action will be needed.

- **Did you have a mentor, or support from other people or organisations?**

I am constantly trying to increase my knowledge. Currently, I benefit from the training and knowledge provided by Malgorzata Dabrowska who runs Divine Business and Divine Wings Foundation.

- **What were the biggest obstacles to your business? This is about both personal and general obstacles - whether legal or global like Pandemic.**

My biggest obstacles are the deterioration of my health, which often forces me to change plans more than once. The rest are skills or knowledge that need to be expanded.

- **How have you dealt with these obstacles?**

I look for people who are knowledgeable in a particular subject and train with them. And if it exceeds my competence, I try to start working with such people.

- **What skills are most important in what you do? Did you have them from the beginning, or did you only develop them in the course of action? Do you intend to develop yourself further?**

First of all, don't give up - I have a rule of thumb of "how can you not do it, how can you do it?". You can always find a solution for everything. You just have to want and try.

- **What is your vision for the further development of your business?**

My vision is not to stand still but to create goals and do everything possible to achieve them.

- **What should people who are starting a business or foundation watch out for? What advice do you have for them?**

First of all, before starting anything, determine why you want to do it and listen to the advice of professionals. In the same way, before I started a foundation, I only ran a blog. Only after some time, when I gained more knowledge in this area, was the foundation established. In the same way, when it comes to your own business, at first you can start with an unregistered business. Only when revenues begin to exceed a certain amount, then switch to a registered one, consulting everything with a specialist who will advise what is most beneficial for you.

Thank you very much for the opportunity to give an interview, and remember that everyone IS INDOMITABLE



Kamila Anna Dratkowicz

## Małgorzata Tokarska



### Personal information

1. Name: Małgorzata Tokarska
2. Age: 62 years old
3. Location: Poland
4. Function: Company Owner
5. Education: Secondary education, Post-secondary education.



### DESCRIPTION OF ENTERPRISE

Ms. Małgorzata has been running Accessible Poland Tours since 2009. It is the first barrier-free travel agency in Poland. Its main mission is to make tourist and rehabilitation travel possible for people with disabilities-both motor and intellectual. To show these people that regardless of age or obstacles the world can be an interesting and friendly place. All places are checked in advance for friendliness to people with disabilities, in addition, they can hire an assistant to help them. You run the company yourself , using modern online tools.

## PROFESSIONAL JOURNEY

- **What could you say about yourself and your business?**

I have been running the Travel Agency for People with Disabilities since 2009 more out of passion than business. Being a person with physical disabilities myself, I understand the needs of this group of people. The offer is addressed to individual clients, NGOs and people from abroad.

- **What is the story behind your company? What was its inspiration?**

I travel a lot myself. I have been to more than 53 countries in Europe and around the world. During a private visit to Australia in 2003, I met Edi a representative of a travel agency for the Disabled, it turned out that he was more "lame" than I was. Then I thought to myself: "if he can run such an office then maybe I could start a similar business in Poland. However, from the idea to the realization had to pass several years. Running an office also has therapeutic qualities for me - it allows me not to think about the disease. The work gives me "power", turns me on positively.

- **How many employees does it employ?**

I run the office online from home. When preparing foreign offers, thanks to my knowledge of English, I can search for hotels and other services directly without using intermediaries. I only use the services of an accountant. I want to show the world to people with disabilities, thus proving that disability is not an obstacle to travel. Of course, the event requires more thorough preparation. There must always be a plan.

- **What digital tools do you use and what would you like to introduce in the future?**

Computer, computer apps, phone, social media: Facebook, Skype, Zoom, Twitter, Instagram. The office tries to directly contact Foundations of people with disabilities proposing cooperation.

- **What is the vision for its further development and what would be helpful in them?**

I will run the office as long as there are those willing and I have the strength. Subsidizing trips for people with disabilities.

- **What have been the most difficult obstacles so far? And for you personally and for the activity?**

Organising trips for people with disabilities especially wheelchair users is a big challenge for the organiser. The hotel base does not offer rooms with adapted bathrooms in greater numbers both at



home and abroad. Such rooms usually have one large bed which is also a problem. Lack of adapted transportation is expensive for groups of 10-12 people including 3-4 wheelchairs.

The high cost of running the office and the small number of tours organised per year. Most people with disabilities cannot afford domestic and international trips due to lack of work or low disability benefits. In addition, non-governmental organisations such as foundations or associations are not willing to cooperate with the office, as they mostly organise trips themselves for their clients.

- **How have you found solutions?**

I try to organise trips in low season, I pilot the tours myself to reduce costs. I do not use intermediaries.

- **Did you have any support? Was it in the form of other organisations, or did you have any mentor?**

Unfortunately, I do not have any support. Thanks for being invited to international projects, I can continue to run the office.

- **What competencies/practical skills were most useful?**

First of all, perseverance in what I do. I have always been and am open to people. I make contacts easily. I inspire confidence in other people. I am reliable in what I do. I not only organise tours, but also pilot them. This way clients feel more secure and trust me to make sure everything is well organised. Thanks to my knowledge of English, I have been noticed by other foreign organisations (ENAT, ONCE Foundation) dealing with tourism for people with disabilities. I am invited as an expert on accessible tourism to EU projects, I participate as a speaker mainly in international conferences.

- **Do you intend to develop further? If so, in what way?**

I certainly do not want to close the office.

