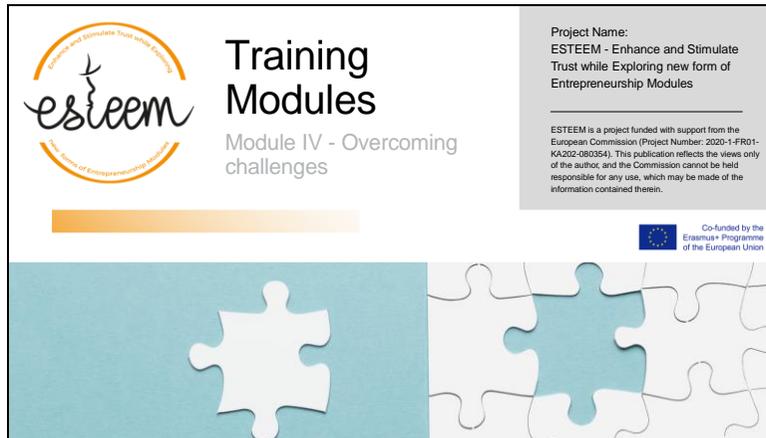


Slide 1



The slide features a header with the 'esteem' logo (a circular emblem with the text 'Enhance and Stimulate Trust while Exploring new form of Entrepreneurship Modules' around the perimeter and 'esteem' in the center) and the title 'Training Modules' in a large, bold font. Below the title is the subtitle 'Module IV - Overcoming challenges'. A horizontal orange bar is positioned below the subtitle. In the top right corner, a grey box contains the project name and a disclaimer. The bottom of the slide is decorated with a pattern of puzzle pieces in shades of blue and white.

Project Name:
ESTEEM - Enhance and Stimulate Trust while Exploring new form of Entrepreneurship Modules

ESTEEM is a project funded with support from the European Commission (Project Number: 2020-1-FR01-KA202-090354). This publication reflects the views only of the author, and the Commission cannot be held responsible for any use, which may be made of the information contained therein.

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

This module should have a minimum duration of 2h30 and a maximum of 3h00. The duration per slide will depend on your group of trainees and the way the management of time suits better (eg. Smaller groups will need less time to interact and can watch the full videos. On the other hand, bigger groups will need more time allocated for interaction activity and maybe adjust the time allocated to the videos and reflection) This module integrates a group of training modules. Nonetheless, each module can be used separately and the order can be changed, according to the need of each training

Slide 2

2/55

Modules' Index



- I. INTRODUCTION
- II. BEING A LEADER
- III. BUILDING (OR RECOVERING) TRUST
- IV. OVERCOMING CHALLENGES

Slide 3

2/55

Modules' Composition



- I. INTRODUCTION
- II. BEING A LEADER
- III. BUILDING (OR RECOVERING) TRUST
- IV. OVERCOMING CHALLENGES

A short overview of Module IV – Overcoming Challenges

Slide 4

4/55

IV. MODULE OVERCOMING CHALLENGES



Objectives

- To learn how to face and overcome challenges.
- To identify and characterize obstacles and challenges in entrepreneurship;
- To understand the main causes of the obstacles faced by new entrepreneurs;
- To learn how to overcome challenges and better know public policies which might contribute to this task.

Objectives of Module IV –
Overcoming Challenges

Slide 5

5/55

IV. MODULE OVERCOMING CHALLENGES



Expected Results

- After completion of this module you will be able to:
 - identify and characterize the type of obstacles and challenges you may face;
 - make use of tools to overcome some challenges and to use public policies as a useful tool for some obstacles;
 - replicate solutions for issues raised by entrepreneurship, applicated in other contexts (e.g. geographical or sectorial).

Expected results of Module IV –
Overcoming Challenges

Slide 6

6/55

IV. MODULE'S TOPICS

OVERCOMING CHALLENGES

- (1) OBSTACLES AND CHALLENGES IN ENTREPRENEURSHIP ACTIVITY
 - Identification (e.g. Gender differences, financial and bureaucratic issues, business growth and internationalization, need for skilling and reskilling);
 - Main causes.
- (2) GENDER GAP
 - Facing and overcoming the gender gap;
 - Need for skilling and reskilling;
 - Training to correspond to business demands (e. g. projects best practices).
- (3) FINANCIAL & BUREAUCRATIC OBSTACLES
 - Looking for public policies and finding solutions (e.g. public policies).
- (4) NEED FOR SKILLING, RESKILLING, AND UPSKILLING
 - Training to correspond to business demands (e. g. projects best practices).
- (5) PRACTICAL RECOMMENDATIONS AND MODULE EVALUATION



Topics that will be addressed in Module IV – Overcoming Challenges

Slide 7

7/55

IV. MODULE

OVERCOMING CHALLENGES

TYPES OF INTERACTIONS YOU WILL FIND DURING THE MODULE [CHECK THE ICON INCLUDED IN EACH SLIDE]

- ! Important
- ☁ Reflect on the comments/question
- 💬 Discuss together
- 📺 Watch Video
- 📄 Write a comment
- 🔍 Read
- 🎬 Role Play
- 📖 Additional information / Further reading

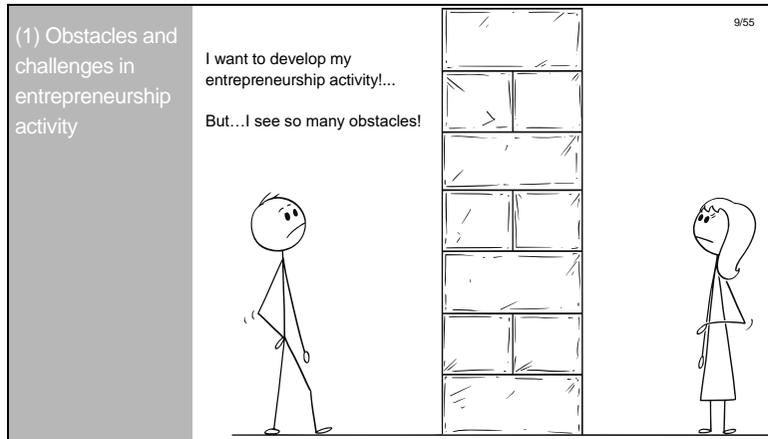


Types of interactions you will find during the module – in each activity slide you will find an icon correspondent to the action to develop.

Slide 8



Slide 9



This slide is an introduction to think about the obstacles entrepreneurs face in their businesses

Slide 10

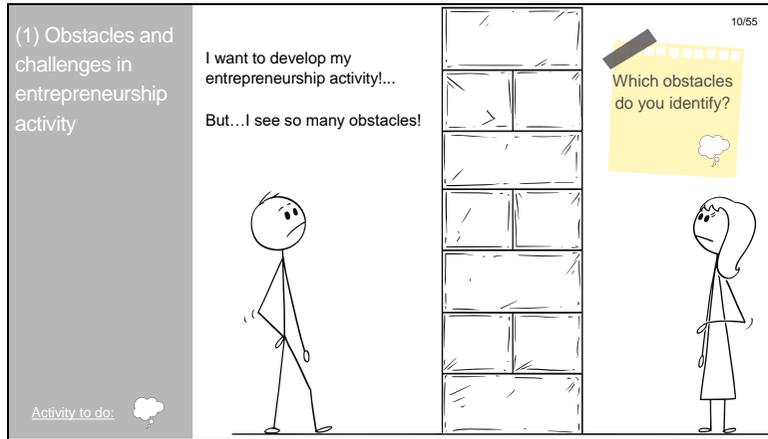
(1) Obstacles and challenges in entrepreneurship activity

I want to develop my entrepreneurship activity!...

But...I see so many obstacles!

Which obstacles do you identify?