- **Do you have any advice for people who would like to open a business? What could be the biggest problem for them?**

Strive for the goals with the method of small steps before starting the business. It is important to study the market and create a business plan and be consistent in its implementation. It is necessary to be well organised, not to break down - beginnings are always difficult. Doing things that will also



become a passion, not just a paid job. Looking for solutions that reduced the cost of running the office, using various forms of training, personal development, networking, advertising.

## Sylwia Błach

### PERSONAL INFORMATION

- Name: Sylwia Błach
- Age: 32 years old
- Location: Poland
- Function: Company Owner
- Education: Higher education

<https://sylwiablach.pl/>

### DESCRIPTION OF ENTERPRISE

The areas in which Ms. Sylwia works are so vast that it is hard to concentrate on one. She is not only a respected horror books writer, but also a programmer, model, journalist, copywriter. She also worked on the Miss Poland in a Wheelchair event and participated in many initiatives.

### PROFESSIONAL JOURNEY

#### • What could you say about yourself?

I am a writer, a programmer, a happy partner, a woman who believes in happiness and success. I'm a hard worker, but I like to have crazy dreams, because they give me the wind in my wings.

#### • You are a person of many talents. It requires a lot of self-denial and that you never lose motivation. What inspires you to act?

I want to have an interesting life. I believe in the fact that there will be no second chance - life is one, in addition, very short. I want to try as much as possible, to experience, to discover. I don't like to be bored. So I could say that I am inspired by life.

- **Do your activities have any mission or higher purpose?**

I have never thought about it. My goal is to be happy.

- **Do you manage it all by yourself, or do you hire additional employees?**

I don't currently employ anyone and don't plan to.

- **What online tools do you use? Do you plan to introduce any new tools or ways of promotion?**

I use social media, mainly Instagram and Facebook. I run my own site, so I use WordPress, tools for editing graphics, videos and so on. I've also been using Bing artificial intelligence built into the Edge browser recently. I sometimes use Canva and various online file format converters when I need to quickly change, for example, a .png file into a .jpg.

- **You write horror stories, program, and are a model and influencer. On top of that, she conducts trainings and helps promote herself. Which of your activities is your favourite, and which sells best? What has made your interests so diverse?**

I've always enjoyed trying many different things. Currently, the most important thing for me is writing - I'm at the stage of creating more books, meeting authors and setting the terms of cooperation with publishers. This is not an activity that I could make a living from at the moment.

I think I could earn the most from programming. This year, however, I don't want to work on a full-time basis or in programming teams, so programming, although profitable, is mainly my hobby for the moment.

Influencing is theoretically the most profitable branch among my activities, but I still have too weak a reach to talk about good sales here.

- **Did you have a mentor, or support from other people or organisations?**

I have benefited from mentoring within several foundations and organisations. My mentor included Renata Kaczoruk when I participated in the Perspektywy Foundation's "Lean in STEM" campaign. We worked on time management and prioritization. Not typical mentoring, but I also owe a lot to ICF coach Monika Dawid-Sawicka, whom I met at the right time in my life and she helped me understand some of my professional behaviors. We have analysed thinking styles according to the FRIS model. It's a very cool tool that helps us discover what team roles we'll excel in, what career would be right

for us, why we don't know how to get along with certain co-workers, etc. I really like it because it describes thinking styles, acting styles and the relationship between them.

- **What were the biggest obstacles to action and how did you deal with them?**

The most common obstacles I encountered were architectural barriers. Because I have a severe disability and use an electric wheelchair, lack of architectural accessibility often excludes me completely from various meetings, events and activities.

- **What skills have you found most useful?**

Each of my skills has been useful to me at some stage of my life, it's hard for me to choose one. Certainly, the ability to write beautifully means that even when I didn't have a full-time job, I could work as a copywriter, journalist and so on - that is, it gave me the opportunity to earn money.

In my career, learned confidence helps me a lot. I emphasize: learned, because I am naturally a shy person. I have always been quite an adventurous person. I liked to try new things. I am very curious about the world. And that's why, although I was shy, I was able to force myself to talk to strangers, make appearances, have business conversations and so on. When someone asks me how to build self-confidence, I answer: fake it until you believe it yourself.

- **What visions do you have for further development?**

This year I'm going to focus on book writing and promotional activities, although of course I'm not giving up my other activities. I'm just changing my priorities, and in 2023 the biggest priority for me is writing. My next novel - "The Woman in the Yellow Dress" - will be published soon. It will be a racy horror story. I am also finishing work on another story, a thriller with an important romantic plot. Depending on how my writing career goes, I have several ideas for the next few years. I take a flexible approach.

- **What should people who are starting a business or foundation watch out for? What advice do you have for them?**

I don't know what they should watch out for, because I've only been running my business since February, and so far I'm happy with everything. Certainly a good accountant is important - a person who will not only settle everything, but also advise on subsidies, help keep an eye on contributions, deadlines.

## Germany

### Maria Tuzani



#### BIO/PERSONAL INFORMATION

- Maria Tuzani
- 32
- German/Ukrainian/Romanian
- CEO
- B.A. in Social Work, M.Sc. in Finances

#### DESCRIPTION OF ENTERPRISE

##### • Name + history

WINetzwerk e.V. (Weltoffenes Interkulturelles Netzwerk) was created in 2019 by a small group of enthusiasts, who experienced the power of international youth work and wanted to contribute to the democratic values of the societies they live in.