Activity to do:



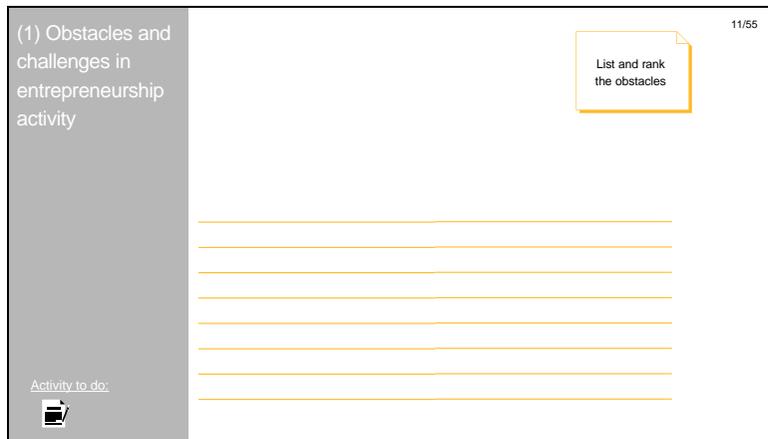
Ask the trainees to think about this, and to identify the main ones for them.

Slide 11

(1) Obstacles and challenges in entrepreneurship activity

List and rank the obstacles

Activity to do:



In group, list the obstacles that the trainees identified before and rank them.

Slide 12

(1) Obstacles and challenges in entrepreneurship activity



Activity to do:

12/65

Too much bureaucracy!

Difficulty getting funding...

Help me... I do so many different things!

And where do I get the information for?!

Do I lack of skills?

Discuss what was identified. This slide gives some other ideas for identified obstacles. Were these all mentioned in your discussion? Any other topic that came to the mind of the trainees?

Slide 13

(1) Obstacles and challenges in entrepreneurship activity



13/65

Main obstacles and challenges to the entrepreneurship:

- **Public Policies issues** (bureaucracy; taxes policies; etc.);
- **Financial issues** (need for investment/ budget limitations for applications/difficulties in getting funds);
- **Skilling issues** (lack of entrepreneurial/academic formation concerning entrepreneurial tasks);
- **Social issues** (social support / economic environment insertion);
- **Personal issues** (sacrifices/fear of failure/ need to accept and deal with the risk & challenges);
- **Gender & Generational issues** (Gender and generational gap).

Here we list the main obstacles identified by entrepreneurs and that were collected in the literature available for the topic.

Slide 14

14/55

(1) Obstacles and challenges in entrepreneurship activity

Other useful links



Activity to do: 

Optional slide with video about challenges.

Slide 15

(2) Gender Gap

Facing and overcoming the gender gap



Slide 16

(2) Gender Gap

15/55



Why is this important to explore?

- 1) There is an invisible barrier that prevents women from climbing to the top of the corporate ladder, regardless of their qualifications or achievements..
- 2) There is a lack of opportunities for female entrepreneurs to access to financial services, to leadership positions, and career progression. These contribute to wider gender gaps.



One of the topics identified as an obstacle – the Gender inequality. This slide explores why is important to raise awareness – the lack of equal opportunities, the difference of salary between genders, the access to funds...

Slide 17

(2) Gender Gap

16/55

Have you ever felt discriminated?



Activity to do:



Video: A Man's a Boss, a Woman's Bossy
[Pantene's 'Labels Against Women' digital ad]

Here is presented a video about different labels attributed to women and men considering the same characteristics.

Slide 18

(2) Gender Gap

Have you ever felt discriminated?
Comment the video

17/55

Do you think women and men hold different characteristics?

Does society give different names to the same characteristics if it is a woman or a man?

+info:

Activity to do:



Promote a debate with the trainees about this previous video. Do they agree? What is their opinion about this?

Slide 19

(2) Gender Gap

18/55

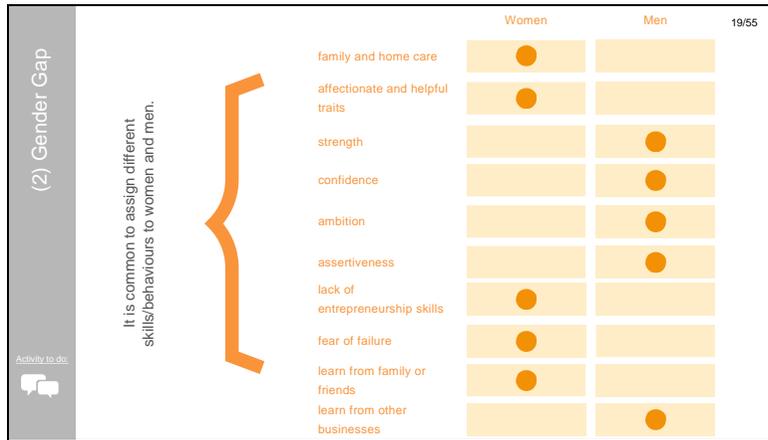
Generally, society attributes skills and behaviors to women and men, creating a gender-based perspective of personal and technical skills.



Let's see some examples ...

Transition slide.

Slide 20



This table shows the different skills and behaviours commonly attributed between men and women

Slide 21

(2) Gender Gap

Role-play exercise: 20/55

The participant has to face two different situations. The entrepreneur is recently established and tries to boost her/his business and find new clients and suppliers.

- 1 A meeting is delayed because the person (supplier) meeting us had to postpone the hour. But I have to pick up my children from school. How do I manage the situation? I have to give an answer or justification to the supplier.
- 2 There is a business opportunity, but it would require an unprecedented delivery of services in a short period. Would I take the risk? Would I ask for support? Who would support me? I have to give an answer to the client and see if I need support.

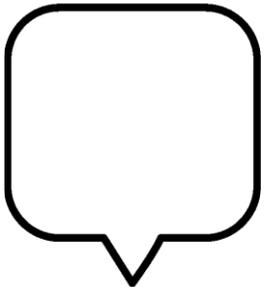
In the end, the group should analyse if the participants reflected the usual gender-based perspective of women and men characteristics.

An example of Role-play to be done, that takes into consideration the management of personal and family time. How would the trainees react and be able to overcome this?
 After the exercise: do the trainees react differently considering their gender? What is their experience?

Slide 22

21/55

(2) Gender Gap



Do you think women and men face different obstacles in business activity?

Let's do the following exercises....



21/55

Transition slide to discuss if women and men face different obstacles in business activity?

Slide 23

22/55

(2) Gender Gap

Connect the column A.Sentences to column B.Gender

A. Sentences	B. Gender
A. It is difficult to obtain the information I need!	1. Women
B. It is a problem the lack of time for me & my family.	2. Men
C. It is not easy to take the risk...	3. Other
D. I deal with many things at the same time.	
E. I have difficulty in getting financial support.	
G. I can be innovative & creative...	
H. They say I am no able to do business, I have no knowledge...	
I. They say I can't be a leader, because I am not ambitious.	
J. I'm a good communicator.	
K. It is easy to contact my clients & suppliers.	

Exercise to connect column A to B. When you hear these affirmations/considerations would you think/associate immediately that they were said by a man or a woman?

Slide 24

23/55

(2) Gender Gap

Connect the column A.Obstacles to column B.Gender

A. Obstacles	B. Gender
A. Administrative/bureaucratic	1. Women
B. Educational	2. Men
C. Communicational/relational	3. Other
D. Management/organizational	
E. Financial	
F. Leadership access	
G. Difficulty to keep a work-life balance	
H. Low self-confident /fear of failure	

Exercise to connect column A to B. When you hear about these topics would you think/associate immediately that they were more considered by a man or a woman?