We are a non-governmental organisation which aims to promote more diversity and pluralism in society. We see awareness of diversity and the benefits of intercultural exchange as an opportunity for the youth work. Our focus lies on intercultural and global learning in order to strengthen understanding and tolerance towards other cultures.

WINetzwerk e.V. focuses its work on youth work since the very beginning as it was created by the group of youth workers. All members of the organisation have experience in the management of European and national projects. We have developed activities and projects, both at local and international level.

### ● Business idea/inspiration

The idea behind creating a NGO was to give a voice to youngsters and support them in their process of becoming active citizens. From other hand, we believe that international youth work is a powerful tool that helps to break stereotypes and contributes to peace-building processes. We believe that through our work we can also facilitate cross-cultural experiences, promote understanding, and foster international cooperation among young people.

### ● Enterprise mission/goals

The role of the organisation is to promote non-formal education, to involve youngsters in different social activities on local and international levels. The main mission of WINetzwerk e.V. is to support socially active youngsters, promote integration and contribute peace-building processes, to give a hand to create more active, educated and democratic society. Other important focus lies on the empowerment and preparation of youngsters, young adults and youth workers in creating and implementing of educational youth activities. Our meaningful target group is also youngsters with migrant backgrounds and refugees.

Through our engagement we aim to achieve following objectives:

- enable young people to implement their ideas into real actions;
- providing young people with healthy, safe and motivating opportunities;
- empower youngsters with fewer opportunities and contribute to the freedom, tolerance and respect for human rights in the society;
- support youth work and provide skills and methods to youth workers;
- promote sustainability as a basis of daily work;
- building a bridge between different cultures and use differences in order to enrich all structures.

### ● Proposed Services/products

WINetzwerk e.V. organises and implements in various regional and international events like seminars, workcamps, workshops, youth exchanges, trainings with the support of high motivated young people and youth workers, thus contributing to the mobility of young people on the European and global levels. Main topics covered by running activities are: human rights, sustainable international cooperation, migration, ecology, active citizenship, inclusion, gender equality, peaceful co-existence, youth participation, empowerment, consumer behavior and depletion of natural

resources. Through our work we address people with different backgrounds, those who intensely participates in democratic processes as well as those who want to become a part of local or/ and international activities.

### ● No. of employees

In the moment, we have 15 members in total, but 5 members are active now. All of them are on freelance basis.

### ● What social need/problem your company respond to?

Central topics, that are covered by our engagement:

- Human rights: We engage in a variety of activities to promote human rights and advocate for their protection. In our work we focus on specific areas of human rights, such as the rights of refugees and migrants, the rights of women and girls and the rights of marginalised or disadvantaged groups.
- Youth activism: We provide resources and training to help young people develop the skills they need to be effective advocates for changes and organisers. We also offer opportunities for young people to get involved in campaigns and initiatives, connect with like-minded individuals, and learn from experienced activists.  
(e.g., during the project 'Yes she can!' 3 different media products on the topic of women rights were created and disseminated through a big network).
- Sustainability and environmental issues: Working on this topic, we engage in a variety of activities to promote environmental sustainability and protect natural resources. This includes conducting research, advocating for policy change, educating, and working with other NGOs and companies to promote sustainable practices.  
(e.g., in collaboration with our associated partner, Eine Welt e.V., we created the guideline on 'How to create sustainable youth project')
- Hate speech: We see our mission in raising awareness about the negative impact of hate speech and to promoting tolerance, respect, and inclusivity.  
(e.g., we collaborate with Amadeu Antonio Stiftung, who are a big actor in a democratic civil society that consistently opposes right-wing extremism, racism and antisemitism)
- Creativity and mindfulness: We provide training and education on mindfulness techniques and practices, organise creative workshops and events, and develop resources and tools to help individuals cultivate creativity and mindfulness in their daily lives.

● **What digital tools do you use? Which ones are you planning to implement?**

We use different digital tools, such as:

Communication and Collaboration Tools:

- Email services (Gmail, Outlook)
- Instant messaging and team communication platforms (Slack)
- Video conferencing tools (Zoom, Google Meet)
- Project management and collaboration platforms (Trello)

Productivity and Office Suites:

- Office productivity suites (e.g., Microsoft Office 365, Google Workspace)
- Cloud storage and file-sharing services (e.g., Google Drive, Dropbox)
- Note-taking and knowledge management tools (e.g., Evernote, Microsoft OneNote)

Content Creation and Design Tools:

- Word processing and document editing software (e.g., Microsoft Word, Google Docs)
- Presentation software (e.g., Microsoft PowerPoint, Google Slides)
- Graphic design tools (e.g., Adobe Creative Cloud, Canva)

Implementation of the projects:

- Digital pin walls (Padlet, Ethermap)
- Mindmaps, whiteboards (Mural, Figma, Miro)
- Feedback and evaluation (Mentimeter, I-Eval)

For the future we would like to use more project development and management tools as well as optimize our social media platforms and online marketing tools.

## **PROFESSIONAL JOURNEY**

● **Challenges/barriers encountered: socio-economic factors, marriage + kids, organisational challenges, disability, Pandemia, etc.**

Our first challenge was to adopt to the circle of other existing NGOs. Moreover, as an NGO whose members have a migrant background, sometimes it is hard to get local participants. As a woman in

CEO, sometimes I face sexism from male business leaders. Not to forget that just after the official creation of our NGO, the Pandemic has started.

- **Solution to the challenges**

Adoption within the NGO circle: Building relationships, networking, and collaborating with other organisations. Seek opportunities to attend conferences, join working groups, and participate in local events to connect with like-minded organisations and individuals.

Difficulty in attracting local participants: Focus on building bridges between communities, emphasizing the benefits and values of diverse participation. Collaborate with local community organisations, schools, and youth centres.

Sexism: Promote gender diversity within your organisation and advocate for inclusive practices in the wider community.

Pandemic impact: Adapt your programs and activities to virtual platforms, active using of digital tools.

Despite these challenges, we try to remain resilient, adaptable, and persistent. Challenging time brings us new lessons to learn, new partners to collaborate and open new opportunities to grow.

- **Did you have a mentor? If yes, please describe your mentee-mentor relation.**

No, on the contrary, I am the mentor of international volunteers in one partner organisation and I support participants in our project on their way to create their own projects and to implement them.

- **Did you participate in the training before you have open your company/freelance work?**

Yes, I have participated in numerous trainings on the local and international level. Local trainings were focused on the working topics, that we find important for our NGO and international (mostly financed by Erasmus+) were on topics such as: mentoring, project management, methodology, youth engagement.

- **Sustainability plan for enterprise**

We are in creation of a such one.



- **Recommendation for future entrepreneurs**

Learn from others, be active and don't afraid to ask for help when you need it, but respect others' boundaries.

## Vladyslava Muth



### BIO/PERSONAL INFORMATION

- Name, Vladyslava Muth
- Age, 26
- Nationality: Ukrainian (from 2019 living in Germany)
- Work position Entrepreneur
- Education level (Master of economy and marketing and studying now second high education in Germany)

### DESCRIPTION OF ENTERPRISE

- **Name + history**

Velly vay <https://www.vellyvay.com>

The business was registered in 2019 and the sales website was launched in 2020. The company sells accessories for mobile phones, including cases with ropes.

- **Business idea/inspiration**

When she moved to Germany, Vladyslava thought for a long time that she wanted to try entrepreneurship in order to earn money on her own, not work for someone else and manage her time independently. Then Vladyslava analysed what was relevant and didn't have much competition in the market. At that time, there were not many drawstring cases on the German market, much

fewer than now, and it was something very, very new. She also liked the idea of the covers because they were easy to ship, not very expensive to send to customers and easy to have a warehouse at home. She decided to try the covers and looked for a manufacturer on various websites, mostly Chinese ones. Everything is produced in large quantities in China. She searched for a long time and found a manufacturer that offers exactly the right covers with removable laces. Vladyslava was one of the first to order a large batch from the manufacturer. She had a lot of difficulties with the first order. The reality didn't match the expectations, but she had to work with what she had, gradually building relationships with the manufacturer and improving the quality of the product.

- **Enterprise mission/goals**

Velly Vay's mission is to sell comfortable drawstring cases that make life easier for people who live, work and travel.

- **Proposed Services/products**

Cases with removable laces and phone accessories.

- **No. of employees**

At the moment, Vladyslava works alone, but she has help from family members and a friend who sometimes helps with her Instagram.

- **What social need/problem your company respond to?**

The idea of entrepreneurship is to make people's lives easier and more convenient. .

- **What digital tools do you use? Which ones are you planning to implement?**

Website, e-mail, Etsy, Instagram. Facebook, Canva, photoshop and other editors.

## PROFESSIONAL JOURNEY

- **Challenges/barriers encountered: socio-economic factors, marriage + kids, organisational challenges, disability, Pandemia, etc.**

The first problem was dissatisfaction with the quality of the first batch of the product. The expectations and the reality of the product were different and Vladyslava had to work with the manufacturers to improve the product.

The next challenge was the German tax system and the high level of bureaucracy. When she started her business, Vladyslava didn't think much about it, she just did it. But then she realized that if she had thought about it more, she might never have opened it. There is a lot of bureaucracy, papers, institutions, laws, taxes. Taxes are so high that you have to give half of your income to the tax system. And you don't have as much earnings as you would like. There are a lot of risks and instability in earning income. Even if it's good today, it doesn't mean it will be good tomorrow. The more you sell, the more often you need to file a declaration and keep up to date with all the changes in legislation, and it's very exhausting.

Her family supported her. Her husband invested and helped Vladyslava. He didn't really believe in success. "If I had given up in the first year and thought too much, I would have closed many times." After a year or a year and a half, things started to go up.

The pandemic did not affect entrepreneurship, but rather had a positive impact, as online entrepreneurship and many people became interested in and bought the product.

There were also personal difficulties because Vladyslava's level of German was not high enough and this caused problems. But her husband helped her with language tests.

It is also important to note the difficulties in advertising and the popularity of social media in Germany. Vladyslava's target audience on Instagram. In Germany, people are not as active online and this has caused difficulties in development and advertising. It took a lot of time and sometimes I lost motivation. Now things are getting a little better, but this is a general trend in Germany, that digital is not yet very popular.

### ● **Solution to the challenges**

Legislation and tax issues take a lot of time, but you just need to be responsible and actively monitor laws and requirements. Have more sales to cover the costs. The language improved automatically as Vladyslava did more of it and got used to it. As for advertising and social media activity, this problem has not been solved. Vladyslava has a girlfriend to help her with her social media, but the effect hasn't changed. Here we can only hope for improvement in general.