Slide 25

24/55

(2) Gender Gap

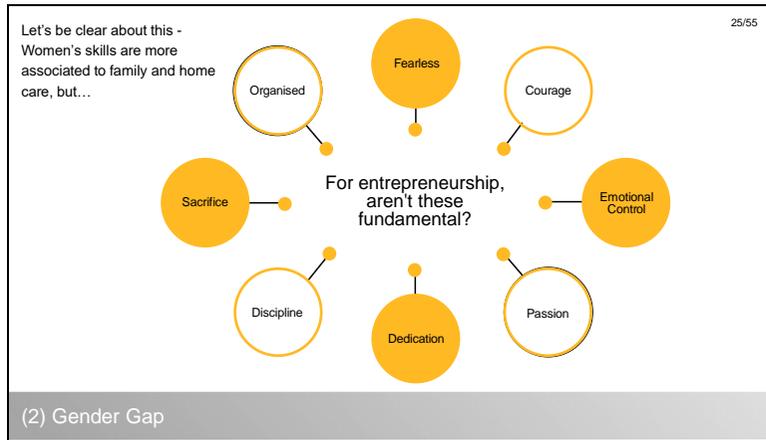


Now, that I am aware of the possible challenges and obstacles specifically created by the fact of being a woman, how to overcome it?

Take advantage of the life skills, and apply them to your business!

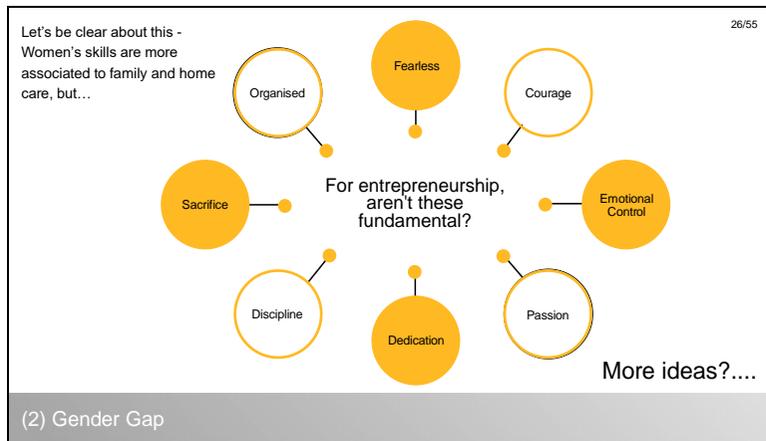
Transition slide to promote reflection on how to overcome challenges. Take as reminder that our life skills will be an excellent tool to our business, as the management of time and relations.

Slide 26



Example of how life skills can be fundamental for entrepreneurship skills.

Slide 27



Promote debate with trainees to collect other characteristics.

Slide 28

(2) Gender Gap 27/55

Write the three more important, then share them with the group.

- 
- 
- 

After discussion, rank the three more important ones.

Slide 29

(2) Gender Gap 28/55

After listing all the skills family life gives us, let's see a video:

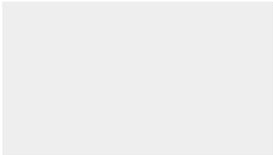
Activity to do: 

Watch the video about life skills

Slide 30

(2) Gender Gap 29/55

After listing all the skills family life gives us, let's see a video:



Do your list of skills match the ones mentioned on the video?

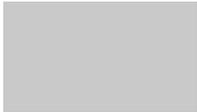


Debate about the topic of the video.

Slide 31

(6) Gender Gap 30/55

Other useful links



Activity to do: 

Optional links.

Slide 32



Slide 33

(3) Financial & bureaucratic obstacles

32/55



The main identified obstacles:

- Having lack of information;
- Having many obstacles in getting funds...taxes and bureaucracy;
- Having lack of means to overcome this.

Do you identify yourself with this?
Do you find other obstacles?

Another topic that is addressed in this module is the financial and bureaucratic obstacles.

The ones mentioned are the most relevant, Ask the trainees if they identify themselves with this.

Slide 34

(3) Financial & bureaucratic obstacles

33/55



The main identified obstacles:

- Having lack of information;
- Having many obstacles in getting funds...taxes and bureaucracy;
- Having lack of means to overcome this.

Where can I find the answer to move on?
Let's explore this topic in the next slides

Transition slide to more content on this topic

Slide 35

(3) Financial & bureaucratic obstacles

34/55



Role-play exercise

Pitching your project to the bank

Context : In order to start your company you need to ask for a loan. You have a first appointment with your bank in order to present your project to them.