### ● **Support organisation (if any): business incubators, mentor organisations**

No, Vladyslava did not receive any professional support.

- **Did you have a mentor? If yes, please describe your mentee-mentor relation.**

No

- **Did you participate in the training before you have open your company/freelance work?**

Academic studies and basic education became Vladyslava's knowledge base. There were no additional courses.

- **Sustainability plan for enterprise**

Unfortunately, the company does not currently have such a plan. But business itself strives to be sustainable and currently uses only environmentally friendly materials for packaging.

- **Recommendation for future entrepreneurs**

The main recommendation is not to think and plan too much, just try and do it, and everything will work out. This is a difficult journey to start. But when you start it, you do everything to move on. All difficulties will be overcome and solutions will be found. It's great to work for yourself, it gives you a lot of free time and the opportunity to decide when you work and when you don't. All difficulties make us stronger. Over the years, Vladyslava has learnt a lot and realised that not everything always has to be good. Today it is, and tomorrow it will be even better. There are always solutions. The main thing is not to be afraid.

## Maryna Kuraptseva



### BIO/PERSONAL INFORMATION

- Name: Maryna Kuraptseva
- Age: 39
- Nationality: German/Ukrainian
- Work position: Journalist, Median coach, publications of the periodicals
- Education level: Only school education (work experience in journalism is 22 years)
- <https://www.facebook.com/marynakuraptseva>

### DESCRIPTION OF ENTERPRISE

#### • Name + history

Background: Maryna Kuraptseva has a diverse professional history that includes entrepreneurship and training. She initially established and successfully ran a media coaching enterprise in Ukraine. Seeking greater independence and new opportunities, she made the decision to expand her business operations to Germany. Her entrepreneurial spirit and drive led her to embark on this venture.

Maryna Kuraptseva possesses a background as a trainer in Ukraine. With a passion for empowering others, she aspired to provide training services specifically tailored to the Ukrainian market. Through her experience and expertise, she aimed to equip individuals in Ukraine with the necessary skills and knowledge to thrive in their respective fields.

Overall, Maryna Kuraptseva's entrepreneurial background, combined with her dedication to training and empowering individuals, makes her a valuable candidate for the position.

#### • Business idea/inspiration

Maryna Kuraptseva's business idea focuses on specialized trainings for Ukrainians in Germany, enabling them to navigate the system, maintain their cultural identity, and achieve personal

independence. The aim is to empower individuals by providing comprehensive guidance and practical resources for successful adaptation.

- **Enterprise mission/goals**

Maryna Kuraptseva's enterprise aims to provide comprehensive media education and create a safe and nurturing space for Ukrainians. The goals include empowering individuals, fostering personal and professional development, preserving Ukrainian culture, building networks, and cultivating a supportive community.

- **Proposed Services/products**

The training services offered by Maryna Kuraptseva's enterprise include comprehensive programs in journalistic skills, media grammar, human trafficking awareness, and sex education for youngsters. The consultation services focus on entrepreneurship guidance, diploma validation assistance, and personal and professional skills development. These services aim to empower individuals in their personal and professional lives, providing them with the necessary knowledge and support to excel in their chosen fields.

- **What social needs/problems does your company respond to?**

Maryna Kuraptseva's enterprise addresses the social need of assisting Ukrainians in their adaptation to Germany. Through specialized training programs and consultation services, the enterprise empowers Ukrainians with the skills, knowledge, and support needed for successful integration. By focusing on media education, entrepreneurship guidance, diploma validation, and personal and professional skills development, the enterprise helps individuals navigate the German system, maintain their cultural identity, and establish themselves independently. The company also fosters a supportive community, bridging the gap between Ukrainian and German cultures and promoting a smoother adaptation process for Ukrainians in Germany.

- **What digital tools do you use? Which ones are you planning to implement?**

Facebook <https://www.facebook.com/marynakuraptseva>

## PROFESSIONAL JOURNEY

- **Challenges/barriers encountered: socio-economic factors, marriage + kids, organisational challenges, disability, Pandemia, etc.**

During the interview, Maryna Kuraptseva shared that she faces the daily challenge of living with psoriasis, a chronic skin condition that affects her hands and feet. This condition can have an impact on her mobility, daily activities, and self-confidence. Despite these challenges, Maryna remains determined and resilient in her pursuit of personal and professional growth.

Recognising the unique obstacles faced by individuals with disabilities, Maryna's enterprise places a strong emphasis on creating an inclusive environment that caters to individuals with diverse needs. By providing specialized support and resources, the enterprise aims to empower individuals, including those facing similar challenges to psoriasis, to develop their skills, gain confidence, and thrive in their personal and professional endeavours.

Through tailored training programs, consultation services, and the fostering of a supportive community, the enterprise strives to ensure equal opportunities and accessibility for individuals with disabilities. By promoting awareness, understanding, and making necessary accommodations, the enterprise seeks to create a space where everyone, irrespective of their disabilities, can actively contribute, learn, and grow.

Also regarding organisational Challenges: Starting a business or organisation in Germany can be challenging due to bureaucratic processes, legal requirements, and administrative hurdles. Navigating the German institutional framework and understanding the necessary procedures for establishing a business may require significant time, effort, and resources.