The expert: A professional banker or someone in the financial sector

- A commercial pitch usually starts with a catchphrase
- Introduce yourself, your concept and your role in the company
- Present your value proposition and your service offer (basically what you want to sell, how you are going to sell it, to whom....)



Role Play exercise. More information to develop this exercise is available on the annex of the toolkit.

Slide 36

(3) Financial & bureaucratic obstacles 35/44

Knowing that...
"The lack of access to financial services for female entrepreneurs is one of the biggest gender gaps, and a major factor holding back progress towards financial inclusion of women in developing countries"
[FMO, Entrepreneurial Development Bank]

...HOW CAN I OVERCOME THE FINANCIAL OBSTACLES?

- Using crowdfunding;
- Establishing links with the business community;
- Getting specific advice for financial issues;
- Skilling for financial issues.



Suggestions of different opportunities to overcome the funding obstacles.

Slide 37

(3) Financial & bureaucratic obstacles 36/55

What more can I do?

- Look at government incentives to small business
- Look at innovative measures for creating start-up's
- Get information
- Be resilient to difficulties
- Look for business support (local or national)
- Look for technical support



and keep in mind...

Other suggestions on how to overcome financial challenges.

Slide 38



Wrap-up slide of the main key ways to overcome the identified obstacles: Find support programmes and continuous skilling

Slide 39

(3) Financial & bureaucratic obstacles

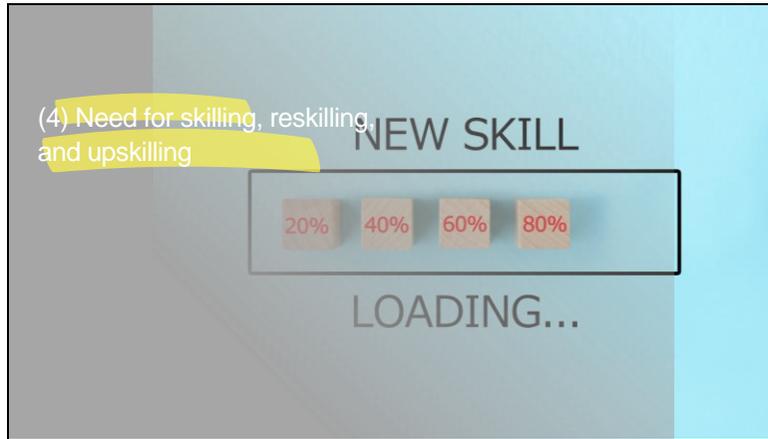
38/55

Other useful links

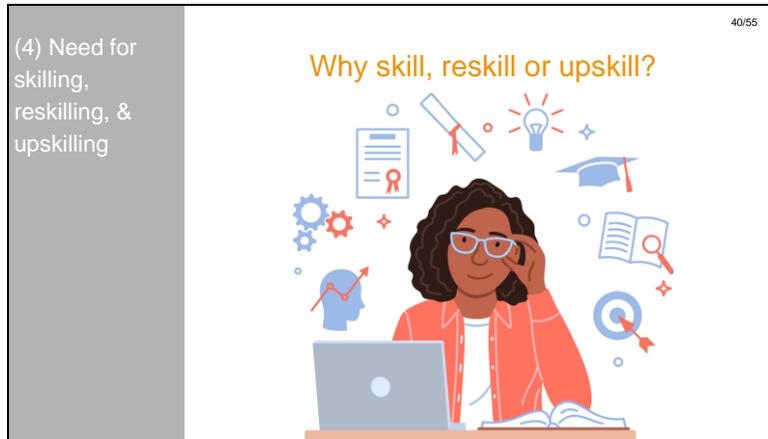
Activity to do:

Optional slide

Slide 40



Slide 41



Introductory slide to the topic of skilling, reskilling and upskilling.