- **Solution to the challenges**

- Cultural understanding and awareness: Foster an inclusive environment by promoting cultural tolerance and celebrating diversity.
- Professional networking and collaboration: Engage with support organisations and build partnerships for valuable resources and guidance.
- Self-belief and motivation: Stay confident, motivated, and focused on personal and professional development.
- Seeking training and certification: Take advantage of training programs to enhance skills and demonstrate expertise.

- Personalized approach to business: Develop realistic plans tailored to individual circumstances.

- **Support organisation (if any): business incubators, mentor organisations**

Maryna Kuraptseva's enterprise has leveraged the support of various organisations and institutions throughout her journey. Collaborating with local business incubators has provided valuable guidance in areas such as business planning, funding, and networking. Mentor organisations have connected her with experienced professionals who have offered valuable advice and support based on their expertise. The manager at the Job Centre has been instrumental in providing assistance with employment opportunities, job search strategies, and accessing relevant resources. Additionally, partnerships with Ukrainian community centres and the Consulate of Ukraine in Germany have facilitated access to a supportive network, cultural events, and essential information for the Ukrainian community. These existing collaborations have played a crucial role in supporting Maryna's enterprise and have contributed to her success in assisting Ukrainians in their adaptation process in Germany.

- **Did you have a mentor? If yes, please describe your mentee-mentor relation.**

No

- **Did you participate in the training before you opened your company/freelance work?**

"I have not personally participated in formal training programs, but I have actively engaged in open spaces and sought opportunities for collaboration. These experiences have motivated me to establish cooperative relationships and explore avenues for professional growth and development."

- **Recommendation for future entrepreneurs:**

- Persistence and resilience: Stay determined and view setbacks as opportunities for growth.
- Seek opportunities: Be proactive in exploring partnerships and collaborations.
- Embrace your passion: Pursue what you love and capitalize on your strengths.
- Consider training and consultancy: Explore opportunities in training and consultancy.
- Adapt to the system: Understand and adapt to the German business environment.
- Maintain positive relationships: Foster positive connections and prioritize collaboration.
- Set realistic plans: Develop achievable business goals.



- Combine contract work and entrepreneurship: Balance stability with building your own business.
- Believe in yourself and integrate: Have confidence and actively engage with the local business community.
- Seize training opportunities: Participate in relevant training programs for skill enhancement.

# 3

## EXPERTS OPINIONS



## Experts opinions

### Spain

**Mireia Cabañes Clemente, Spanish para surfer, champion of Europe and sub-champion of the world, speaker and influencer. She is also a doctorate student researching the role of women with disabilities in employment.**

#### Challenges and opportunities for digital social entrepreneurship in Spain.

Digital social entrepreneurship is a huge opportunity for people who want to become entrepreneurs and in turn meet needs that affect people's quality of life. People with disabilities have a certain tendency towards social entrepreneurship. What is the problem? They are so driven by their need to help because of their empathy that they don't look so much at the economic side. And this means that the social enterprises or projects they undertake are not always economically solvent. They probably solve the need they have detected and want to solve, but they do not have the economic repercussions to make a living from it or to be a company that can grow and offer other jobs.

It is true that there are some, but the percentage of people who try social entrepreneurship and those that proliferate over time and make a profit is very small.

And there are a thousand challenges to be solved! Thank goodness there are more and more grants and large companies that are committed to these types of initiatives and link them to CSR.

You just have to think more from a business point of view.

#### Innovation for entrepreneurial activities.

This is an aspect that has changed a lot in recent years. When I started out as an entrepreneur, you would go to talks where someone who had been successful would tell you their story. It was very motivating, but you didn't learn anything. Shortly afterwards, courses began to focus more on teaching you how to manage a company or how to develop your idea from scratch. We are in a world in which technology plays an important role, so why not go hand in hand in terms of the entrepreneurial world?

We need to innovate in training people who want to become entrepreneurs. Both to develop their skills, their personalities and to develop their ideas and later their business models and their business vision. I think there is still a lot to discover.

### Identification of social needs and problems, as well as possibilities for entrepreneurship for women with disabilities.

Women with disabilities need to empower themselves and move away from their role as caregivers or protected. This means that when they start a business, they tend to do so in the social sphere and, as I mentioned in the other question, they think more about helping and feeling useful by helping others than about the financial aspect. They should be trained in all areas and, above all, their personality should be strengthened and they should be taught that it is possible to help and make a better society with their company while earning money. You just have to know how to look for the child and the business model.

In addition, many of them identify possible projects based on individual needs: if I need it, so does everyone else, and they focus on solving that need, but not on how it can affect them financially.

### Emerging/edge technologies to address business challenges during crises.

Those who succeed in times of crisis usually succeed forever, as these are the most difficult times to get companies off the ground. There are great companies that bring together entrepreneurs, established companies and people who want to work and help with new social challenges. So you have: enthusiastic people, people with innovative ideas and people who know 100% how a company works. I think it's a very good way to teach and learn to new entrepreneurs.

We have to keep a close eye on technology, but without fear because it makes our lives easier and use it for the benefit of all.

## Portugal

**Mónica Tagulheira, woman with disability, founder of a digital entrepreneurship company catering to women with disabilities.**

## Challenges and opportunities in the Social Digital Enterprise sector in Portugal

The challenges of social and digital entrepreneurship for women with disabilities in Portugal are numerous and create impediments to the achievement of objectives. However, we cannot fail to say that the opportunities are also vast, of course often limited by a more restricted profile, but in fact the chances presented are numerous.

Given the growing need for constant use of digital tools, there has been in recent years, an introduction of businesses on a digital level that influence in some way the social behaviour of the population. As mentioned before, there are some possibilities in Portugal, among them:

- Participation in Associations for social business development;
- Creation of technological solutions for the needs of the most varied people;
- Cooperation between organisations.

On the other hand, innovation is essential for the success of the activities related to this theme, as it allows entrepreneurs to develop new and better solutions to meet the market needs.

## Innovation for entrepreneurial activities

Entrepreneurial success depends on innovation as it allows them to create revolutionary and improved products to meet market demands. Businesses should always look for ways to go outside the box and surpass what is already in the market.

With the help of innovation, they can then overcome these difficulties and develop solutions that meet the specific needs of people with disabilities.

## What social problems have been detected and what are the possibilities of entrepreneurship for women with disabilities?

For women entrepreneurs with disabilities, first of all, the identification of social needs and problems can be an important starting point for the development of business ideas in different sectors. Many times, these needs and problems are under-represented in our society and we perceive that they are not in a certain way well aligned with the objectives of the population in getting certain solutions. Thus, by identifying these same gaps/gaps, women entrepreneurs can develop innovative solutions that address these needs and thus create positive social impact in society.

For example, an entrepreneur with disabilities may identify the lack of accessibility in a specific sector and create solutions that make the environment more accessible and inclusive.

### Emerging technologies to assist entrepreneurs during times of crisis?

Due to emerging technologies, women entrepreneurs have new opportunities to deal with crisis situations and change the way they operate in a more effective way. In times of crisis, emerging technologies can be especially useful to develop the creativity of in problem solving, such as Artificial Intelligence and Blockchain.

AI can assist in the collection and analysis of large amounts of data that can be beneficial in predicting market trends, spotting opportunities and improving operational effectiveness.

Blockchain: In times of economic crisis, ensuring the security and transparency of financial transactions is especially crucial. There are other tools that can assist in this achievement. It is only necessary to know how to carefully manage each of the solutions that are presented.

## Poland

**Sylwia Błach, Master's degree in computer science, Poznan University of Technology. Trainer in areas such as programming, HTML, CSS, WordPress. Book writer and successful blogger.**

### Do modern digital tools and social media cater to the needs of people with disabilities?

Social media certainly has a significant impact on the lives of people with various disabilities. Access to Instagram, Facebook and other social media makes it easier to connect with other people, help reach out for information and so on. Importantly, the largest of these platforms care about accessibility. It is not yet perfect, but applications are constantly developing in this regard, such as Instagram, which cares about alternative descriptions to photos.

### Can we still count on innovation in the promotion of businesses on social media? If so what can be particularly beneficial?

Certainly there will be new marketing trends and new applications that will surprise us. We are increasingly using AR technology - augmented reality. Any funny filters, beauty enhancement apps or virtual fitting rooms are AR. Brands see marketing potential in creating AR solutions, and on social media we see that users like them a lot.

On the other hand, an interesting trend is deinfluencing, a new feature on TikTok. Influencers are increasingly encouraging people not to buy. How will they find their way in the future, since so far they have mainly made money promoting products? This is an interesting niche that can provoke interesting innovations.

Metaversum and artificial intelligence are also increasingly important trends in the marketing world. Unfortunately (or perhaps fortunately?) I don't have a crystal ball and can only guess which trends will catch on.

## Germany

**Nataliia Rakhmanina, *Digital and online marketing expert***

### Challenges and opportunities in digital social entrepreneurship

We can see that over the years Germany is moving away from offline business more and more. Social networks are becoming popular as advertising platforms, and customers are increasingly choosing to buy what they need in online stores and marketplaces.

An important opportunity is the creation of platforms and communities that promote social solidarity and cooperation. Digital social entrepreneurship can bring people with different skills and backgrounds together to solve social challenges. Knowledge and experience sharing platforms, online communities and cooperatives allow entrepreneurs to interact, exchange ideas and create joint projects to improve the social sphere.

In addition, digital social entrepreneurship can contribute to sustainable development and environmental responsibility. Entrepreneurs in Germany are using digital technology to create sustainable solutions such as smart energy saving systems, improved waste management and reduced environmental impact.

### Innovation for entrepreneurial activities

Now we are living in a world where technology and market conditions are constantly changing. Entrepreneurs must be prepared to adapt and use innovation to succeed.

The creation of a competitive advantage is an important aspect of innovation for entrepreneurship. Entrepreneurs who innovate in their business can stand out in the market and attract more customers.

Also, innovations have a positive effect on the internal processes of the team or the entire company. They create optimization of business processes and improve the efficiency of the company. New technologies and automation methods can significantly reduce the time and cost of production, logistics, marketing and other aspects of entrepreneurial activity. This allows entrepreneurs to devote more time and resources to strategic planning and business development.

### Modern trends among innovations:

- Use of artificial intelligence or machine learning
- Use of augmented reality and virtual reality
- Blockchain
- Eco-innovation
- Data analytics and client profile
- Using "smart tasks" in work.

Entrepreneurs who are willing to experiment and adapt to change are often in the best position to grow and succeed.