Slide 42

41/55

(4) Need for skilling, reskilling, & upskilling

! **WHY skill, reskill or upskill?**

- Since the COVID 19, entrepreneurs had to deal with the unexpected effects of a pandemic situation.
- Therefore, adaptation to new economic conditions was/is essential.
- Organisations such as the European Union, the OECD, and the International Labour Organization launched mechanisms in order to assure the life of learning .



Explain the need to skill, reskill and upskills.

Slide 43

42/55

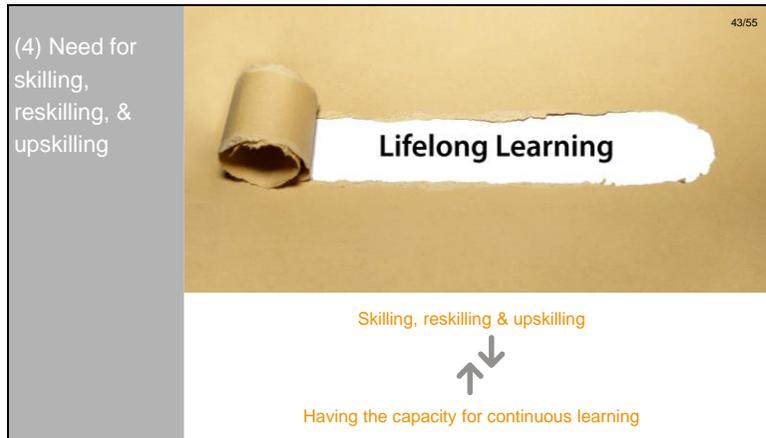
(4) Need for skilling, reskilling, & upskilling

WHAT is skill, reskill or upskill?

		
Skilling	Reskilling	Upskilling
Training a worker/entrepreneur to do a particular task.	Reskilling is the process of learning new skills so you can do a different job, or of training people to do a different job, e.g. to offer a new kind of product or service.	Upskilling occurs when workers improve upon existing skills and deepen their abilities and impact within their area of expertise; e.g., to learn a new technique to offer the same product or service.

Definition of each concept.

Slide 44



Highlight the need to have continuous life learning.

Slide 45

(4) Need for skilling, reskilling, & upskilling

International Labour Organization

Advancing social justice, promoting decent work

International Labour Organization (ILO) develops a set of programs and projects that are based on lifelong learning and training apprenticeships, showing the relevance of permanent skilling for developing an economic activity.

Example of institutions and organisations that promote skilling, reskilling and upskilling support programmes.

Slide 46

(4) Need for skilling, reskilling, & upskilling



The screenshot shows the website of the European Training Foundation (ETF). The main heading is "Skilling, upskilling and reskilling of employees, apprentices & interns during the COVID-19 pandemic". Below the heading, it says "Findings from a global survey of enterprises". The page includes details about the report, such as its type (Report), authors, ISBN (978-92-2-034269-7), and year (2021). There is also a "RELATED CONTENT" section with "Work-based learning" listed.

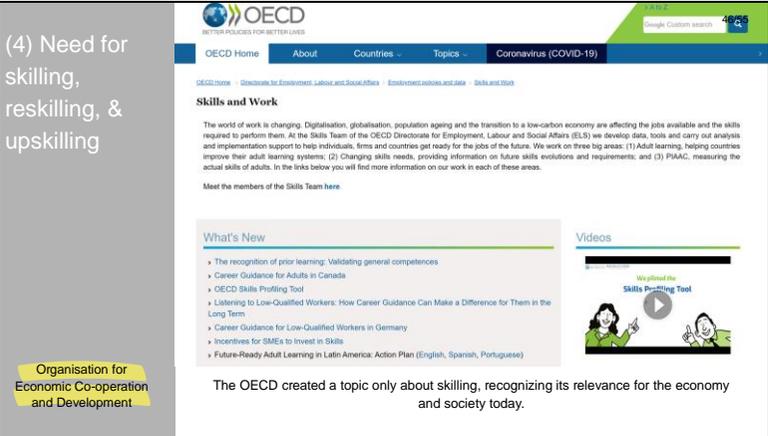
European Training Foundation

The European Training Foundation, an EU agency, gave special attention to this issue during the COVID19 pandemic.

Example of institutions and organisations that promote skilling, reskilling and upskilling support programmes.

Slide 47

(4) Need for skilling, reskilling, & upskilling



The screenshot shows the OECD website page titled "Skills and Work". The page discusses the impact of digitalization, globalization, and population aging on the labor market. It mentions the OECD Directorate for Employment, Labour and Social Affairs (ELS) and their work on three big areas: (1) Adult learning, (2) Changing skills needs, and (3) PIAAC. There is a "What's New" section with several links to reports and tools, and a "Videos" section with a video player.

Organisation for Economic Co-operation and Development

The OECD created a topic only about skilling, recognizing its relevance for the economy and society today.

Example of institutions and organisations that promote skilling, reskilling and upskilling support programmes.

Slide 48

47/55

(4) Need for skilling, reskilling, & upskilling?



So, for each business, we should reflect:

- Do I need specific skilling? Do I have to update these skills?
- Do I need specific technical tools?
- Can I get some support for skills and have access to business tools?
- Can I learn from others?

Activity to do:  

Promote reflection and discussion with trainees about these questions.

Slide 49

48/55

(4) Need for skilling, reskilling, & upskilling?



Do you consider this example to be a good way to get knowledge and skills, by sharing opportunities with others?

Activity to do:  

Watch and discussion the present video.
This is an example of how international networking is relevant for skilling.

Slide 50

(4) Need for skilling, reskilling, & upskilling



49/55

Key actions to skill, reskill and upskill, and respond to economic market

- don't delay
- analyze your current skills
- know your goals
- look for resources
- design tailored and relevant reskilling journeys
- test and iterate
- protect your reskilling budget for the future

Wrap-up of this 4th topic.

Slide 51

(5) Practical recommendations and module evaluation



Slide 52

51/55

(5) Practical recommendations & module evaluation



Possible obstacles

- Gender Gap
- Financial & bureaucratic obstacles

Skilling & reskilling & upskilling

- Provides solutions

Wrap-up of the module's content.

Slide 53

52/55

(5) Practical recommendations & module evaluation

Gender Gap	Financial & bureaucratic	Skilling, reskilling & upskilling
<ul style="list-style-type: none">• The attribution of specific characteristics by gender is more a social construction than a reality in practice.• Family and domestic tasks also skill for entrepreneurship.• The neighbouring (family and friends) network can also provide a relevant support to entrepreneurship activities. 	<ul style="list-style-type: none">• The access to information a technical support is essential to overcome the financial and bureaucratic issues.• The need for proactive attitude will help to better know the programmes and possible solutions for each case.• Crowdfunding and skilling for financial issues are significant tools that contribute to solve these problems. 	<ul style="list-style-type: none">• There are three types of capacity building: Skilling & reskilling & upskilling.• All economic sectors are now exposed to the need of capacity building.• There are specific programmes orientating public policies in this area. 

Key information to retain for each topic.

Slide 54

53/55

(5) Practical recommendations & module evaluation

- Start by reviewing how the module itself went and then go on to discuss what participants learn
 - Did you enjoy it? What did you like and what did you dislike about it?
 - Were there any surprises in the way the topics were approached? Which?
 - Were you able to place yourself in some of the situations presented? Which?
 - Do you want to add any ideas concerning the proposals?

Quick feedback from the trainees about this module. To be completed with google form evaluation.

Slide 55

54/55

(5) Practical recommendations & module evaluation

Reminder:

Expected Results

- After completion of this module you will be able to:
 - identify and characterize the type of obstacles and challenges you may face.
 - make use of tools to overcome some challenges and to use public policies as a useful tool for some obstacles.
 - replicate solutions for issues raised by entrepreneurship, applicated in other contexts (e.g. geographical or sectorial).

After this module, do you feel able to **define / identify / recognise these topics?**

Checking if trainees feel that they achieved the expected results

Slide 56

55/55



Thank you for your participation!

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