### Detection of social needs and problems and possibilities of entrepreneurship for women with disabilities.

Social Needs and Problems of entrepreneurial opportunities for women with disabilities in Germany:

- **Accessibility:** Women with disabilities often face barriers related to physical accessibility in public spaces, transportation, and buildings, limiting their mobility and participation in various activities.
- **Employment Opportunities:** Limited access to suitable employment opportunities and workplace accommodations can hinder economic independence and financial security for women with disabilities.
- **Social Inclusion:** Women with disabilities may experience social isolation and exclusion due to stigmatization, attitudinal barriers, and lack of awareness or understanding from others.



- **Support Services:** Access to appropriate support services, such as healthcare, assistive devices, personal assistance, and counselling, is crucial for addressing the specific needs of women with disabilities.
- **Bureaucracy:** One of the biggest problems is legislation and the taxation system and bureaucracy. The system in Germany is very complicated and there are a lot of difficulties, so many women don't even start a business. Another problem is the social system in the country, which does not motivate you to start your own business. It is much more difficult than other forms of income generation

#### Possibilities of Entrepreneurship:

1. **Niche Markets:** Women with disabilities can identify and serve niche markets that cater to the specific needs and preferences of individuals with disabilities. This can include creating products, services, or experiences that enhance accessibility, promote inclusion, or address specific challenges faced by the disabled community.
2. **Online Businesses:** The internet provides opportunities for women with disabilities to start online businesses, such as e-commerce stores, consulting services, or content creation, allowing them to work from home and reach a global customer base.
3. **Social Enterprises:** Women with disabilities can establish social enterprises that not only generate income but also address social needs and contribute to the empowerment of other individuals with disabilities. These enterprises can focus on creating employment opportunities, providing skill development programs, or offering support services.
4. **Advocacy and Consulting:** Women with disabilities can leverage their expertise and personal experiences to become advocates or consultants in areas related to disability rights, accessibility, or inclusive practices. They can offer training, workshops, or advisory services to businesses, organisations, and government entities.

To effectively support women with disabilities in entrepreneurship, it is essential to address the systemic barriers they face and provide tailored support and resources. This can include accessible business development programs, mentorship networks, financial assistance, and initiatives that promote inclusive hiring practices. Additionally, fostering a culture of awareness, acceptance, and inclusivity within society is crucial for creating an enabling environment for women with disabilities to thrive as entrepreneurs.

### Emerging/cutting-edge technologies to address entrepreneurial challenges during crises.

Entrepreneurs have to face various challenges and problems during crises. During crises, entrepreneurs have to face various challenges and problems. It should be understood that the crisis is not the completion of a successful project, it is its point of growth. Now there are new opportunities to meet entrepreneurial challenges in challenging times.

Technologies that successfully help to cope with the crisis:

1. In times of crisis, when many companies are moving to remote work and staff may be downsizing, cloud computing allows entrepreneurs to easily scale their business processes by providing access to information and tools from anywhere in the world.
2. Collecting and analysing big data can help entrepreneurs understand changes in consumer demand, predict market trends, and determine the effectiveness of their strategies. Analytical tools and platforms help entrepreneurs make informed, data-driven decisions in real time.
3. Social media and digital marketing. Today it is the main form of communication among many people. Entrepreneurs can use social media to promote their products and services, acquire new customers, and keep in touch with existing ones.

You can also use other technologies that are specifically for your business niche.

### CONCLUSIONS AND RECOMMENDATIONS

We can clearly see from the desk research and available data that digital social entrepreneurship sector is developing in partner countries. COVID-19 pandemic have huge impact on digitalisation of companies, education sector and increase in social media use for business. According to desk research and experts, DSE is the future, it is a sector that creates work possibilities for women with disabilities and have positive impact on society and environment.

The main barriers for DSE development are:

- Lack of funding for new entrepreneurs in social sector;
- Lack of legal framework;
- Low digital skills among workforce;
- Slow development of social economy;
- Low educational level of people with disabilities;
- Stereotypes and biases concerning women IT education.

Important questions for policy makers, educators, trainers and organisations in social and digital sector:

Social stereotypes and expectations concerning women employment:

- How do traditional gender roles and stereotypes perpetrate non-state politics of women in DSE sector?
- How do societal expectations and biases prevent female students from choosing digital careers?

Educational inequality:

- What is the role of modern education, curriculum development and mentoring programs in promoting equal participation?
- What are the barriers for women with disabilities to enter ICT education?
- What are some strategies to support women with disabilities' interest and confidence in the advanced skills available?

Workplace integration and solution:

- How important is it to create inclusive workspaces that promote gender diversity in ICT?
- What are the benefits of the application and the company's role in implementing inclusive policies, eliminating application and advancement biases, and providing network support for women in ICT and STEM applications?

Role of leadership and politics:

- What is the role of government initiatives and policies in promoting gender equality in ICT?
- What is the use of policies, policy areas and measures that may prevent women in professions with advanced digital skills?
- What is the role of policy makers in legal framework in social economy and funding in that area?

Empowering women in entrepreneurship and innovation:

- How can digital and technological potential be used to be part of women as users and innovators?

- What are the barriers to access to the Internet, mentoring and entrepreneurial networks?
- What is the importance of creating ecosystems supporting start-ups by women in the use of technology?

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## PROJECT PARTNERS:

