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## Report from the Policy Analysis

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## Abbreviations and glossary of terms

AT	Austria
BA	Bosnia and Herzegovina
BD	Brčko District
BG	Bulgaria
CE	circular economy
CZ	Czechia
DE	Germany
EC	European Commission
EIB	European investment Bank
EU	European Union
FBiH	Federation of Bosnia and Herzegovina
HR	Croatia
HU	Hungary
I4.0	Industry 4.0
MD	Moldova
MFF	Multiannual Financial Framework
MSME	Micro, small and medium-sized enterprise
NSHM	National Stakeholder Meeting
RO	Romania
RS	Serbia / Republika Srpska
SI	Slovenia
SK	Slovakia
SME	Small and medium-sized enterprise
TSHM	Transnational Stakeholder Meeting
WE	women entrepreneur

## ● EXECUTIVE SUMMARY

The report on the analysis of policies and legislative framework summarizes and synthesizes the state of the existing policies when it comes to support of women entrepreneurship in transition to the circular economy process in twelve countries of the Danube region: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Moldova, Romania, Serbia, Slovakia and Slovenia. Thereby, the report enables project partners and relevant stakeholders to have an overview of the real picture of the legal framework and the existing policies on women's entrepreneurship in the transition to the circular economy.

Furthermore, prior to preparing the report, the project partners have prepared and submitted documents containing the information on the current policy and legal framework. At the elaboration stage, we considered all the information provided by the partners, and these were included in the work below.

The findings highlight the necessity for targeted interventions to address the specific challenges faced by WEs. This includes:

- the development of gender-sensitive financial products,
- the enhancement of digital literacy through tailored training programmes,
- the expansion of outreach efforts to ensure that all eligible women can benefit from the available resources,
- the strengthening of stakeholder engagement and the improvement of coordination across sectors are also essential for overcoming the implementation challenges identified.

By focusing on these areas, countries can better support WEs in leading the transition to a more sustainable and innovative economy.

The quality of the paper is based on the country's national-level reports regarding their legal framework.

## ● INTRODUCTION

The transition to a circular economy is a global imperative, and WEs could play a pivotal role in this transformation. This report provides an in-depth analysis of the policies and legislative framework impacting WEs in the Danube region as they transition to the CE.

The Danube region, with its diverse economic and cultural landscape, presents unique opportunities and challenges for WEs. The circular economy, which is characterised by the reduction, reuse, and recycling of resources, is increasingly being recognised as a viable and sustainable economic model. WEs are at the forefront of this shift, driving innovation and sustainable practices. However, the transition to a CE is not without its challenges. Policies and legislative frameworks can either enable or hinder this process. This report aims to shed light on these aspects, providing a comprehensive overview of the current state of affairs and offering recommendations for future action.

The study presents an analysis of the legal framework and existing policies in the 12 partner countries in the Danube region, as well as the challenges and opportunities facing WEs in the transition to the CE. The analysis aims to:

- Provide a general overview of the legal framework and existing policies regarding WEs in the transition to the circular economy for the twelve countries of the Danube region.
- Outline the key stakeholders and their contributions to date.
- Identify the main issues with the current legal framework.
- Identify the challenges faced by WEs in the transition to the CE.
- Assess whether the policies and measures have improved or worsened the situation of WE in the transition to the CE in the region.
- Suggest steps that need to be undertaken by governments and policymakers in order to stimulate female entrepreneurship in the area of CE.

The report can be used as a foundation for the development of a policy agenda for the Danube Region and for governments, national public authorities, interested groups, and stakeholders supporting WE to identify gaps in the policies and opportunities provided by measures for fostering WE for further development or improvement of the policies.

Furthermore, by synthesising the suggestions from all countries, it can be concluded that governments and policymakers across the Danube region should prioritise the development or improvement of interventions to address the specific challenges faced by WEs. This includes:

- Developing gender-sensitive financial products,
- enhancing digital literacy through tailored training programs, and

- increasing outreach efforts to ensure that all eligible women can benefit from the available resources.

Strengthening stakeholder engagement and improving coordination across sectors are also essential for overcoming the implementation challenges identified. By focusing on these areas, countries can better support WEs in leading the transition to a more sustainable and innovative economy.

Furthermore, by synthesising the suggestions from all countries, we can conclude that governments and policy makers in all countries of the Danube region should be concerned with the development or improvement of the following topics:

- Identifying and reflecting the need for tailored support and resources;
- Challenges of cooperation and coordination;
- Overcoming cultural and social barriers;
- The importance of networking and mentoring;
- Flexibility and adaptability in policy implementation;
- Training and skills development.

The analysis is structured as follows:

- Section 1 provides a brief overview of the method of the policy analysis.
- Section 2 provides a brief overview of the policy and legislative framework at European level.
- Section 3 examines the existing policy and legislative frameworks, highlighting both enablers and barriers.
- Section 4 provides a summary of the semi-structured interviews with stakeholders.
- Section 5 provides a summary of the stakeholder meetings held as part of the project's NSHM and TSHM.
- Finally, section 6 summarises the key findings and provides recommendations for policy and legislative changes to support WEs in their transition to a CE.

## 1 METHOD OF POLICY ANALYSIS

As part of this study on the transition of WEs to the circular economy in the Danube region, project partners carried out a detailed mapping, scanning, and analysis of the relevant EU policies, as well as regional and national legislative frameworks. The objective was to identify the relevant policies and frameworks that would facilitate the transition of WEs to a CE. This also encompassed the formulation of practical solutions aimed at bolstering the entrepreneurial culture, abilities and capabilities of women. The



comprehensive approach guarantees a holistic understanding of the landscape of women's entrepreneurship in relation to the transition to a CE in the Danube region.

Moreover, we conducted a detailed qualitative analysis of the current policies in place. Semi-structured interviews were conducted with representatives from all partner countries within the Danube region, who were able to provide valuable insights into their respective national policies and legal frameworks concerning women's entrepreneurship in the transition to the circular economy. The insights gained from these interviews were invaluable in conducting a comparative analysis. This analysis aimed to evaluate the strength and efficacy of the legal frameworks in place in the partner countries within the Danube region. The triangulation of methods ensured the information obtained was of a higher quality and more reliable.

## 2 EUROPEAN LEVEL REVIEW

### Policies on Circular Economy

In March 2020, the European Commission adopted the new Circular Economy Action Plan (CEAP), which is a key component of the European Green Deal, Europe's new agenda for sustainable growth. The transition to a CE is expected to reduce pressure on natural resources, create sustainable growth and jobs, and is a prerequisite to achieving the EU's 2050 climate neutrality target and to halt biodiversity loss (European Commission, 2024b).

The CEAP (European Commission, 2024a) introduces initiatives along the entire product life cycle, targeting aspects such as product design, CE processes, sustainable consumption, and waste prevention. The objective is to retain resources within the EU economy for as long as possible. It encompasses both legislative and non-legislative measures targeting areas where EU-level action offers tangible added value.

It recognises the importance of empowering consumers and businesses, including women entrepreneurs, to actively participate in the circular economy transition. It outlines strategies to improve access to information on sustainable products, increase investment in recycling and recovery initiatives, and encourage the development of innovative business models that prioritise sustainability. By fostering an ecosystem that supports circular practices, the Action Plan aims to create jobs, stimulate economic growth, contribute to the EU's climate change objectives and position Europe as a global leader in sustainable development.

### Policies and Initiatives on Female Entrepreneurship

The European Institute for Gender Equality<sup>1</sup> (2024) has identified entrepreneurship as a key driver of job creation, innovation and economic growth. In light of the considerable impact women entrepreneurs have on economic growth and poverty reduction, the EU has established a series of strategic initiatives to advance women's entrepreneurship. These include measures to improve women's access to finance, develop women's business networks and provide targeted support as set out in the Small Business Act.

The European Network of Female Entrepreneurship<sup>2</sup> (ENFE) is a collaborative initiative to support and promote female entrepreneurs across Europe. The aim of the network is to create a cohesive platform that connects women entrepreneurs with resources, knowledge and access to best practices, while fostering a supportive

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<sup>1</sup> [European Institute for Gender Equality | European Institute for Gender Equality \(europa.eu\)](https://eige.europa.eu/)

<sup>2</sup> [Support tools and networks for women - European Commission \(europa.eu\)](https://ec.europa.eu/easip/enfe/)

Workshops, training programmes and mentoring opportunities that enable women entrepreneurs to improve their skills and grow their businesses are key components of ENFE. The network emphasises the importance of gender equality in entrepreneurship as a driver of economic growth and innovation. By creating synergies among its members and leveraging collective expertise, ENFE aims to raise the visibility of women-led businesses, advocate for policy changes that support women entrepreneurs, and ultimately contribute to a more inclusive and diverse entrepreneurial ecosystem in Europe (European Commission, 2024d<sup>3</sup>).

While the primary focus is on gender representation and inclusivity, the initiative also emphasises the importance of integrating gender considerations into research and innovation efforts related to the circular economy and digital transformation. By promoting women's involvement in these critical areas, the initiative aims to drive innovative solutions that address both gender challenges and broader sustainability goals. The aim is to create an inclusive research environment that not only contributes to gender equality, but also supports the successful transition to a sustainable and digitally advanced economy (European Commission, 2023).

- optimizing government spending (training and mentoring, public procurement, stronger networks, support for reconciling work and family life, etc.),
- government incentives to subsidize high interest rates to help women access financing and
- improving entrepreneurship education to increase their confidence in their entrepreneurial abilities.

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## Female Entrepreneurship and Circular Economy

While there is a growing focus on women's entrepreneurship and the CE at the European level, it is less common to find documents that address both areas simultaneously. However, the overlap between these two areas is attracting growing interest. Here are some key documents and policies that are relevant:

### 1) Report on Women's Economic Independence Through Entrepreneurship and Self-Employment

The report addresses the challenges women entrepreneurs face in accessing finance, resources and networks, while highlighting their crucial role in achieving economic independence and growth. It advocates implementing tailored policies that promote gender equality in entrepreneurship and self-employment.

The report underlines the importance of including women entrepreneurs in emerging industries, especially in the circular and digital economy, as they are a driving force for innovation and sustainable development: *"the relative scarcity of women entrepreneurs should be considered an untapped source for innovation and development, especially in the context of Europe's green and digital transformations and its economic recovery following the COVID-19 crisis"* (European Parliament, 2022).

Among the key recommendations are the:

- improvement of access to finance specifically for women-led enterprises,
- promotion of public-private partnerships to create supportive ecosystems,
- enhanced skills development and training programmes.

### 2) Funding Women Entrepreneurs Through MFF 2021-2027

Using the Multiannual Financial Framework (MFF) for 2021-2027, which includes specific measures to promote gender equality in the economy, the EIB aims to improve access to finance for women entrepreneurs. The EIB emphasises the importance of women-owned businesses in driving the circular economy to innovate and become sustainable. These include loans and guarantees aimed specifically at supporting female-led projects focusing on sustainable and circular economic models.

In addition, to ensure that women entrepreneurs have access to the necessary resources to invest in sustainable practices and digital technologies, the EIB will promote partnerships with local and regional financial institutions. By combining financial support with technical assistance and capacity development schemes, the Bank aims to enable women entrepreneurs to meet the challenges of the shift towards

a circular and digital economy and ultimately position them as key players in achieving Europe's sustainability goals (European Investment Bank, 2021).

### 3) SME Strategy for a Sustainable and Digital Europe

The 2020 SME Strategy for a sustainable and digital Europe sets out a vision for helping small businesses succeed in the digital and circular economy. It highlights the critical role of women entrepreneurs in driving sustainable innovation and economic growth. The strategy aims to help women-led SMEs access finance, develop digital skills and adopt circular business practices. Through the promotion of an inclusive ecosystem and the provision of tailored support, the strategy aims to ensure that women entrepreneurs can fully participate in and benefit from the opportunities offered by digital transformation and the transition to a sustainable economy (European Commission, 2024c).

### 3 SUMMARY OF THE NATIONAL LEVEL REVIEWS

This section provides an overview of the National Level Reviews conducted in 12 countries in the Danube Region, based on the National Level Reviews prepared by WE.Circular partners. Each summary is accompanied by an overview of the key recommendations for enhancing the overall framework, as set out in the National Level Reviews. It is noteworthy that many of the recommendations are similar.

The final section of each country summary provides a comprehensive insight into the current state of policies supporting WEs in the digitalisation and i4.0 transition to CE and S3 in the Danube region. All information is based on the results of the National Level Reviews prepared by WE.Circular partners from 12 countries in the Danube Region.

A total of 62 strategies addressing the support of WEs in digitisation and the transition to CE and S3 via the i4.0 framework were identified across the country level reports. It should be noted that other sub-strategy documents and specific legislation have been identified, but are not included in the list in Annex 1. The summary table in Annex 1 is accompanied by a list of policy measures and sub-comments for further reference.

As illustrated by the data, a significant number of studies yield comparable results. The majority of countries have identified the challenges faced by WEs, which include accessing resources, finance and training, and have proposed solutions to these challenges, namely strengthening overall awareness of opportunities. The majority of countries have identified the challenges faced by WEs, which include accessing resources, finance and training, and have proposed a solution in the form of strengthening overall awareness of opportunities. A small number of countries also highlighted the practical implementation of the legislative and policy framework as an area for improvement. While the framework itself may be well constructed, there is a need to accelerate its implementation.

The research identified similarities in policy and legislative frameworks in all countries where it was carried out. These similarities were evident in both the area of business support and in the area of support for the transition to CE and digitalisation, i4.0 and S3. However, there is considerable variation between countries in the extent to which policies, legislation, strategies and related documents align with their practical implementation. Furthermore, there are significant discrepancies in the specific objectives of the individual strategies and their implementation logic. Some countries are experiencing regional disparities with regard to the implementation of strategic frameworks (e.g., Bosnia and Herzegovina).

## 3.1 Austria

There are already robust provisions in place to support the Austrian economy's digital transformation and the CE. However, there is still room for improvement, particularly with regard to WEs. It is essential that WEs receive tailored support to enhance their skills and business capabilities in relation to digital and CE aspects.

Austria has implemented a comprehensive set of policy and legislative measures to facilitate the transition to a circular economy. These initiatives are aligned with the broader EU policies and strategies that promote sustainable development. In addition to these policies, a number of other measures are being implemented in Austria to support the transition to a circular economy. Austria aims to position itself as a circular economy pioneer within the EU. These include tax benefits for repair services for bicycles, shoes, leather goods, clothing or household linen, a deposit system for disposable plastic drinks bottles and cans, and other measures. A number of measures are also aimed at supporting SMEs. In addition, the Austrian government has taken several policy initiatives to promote gender equality in management positions. These include measures to promote women in technical and economic fields.

In addition to clear and practical information on the CE, it is essential to implement appropriate financing procedures tailored to women-led businesses. It is also crucial to develop and enhance digital competencies, particularly in the domain of cybersecurity. Raising awareness to promote circular and digital transformation is undoubtedly a significant challenge. There is a great deal of support for change in Austria. However, entrepreneurs are often unaware of the need to make their business model sustainable.

There is a requirement for platforms and communities dedicated to promoting sustainable solutions and companies that are already in the market. It is also crucial to gain political support in order to further promote gender equality and address the needs of WEs. It would be advisable for policymakers to consider introducing more specific government policies to support WEs in the digital and circular transformation process, skills development and the adoption of circular business models and technologies.

## 3.2 Bosnia and Herzegovina

The legislative and policy framework for supporting CE in Bosnia and Herzegovina is characterised by considerable spatial fragmentation, with different support mechanisms and policy implementation in the Federation of Bosnia and Herzegovina, Republika Srpska and Brčko District. Bosnia and Herzegovina has made notable strides

in aligning its national policies with the EU directives on gender equality and corporate equality. Nevertheless, full alignment remains incomplete and necessitates ongoing legislative adjustments and increased integration efforts to ensure compliance with EU standards across all relevant sectors. Furthermore, there are notable discrepancies between the formulation and effective implementation of policies.

There are numerous obstacles faced by WEs when attempting to gain access to financial support, training programmes, professional networks, mentorship and other key resources. The continued influence of societal norms and traditional gender roles presents a significant challenge to women's participation in entrepreneurship, particularly in sectors such as technology and sustainability. Providing additional support to WEs to adopt sustainable and circular business models is vital to fostering a more inclusive and environmentally responsible economy.

To ensure the maximum effectiveness of current policies, it is essential to implement targeted measures that address the specific requirements of women entrepreneurs. This includes improving access to finance, increasing awareness and outreach, providing tailored training and mentorship programmes, and addressing cultural barriers. Moreover, the establishment of robust support networks and the fostering of public-private partnerships are key to creating an enabling environment for women in CE to flourish and drive sustainable economic growth.

The legislative efforts of **Bosnia and Herzegovina** are closely aligned with its National Recovery Plan (NRP), which forms part of the European Union's Recovery and Resilience Facility. The regulatory framework for CE in BA is being integrated across different sectors (energy, environmental regulations, water quality, waste management, etc.) in a step-by-step manner. As Bosnia and Herzegovina continues to align with EU directives, the legal frameworks will be further integrated with circular economy principles, promoting sustainable development throughout the country. While the legal and policy framework in BA provides a solid foundation for supporting women's entrepreneurship and promoting CE, there are still significant challenges to overcome in terms of implementation, access to finance, awareness, cultural attitudes and networking.

### 3.3 Bulgaria

The current policies and regulatory frameworks are not sufficiently gender-sensitive, creating additional barriers for women entrepreneurs (WEs) in adopting new technologies and scaling up their businesses. Specific measures to support WEs are lacking, so they must utilise the support measures available for enterprises in general.

A smart specialisation strategy (S3) is an essential tool for achieving sustainable economic growth, enabling targeted investment in high-potential sectors. It is recognised that policymakers have an important role to play in driving the



implementation of S3, particularly in fostering political support and coordinating with stakeholders.

To overcome the obstacles faced by WEs, a comprehensive strategy is essential. This should include measures to improve access to finance, such as the introduction of targeted financial mechanisms like grants, preferential loans and micro-credits, to enable women to invest in new technologies and circular business models. Training programmes should be developed with a specific focus on the needs of WEs, networking opportunities should be enhanced and supportive policies should be advocated for. Furthermore, initiatives should be undertaken to enhance digital literacy and ensure the provision of adequate technological infrastructure to facilitate women's pursuit of entrepreneurial aspirations.

Since Bulgaria joined the EU in 2007, the government has largely based its policy on strategic documents prepared at the request of the EC. The Bulgarian framework offers comprehensive support to SMEs in the monitored areas. In addition, the Operational Programmes in Bulgaria include a number of sub-programmes designed to support SMEs in areas such as digitisation and innovation uptake. These are provided in the form of subsidies, as well as vouchers and grant schemes. Furthermore, BG's legislative efforts are closely aligned with the National Recovery and Resilience Plan of the Republic of Bulgaria. The government's gender equality policy has been designed to be horizontally integrated at all levels of the executive branch, although there is still room for improvement. The Bulgarian ecosystem for supporting women entrepreneurs is well developed, comprising a range of organisations offering diverse forms of assistance. However, the majority of this assistance is intermittent and contingent upon the completion of specific projects, making it challenging to maintain after the projects have concluded. Despite the presence of well-designed policies, the effectiveness of their implementation varies.

## 3.4 Croatia

Croatia's policy framework is fully aligned with EU directives and provides a comprehensive structure to support WEs in the transition to CE and S3. The incorporation of gender equality and sustainability into national strategies is a noteworthy initiative that positions Croatia as a proactive contributor to the broader European agenda.

While the policy framework is robust, there are still significant implementation gaps, particularly in rural areas and among smaller enterprises. The main reasons for these gaps are bureaucratic inefficiencies, a lack of inter-agency coordination and limited outreach efforts.

Access to finance remains a significant challenge for WEs in Croatia. While the policy framework includes provisions for financial support, the complexity of the application procedures and the lack of tailored financial products limit the effectiveness of these measures. Another issue is that many WEs are unaware of the resources and support available to them due to inadequate communication and outreach efforts. Cultural and societal barriers continue to present obstacles to women's participation in entrepreneurship. It is often the case that traditional gender roles and societal expectations discourage women from pursuing business opportunities or taking on leadership roles. Support networks, such as mentorship programmes and incubators, are instrumental in promoting women's entrepreneurship. However, the current reach and effectiveness of these networks is insufficient.

The current policy and legislative framework of Croatia demonstrates efforts to provide support for women in entrepreneurial roles and facilitate the transition to a circular economy. The incorporation of gender equality and sustainability objectives in a number of key strategic documents is indicative of Croatia's dedication to developing an economically inclusive and sustainable future. The policy and legislative framework for promoting women's entrepreneurship and facilitating the transition to a circular economy in Croatia is comprehensive and well aligned with broader European Union directives. While the framework is comprehensive, there are significant implementation gaps that undermine its effectiveness. A significant number of the policy benefits are concentrated in urban areas, which leaves rural women entrepreneurs with limited access to resources and support. Furthermore, there is a discrepancy between the policy objectives and the actual needs of women entrepreneurs in practice. This discrepancy is frequently compounded by bureaucratic inefficiencies and a lack of coordination between government agencies. Furthermore, while the policy framework includes provisions for financial support, many women still encounter difficulties in obtaining funding.

## 3.5 Czechia

The Czech Republic has made significant progress in aligning its national policies with European Union directives, particularly in areas such as gender equality and the circular economy. This alignment underlines the country's commitment to these key objectives and reflects its proactive approach to integrating broader EU goals into domestic legislation. In doing so, the Czech Republic is positioning itself as a progressive actor within the EU, promoting inclusive and sustainable growth.

A key part of this strategy is the government's establishment of a comprehensive support framework to assist women entrepreneurs (WEs) and promote the adoption of sustainable business practices. This framework includes a variety of programmes and

initiatives that provide financial and advisory support to businesses and encourage them to adopt green innovations and technologies. While the policy structure is well established, it is crucial to address certain challenges that hinder the full realisation of these objectives. These include a lack of public awareness of the support available, persistent cultural barriers that may discourage women from becoming entrepreneurs, and limited access to finance, particularly for marginalised groups. These barriers need to be addressed to ensure that existing policies translate into tangible results that promote economic empowerment and environmental sustainability.

Despite a robust policy framework, the Czech Republic's strategic approach remains somewhat generalised and lacks specific provisions for disadvantaged groups, including women entrepreneurs. The inclusion of such groups in strategic documents would improve the country's ability to address the specific challenges faced by these individuals, thereby promoting a more inclusive economic environment. By providing targeted support to marginalised groups, the country could significantly improve the implementation and effectiveness of its policies.

In addition to the overarching strategic framework, the Czech Republic has put in place several key initiatives to further support economic and social development. One of the most important initiatives is the Operational Programme Employment Plus (OPZ+), which aims to improve the skills of the workforce and promote inclusive employment opportunities. Another major initiative is the National Recovery Plan, which focuses on post-pandemic recovery and promotes sustainable growth and resilience. Within the circular economy, the National Recovery Plan also has an activity to promote entrepreneurship enterprises and innovative firms. This action aims to promote entrepreneurship and support successful business start-ups across the country. The measure includes advisory, consultancy, and mentoring services provided through regional innovation and entrepreneurship centres for newly established business initiatives and start-ups. The measure also includes awareness-raising campaigns to promote entrepreneurship. Within the framework of this measure, the CzechInvest Agency implements educational activities for entrepreneurial women. These programmes are complemented by various initiatives to promote eco-innovation and the introduction of green technologies, which are key to the transition to a circular economy. The aim of these measures is not only to modernise the country's economic infrastructure but also to put it at the forefront of sustainable trade practices within the EU.

In addition, businesses in the Czech Republic benefit from a wide range of advisory and mentoring services provided by both government agencies and independent organisations (CzechInvest, Regional Innovation Centres, Czech Chamber of Commerce,

etc.). These services are particularly valuable for small and medium-sized enterprises (SMEs) and start-ups, providing them with the expertise and guidance needed to navigate complex regulatory environments and access necessary resources. Advisory services play a crucial role in helping businesses adopt sustainable practices and comply with national and EU-wide directives.

In addition to the government's initiatives, private and non-profit organisations in the Czech Republic are also launching initiatives to complement government programmes (e.g. IREAS). Furthermore, the CzechInvest,<sup>4</sup> Czechitas,<sup>5</sup> and Podnikavá Žena (Entrepreneurial Women)<sup>6</sup> programmes are also worth mentioning when it comes to networking, mentoring and general support for WEs. These initiatives frequently concentrate on offering individual assistance to women entrepreneurs and other disadvantaged groups, aiding them in surmounting the obstacles that impede their full participation in the economy. By fostering collaboration between the public and private sectors, these initiatives contribute to a more inclusive and dynamic economic environment.

In summary, while the Czech Republic has a solid policy base for promoting gender equality, entrepreneurship and sustainability, the success of these efforts depends on addressing the remaining implementation challenges. Greater awareness, targeted support for disadvantaged groups and improved access to finance are all crucial to increasing the effectiveness of these policies. Continued cooperation between the public, private and non-profit sectors will be key to the country's progress towards a more equitable and sustainable future.

## 3.6 Germany

A review of Germany's policy and legislative framework reveals a well-structured foundation for supporting women entrepreneurs (WE) in their transition to the circular economy (CE) and Smart Specialisation Strategies (S3). Germany's policy landscape demonstrates a high level of alignment with EU directives, particularly in the promotion of sustainable practices, resource efficiency, and gender equality. Significant legislation, including the Kreislaufwirtschaftsgesetz (KrWG), the Lieferkettensorgfaltspflichtengesetz (LkSG), and the Verpackungsgesetz (VerpackG), provides a comprehensive regulatory framework that supports the transition to circular business models. Furthermore, the

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<sup>4</sup> <https://www.czechinvest.org/cz/Homepage/Novinky/Listopad-2017/Podnikave-zeny-si-v-Pardubicich-daly-druhe-rendez-vous>

<sup>5</sup> <https://www.czechitas.cz/o-czechitas>

<sup>6</sup> <https://www.podnikavazena.cz/>

Law for the Equal Participation of Women and Men in Leadership Positions ensures a stronger focus on gender equality within entrepreneurial leadership.

Germany also boasts a significant number of initiatives and networks for women entrepreneurs. One such initiative is FRAUEN unternehmen, which provides support and resources to women entrepreneurs, and also works to inspire girls to become future business leaders. The organisation offers a supportive network, increased visibility and crucial resources for the successful implementation of projects in the circular economy. Another notable entity is the Circular Economy Initiative Deutschland (CEID), which is dedicated to advancing the adoption of a circular economy in Germany. Female founders can benefit from improved political and legal frameworks that promote sustainable business models. This may take the form of funding programmes, tax advantages or reduced bureaucratic hurdles. The final initiative to be mentioned is BPW Germany, one of the largest networks for female entrepreneurs and working women worldwide. Female entrepreneurs in Germany can benefit from BPW Germany in a number of ways. They can access a strong network, mentoring programmes, continuing education opportunities and political advocacy support, which enables them to achieve their entrepreneurial goals and assert themselves in the economy. BPW Germany offers a supportive community and valuable resources to accompany female entrepreneurs on their path to success.

However, despite the robust policy framework, there are still a number of challenges to be overcome in terms of implementation. Interviews with key stakeholders revealed a lack of practical support for women entrepreneurs, particularly in navigating the complexities of circular economy regulations and accessing digitalisation tools crucial for Industry 4.0 (i4.0) transitions. Female entrepreneurs frequently encounter obstacles in accessing tailored funding opportunities and implementing sustainable business models. High upfront costs and a lack of affordable, recycled materials are significant challenges.

The necessity for targeted interventions was a common topic of conversation among policymakers and stakeholders. While Germany has numerous support programmes and initiatives, such as the Umweltinnovationsprogramm and Mikrokredit Deutschland, stakeholders highlighted the need for more personalised guidance and advisory services for female entrepreneurs in the CE and S3 sectors. Furthermore, there is a need for closer collaboration between industry, academia and government to drive innovation and provide better access to training and development opportunities for women.

In conclusion, Germany's policy framework for supporting WEs in the circular economy is comprehensive and aligns well with EU objectives. However, to improve its effectiveness, it is crucial to address the implementation gaps, streamline access to

resources and develop targeted programmes that cater specifically to the needs of women entrepreneurs in the CE and S3 transitions.

### 3.7 Hungary

Hungary has developed a wide range of programmes and policies to promote circularity, digitalisation and support for SMEs. These areas are receiving increasing attention as the government regularly introduces new initiatives. However, in order to fully exploit the economic potential of circularity, it is crucial for Hungary to adopt a more comprehensive policy framework specifically tailored to these objectives. Current programmes tend to be too general and lack a clear focus on SMEs and other disadvantaged groups, such as women entrepreneurs (WEs).

A well-defined policy, developed in collaboration with experts and stakeholders, would significantly improve support for SMEs, especially in the areas of digitalisation and the circular economy. Training initiatives focused on improving business visibility, financial literacy and time management for entrepreneurs are essential. In addition, efforts to build the confidence of women entrepreneurs and facilitate better access to finance are crucial to level the playing field for women in business.

Hungary's existing framework includes a variety of government-supported programmes aimed at strengthening the competitiveness of SMEs and promoting the transition to circular business models. However, these programmes often lack the specificity needed to address the unique needs of women in business. While Hungary's framework is aligned with its EU Partnership Agreement, more targeted support is provided primarily through institutions such as the Young Entrepreneurs Association of Hungary (FIVOSZ) and the Circular Economy Technology Platform.

There is no national programme dedicated exclusively to women entrepreneurs. Instead, Hungary relies on a complex institutional network in which private companies, non-profits and other organisations take the lead. Key examples include the National Entrepreneurship Mentoring Programme, run by the SEED Foundation<sup>7</sup>, which provides mentoring to women entrepreneurs. In addition, initiatives such as Visa's She's Next Grant Programme provide critical financial support and mentorship to help women entrepreneurs overcome barriers such as limited access to funding and resources.

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<sup>7</sup> <https://seed.hu/en/szolgaltatasok/national-entrepreneurial-mentoring-program/>

This broad institutional framework, supported by both public-private partnerships and international cooperation, compensates for the lack of a dedicated government programme. It ensures that women entrepreneurs in Hungary have access to the support they need to grow their businesses, although more targeted, government-led efforts would likely improve these outcomes.

## 3.8 Moldova

Moldova's policies are broadly aligned with EU standards, but there is scope for improvement in terms of implementation and legislative updates.

To facilitate digital transformation, it is essential to enhance the support framework with more robust financial incentives and expanded training programmes for women entrepreneurs. To foster entrepreneurial confidence, it is essential to enhance support systems, such as incubators, mentoring and training programmes. Access to finance is a significant obstacle in the country, necessitating targeted financial assistance and streamlined procedures.

It is recommended that policy implementation be improved, financial incentives be expanded, training be enhanced, support networks be developed, and access to finance be improved. These changes would facilitate a more effective digital transformation and transition to a circular economy.

Moldova has developed a robust policy and legislative framework to support women's entrepreneurship and promote the transition to a circular economy. However, it is relatively weak and does not provide sufficient support for WEs. Furthermore, there are a number of additional challenges and gaps. Despite the presence of well-designed policies, there is still inconsistency in their implementation. Many women entrepreneurs encounter obstacles in obtaining the resources and assistance promised by the framework. Furthermore, there are issues with access to finance, cultural barriers, lack of awareness and lack of supportive networks for women entrepreneurs.

## 3.9 Romania

The policy framework in place in Romania is aligned with the broader EU directives on gender equality, digital transformation and sustainability. The comprehensive policy framework addresses key areas such as access to finance, the development of digital skills and promotion of sustainable business practices. These initiatives provide a robust foundation for supporting women entrepreneurs in the CE and S3 contexts.



While these policies represent a comprehensive approach, significant implementation challenges remain. There is often a discrepancy between the design and implementation of policies, which can impede the effective delivery of support. The effectiveness of these initiatives is hindered by a number of factors, including bureaucratic barriers, inconsistent access to financial resources and limited outreach to rural areas.

It is evident that more targeted interventions are required to address the specific challenges faced by WEs. This includes the development of gender-sensitive financial products, the improvement of digital literacy through the implementation of tailored training programmes, and an increase in outreach efforts to ensure that all eligible women can benefit from available resources. Furthermore, it is essential to overcome cultural barriers and expand support networks in order to empower women in traditionally male-dominated sectors.

The Romanian government has implemented a series of policies and legislation with the aim of fostering female entrepreneurship and accelerating the transition towards a circular economy. These initiatives align with both national priorities and broader EU objectives. The National Strategy for Promoting Equal Opportunities between Women and Men is a key contributor to these efforts, addressing gender gaps in the labour force and increasing women's participation in economic activities. In addition, targeted support is provided for women entrepreneurs, offering access to finance, training and mentoring. Further assistance is offered via the operational programmes, including the Operational Program Human Capital 2021-2027, the Operational Program Competitiveness 2014-2020, extended to 2023, and the National Recovery and Resilience Plan. However, the implementation of these strategies presents a number of significant challenges. Persistent cultural stereotypes, resistance to change in traditional gender roles and economic barriers present significant challenges that must be overcome in order to progress towards gender equality. Furthermore, the integration of circular economy principles across industries is hindered by a number of barriers, including inadequate infrastructure, limited awareness and the need for significant investment in innovation.

### 3.10 Serbia

Serbia has established a comprehensive policy and legislative framework to promote sustainable economic practices, including the principles of CE. While the current framework is aligned with EU standards, it lacks targeted measures to address the specific needs and challenges of WEs.

It is notable that WEs are under-represented within decision-making positions and that there is a lack of data disaggregated by gender on women's entrepreneurship activity



within national SME reports. As a result of this absence, it is difficult to analyse and develop targeted support mechanisms for WEs, particularly in relation to CE initiatives.

The research also revealed a notable deficit in knowledge and expertise related to digital technologies and Industry 4.0 practices among WEs. To date, there have been insufficient efforts to raise awareness of the benefits of adopting such technologies in sustainable business models.

Despite the existence of numerous policies and strategies, there is still a lack of effective action. The ineffective implementation of relevant programmes to support WEs is due to a number of factors, including administrative challenges, a bureaucratic burden and inadequate funding mechanisms.

It is evident that bespoke interventions are required to overcome the specific obstacles that WEs encounter in accessing resources, finance and training. It is evident that training programmes which enhance the practical knowledge of the principles of WEs, as well as those which promote networking and collaboration among stakeholders, are required.

The Serbian policy and legislative framework is characterised by a high level of complexity, with numerous activities concentrated on ecological and CE-related matters. The Gender Equality Strategy for 2021-2030 identifies a need for greater focus on systematic gender-responsive policy and programme planning for entrepreneurship development. It is notable that annual reports on the MSME sector do not include data on women's entrepreneurship or business performance by gender. There are currently no publicly available reports on the implementation of the SME Strategy, nor is there any information on pillar 6 Women's entrepreneurship. There is currently a lack of systematic gender data on women's entrepreneurship. This is a significant challenge, as data on WEs must be collected for government institutions to utilise it for cross-sectoral policy improvements, including sustainability and WE-related frameworks and policies.

### 3.11 Slovakia

The Slovak Republic has implemented a national policy and legal framework to foster women's entrepreneurship and advance gender equality in the workplace. The key measures include legislation that aims to reduce employment gaps, improve access to education and childcare, support vulnerable groups such as Roma women, and eliminate violence or any harmful practices against women and girls.

To facilitate the transition to a CE, Slovakia has developed comprehensive strategies. These initiatives underscore the importance of sustainable consumption, production, and waste management, while promoting eco-innovation and policy reforms that align

with climate goals. The emphasis on circularity is designed to minimise environmental impact and propel the country towards a sustainable future in line with EU policy and the 2030 Agenda for Sustainable Development.

Furthermore, Slovakia has established a comprehensive digital legislative framework. These strategies place an emphasis on the development of digital skills, the expansion of 5G networks, the integration of artificial intelligence across sectors and the overall improvement of the DESI scoreboard. The legislative framework has the objective of enhancing Slovakia's digital competitiveness, optimising public services and maintaining Slovakia's position at the forefront of the digital economy.

Slovakia has developed a comprehensive framework to support women's entrepreneurship, the transition to a circular economy and digital transformation. Significant measures have been taken, including equal pay legislation and policy documents with the objective of reducing gender gaps, improving access to education and childcare, and providing support for those in vulnerable positions. From a sustainability perspective, the strategy places significant emphasis on circular economy practices, with a view to reducing environmental impacts and promoting eco-innovation. Furthermore, the digital legislative framework is designed to modernise digital infrastructure, enhance skills and integrate advanced technologies, thereby ensuring Slovakia's competitiveness in the digital age. Furthermore, there are numerous additional programmes, including the Recovery and Resilience Plan and the Operational Programmes.

There is still room for improvement in the framework for e-government issues, including simplifying access to electronic mailboxes, improving the functionality of public portals and wider acceptance of electronic signatures. In addition, there is scope for enhancement in the education sector, particularly in terms of practical teaching, the involvement of universities in applied research and more flexible labour laws allowing for new forms of work and lifelong learning.

## 3.12 Slovenia

Despite the implementation of various national and EU policies designed to foster the participation of women in entrepreneurship, the gender gap in this field remains a significant concern. This reflects a wider trend across Europe, but is particularly concerning in Slovenia, where the number of established WEs has declined significantly.

The main obstacles faced by WEs include limited accessibility to finance, an insufficient supply of mentoring and networking opportunities, and challenges associated with digital transformation. A lack of digital literacy and insufficient technical training prevents them from fully leveraging Industry 4.0 technologies and participating in the

circular economy. Furthermore, while Slovenia has made progress in aligning its policies with EU directives, there is still room for improvement in the implementation of these policies, particularly in terms of providing targeted support that addresses the specific needs of women entrepreneurs.

It should be noted that the issues faced by WEs with respect to digital transformation are indicative of broader challenges within the Slovenian business environment. A significant number of businesses, particularly smaller ones, face difficulties in integrating digital technologies due to a shortage of skilled personnel and financial resources. This restricts the capacity of WEs to compete in an increasingly digital and CE environment. Furthermore, while Slovenia has implemented comprehensive support frameworks, there are often gaps in the provision of ongoing training, advisory support, and access to critical information, limiting the efficacy of the frameworks in practice.

Slovenia has made notable strides in advancing women's entrepreneurship and paving the way for a circular economy. Its policy frameworks and legislation are designed to advance both gender equality and sustainability. The government has introduced a number of initiatives designed to provide financial support and mentoring opportunities for women-led businesses. Furthermore, Slovenia's commitment to the circular economy is demonstrated by its alignment with EU regulations and initiatives. In addition to the aforementioned strategic framework, a number of other measures have been put in place. These include the Operational Programme for the Implementation of the European Cohesion Policy (2021-2027), the National Recovery and Resilience Plan, and the wide range of eco-innovation and green technology programmes, as well as the wide range of advisory or mentoring opportunities. A significant challenge in the Slovenian policy framework is the discrepancy between the formulation of policies and their implementation. To realise the full potential of these policies, it is essential to address implementation gaps, improve access to finance, increase awareness and outreach efforts, overcome cultural barriers and strengthen support networks. This will create a more inclusive and sustainable economic environment that empowers women and promotes circular business practices.

## 4 KEY FINDINGS FROM THE SEMI-STRUCTURED INTERVIEWS WITH POLICY MAKERS

This section summarises the findings of the interviews with relevant stakeholders, which were conducted by each PP following a common methodological approach. The semi-structured interviews indicate a shared understanding of the strengths and weaknesses of the policy and legislative frameworks across the Danube region. While there is a clear commitment to support WEs, there are still significant gaps to bridge in terms of policy implementation, access to finance, tailored training and overcoming cultural barriers. In order to foster a more inclusive and sustainable entrepreneurial ecosystem, it is essential that policymakers, educators, and industry leaders work together in a coordinated manner. To empower women entrepreneurs in the transition to a CE and the adoption of S3 strategies, it is essential to establish enhanced public-private partnerships, implement targeted training programmes and develop gender-sensitive financial products.

### 4.1 Policy Gaps and Implementation Challenges

It is evident that a discrepancy exists between the policies currently in place in various countries, including Bosnia and Herzegovina, Moldova, Bulgaria, and Romania, and their actual implementation. While there are robust policies in place on paper, there is a significant gap between these policies and their effective implementation, particularly in rural areas, where actual support for Women Entrepreneurs remains inadequate. Implementation challenges include limited access to finance, insufficient communication and outreach efforts, and a lack of tailored support measures for WEs.

In Croatia and Slovakia, despite policies aligning with EU directives, implementation remains uneven, particularly affecting WEs in remote and less developed regions. It is evident that more targeted outreach and enhanced inter-agency collaboration are required.

### 4.2 Access to Finance

A significant challenge for WEs in most countries is the difficulty they face in accessing finance. In Bosnia and Herzegovina, Moldova, Bulgaria and Serbia, financial institutions often have conservative policies that do not address the specific needs of WEs. Many stakeholders emphasised the importance of developing gender-sensitive financial products, such as microcredit and flexible loan terms, to help women-owned businesses overcome financial barriers.

In Hungary and Slovakia, there is a need for more tailored financial instruments, including tax incentives and loan guarantee schemes, that specifically support WEs in adopting CE and S3 practices. A similar need emerged from interviews with stakeholders in Germany. They reported that WEs often face barriers in accessing tailored financing opportunities.

### 4.3 Need for Tailored Training and Education

It was identified that a lack of bespoke education and training programmes was a recurring issue. Austria, Germany, Slovenia, Bulgaria and the Czech Republic have identified a need for programmes to improve digital literacy, innovation skills and sustainability management, with a specific focus on women. In order to effectively transition to Industry 4.0 and CE, new competencies must be developed, which are not adequately addressed in current education and training frameworks.

In Serbia and Slovenia, stakeholders emphasise the need for practical training, mentorship and workshops tailored to women entrepreneurs to ensure the success of CE initiatives.

### 4.4 Cultural and Social Barriers

Cultural and social norms present a substantial challenge to women entrepreneurs across the region. In some countries, such as Romania and Moldova, societal attitudes and gender stereotypes restrict women's participation in certain sectors, particularly those related to technology and innovation.

In the Czech Republic, there is a common perception that entrepreneurship is a male-dominated field, which discourages many women from pursuing business opportunities. The issue of integrating motherhood with entrepreneurship, coupled with the lack of adequate childcare facilities, represents another significant obstacle.

### 4.5 Importance of Networking and Mentorship

Networking and mentorship are increasingly recognised as key factors in business success, as evidenced by initiatives in countries including Austria, Serbia, Germany and Slovenia. It is widely recognised that access to networks, peer-to-peer learning and mentorship programmes are vital for WEs in order to share experiences, collaborate and gain the support they need to overcome the challenges of transitioning to CE and Industry 4.0.

In Slovenia, the lack of networking opportunities for WEs was identified as a significant obstacle, impeding their ability to connect with industry experts and potential investors.

## 4.6 Role of Policymakers and Public-Private Partnerships

It would be beneficial for policymakers in the region to take on a more proactive role in supporting WEs. This could be achieved by fostering public-private partnerships, improving regulatory frameworks and promoting inclusive policies. In Serbia, Bulgaria, and Slovakia, there is a clear call for greater collaboration between government agencies, academia, and industry to accelerate innovation and support WE's transition to a sustainable economy.

In Bosnia and Herzegovina, stakeholders recommend the formation of stronger public-private partnerships to facilitate the establishment of textile clusters, the implementation of certification programmes and the development of public awareness campaigns that will encourage businesses to adopt more environmentally friendly and sustainable business models.

## 4.7 Country-Specific Insights and Recommendations

- **Austria:** Stakeholders emphasise the need for more financial and human support to tackle the risks of digitalisation. Access to finance, education and training, and political support are critical areas for improvement.
- **Bosnia and Herzegovina:** The focus is on creating inclusive policies that specifically address the needs of WEs, with recommendations for the development of textile clusters and public awareness campaigns.
- **Bulgaria:** In Bulgaria, the Ministry of Economy and Industry (MEI) recognises the lack of specific policy measures to support the transition to a circular economy for women entrepreneurs. Key recommendations include providing tailored training, legal services, and mentoring, along with financial instruments like microcredits and loan guarantees. The focus should also be on promoting business models like reuse and repair, as well as supporting sectors such as "Textile and Fashion" and "Food and Agriculture," which are most affected by the digital and circular transitions.
- **Croatia:** The alignment with EU directives is strong, but there are challenges in rural areas. Stakeholders call for better coordination among government agencies and more localised outreach efforts.
- **Czechia:** The integration of gender-specific needs into policy frameworks is lacking. There is a call for evidence-based decision-making and the creation of one-stop shops for WEs.

- **Germany:** In order to enhance the efficacy of the framework, it is imperative to address the implementation gaps, streamline access to resources and develop targeted programmes that are tailored to the specific needs of women entrepreneurs in the context of CE and S3 transitions.
- **Hungary:** The emphasis is on the need for public support, mentoring, and specific training programmes focused on digital skills.
- **Moldova:** While the policy framework is robust, implementation is inconsistent. There is a strong need for gender-sensitive financial products and improved awareness and outreach efforts.
- **Romania:** The main challenges include gaps in policy implementation, limited access to finance, and cultural barriers. Stakeholders recommend targeted training and stronger public-private partnerships.
- **Serbia:** Stakeholders stress the need for tailor-made training programmes, improved access to funding, and enhanced communication and collaboration among WEs and policymakers.
- **Slovakia:** The focus is on reducing administrative burdens, providing clear guidance on transitioning to circular business models, and promoting social innovation.
- **Slovenia:** There is a significant gap in digital literacy and financial support. Recommendations include developing tailored financial instruments, targeted training, and enhanced networking opportunities.

## 5 KEY FINDINGS FROM THE OPEN DIALOGUE WITH KEY STAKEHOLDERS DURING THE NSHM AND TSHM

The open dialogues conducted during the National Stakeholder and Transnational Stakeholder Meetings (NSHM and TSHM) provided valuable insights into the challenges and opportunities faced by women in enterprises (WEs) as they transition to a digital economy and Industry 4.0. The discussions provided valuable insight into the current level of support, highlighted key barriers to women's participation in these advanced sectors, and identified essential actions to enhance their involvement.

The discussions highlighted the need for tailored support, improved collaboration and the importance of addressing cultural barriers. In addition, the role of flexible policy implementation, enhanced networking opportunities and comprehensive training programmes was identified as essential to empower WEs in their transition to a CE and



the adoption of Industry 4.0 technologies. The findings provide a foundation for refining current strategies and developing new initiatives that can more effectively support WEs during this transformative period.

## 5.1 Need for Tailored Support and Resources

A common thread running through the dialogues was the urgent need for tailored resources and support for women-led enterprises (WEs). Although there is already support in place for digital transformation and CE initiatives, the existing resources often do not fully address the specific challenges faced by women-led businesses. The necessity for providing practical guidance and clear information on the application of CE models, as well as streamlined financing processes tailored to women, was repeatedly emphasised. Furthermore, there is considerable interest among WEs in enhancing their digital capabilities, particularly in areas such as cybersecurity. However, the current training and resources available are often not sufficiently targeted to meet their needs

## 5.2 Collaboration and Coordination Challenges

Another critical issue that emerged during the dialogues was the need for improved collaboration and coordination among various stakeholders. The absence of an integrated strategy often leads to disparate efforts and the replication of initiatives, which impairs the efficacy of support for WEs. Stakeholders requested the formation of cross-sectoral working groups to facilitate streamlined efforts and ensure alignment with common goals. Improved coordination among policymakers, industry stakeholders, and educational institutions is crucial for establishing a unified support system capable of effectively advancing the transition to a circular economy and Industry.

## 5.3 Cultural and Societal Barriers

Despite the existence of supportive policies, cultural and societal norms continue to present significant barriers to women entrepreneurs (WEs), limiting their participation in entrepreneurship. The traditional gender roles and societal expectations that remain deeply ingrained present a challenge for women seeking to engage fully in entrepreneurial activities. One of the most significant challenges facing WEs is the dual burden of managing family responsibilities and business operations, which often limits the time and energy women can dedicate to their businesses. To overcome these



obstacles and create a more enabling environment for WEs, there is a need for continuous education and awareness campaigns that challenge these norms.

## 5.4 Importance of Networking and Mentorship

Networking and mentorship were identified as key factors in the success of WEs. Having access to robust support networks, mentorship, and opportunities for peer learning is vital for WEs looking to overcome the challenges of transitioning to a CE and Industry 4.0. Local support initiatives, such as incubators and innovation centres, are instrumental in providing valuable resources, training, and networking opportunities. Nevertheless, a considerable proportion of WEs perceive a lack of support networks and mentors, emphasising the necessity for the creation of more networking opportunities and the implementation of mentorship programmes in order to encourage collaboration and assistance.

## 5.5 Flexibility and Adaptability in Policy Implementation

In light of the rapidly evolving global economic context, shaped by technological advancements and shifting trends, the need for flexible and adaptive policies is becoming increasingly evident. Stakeholders highlighted the necessity of flexible policymaking procedures that encompass regular stakeholder engagement. By adopting this approach, policymakers can be confident that policies will remain relevant and effective, allowing for quick adaptation to new challenges and opportunities. It was also emphasised that there is a need for a more systematic approach to articulating and implementing CE and green standards, with a view to accelerating progress in these areas.

## 5.6 Training and Skill Development

It is essential for WEs to receive comprehensive training in order to gain the digital and managerial skills that are necessary in order to succeed in the modern business environment. Investing in digitalisation and Industry 4.0 is crucial for maintaining competitiveness. However, many women-led enterprises face difficulties in accessing these technologies due to a lack of specific training and support, which presents a barrier to growth. The development of bespoke learning programmes that incorporate practical, hands-on training is of paramount importance. It was also highlighted that flexible training formats are essential for supporting the ongoing learning and development of WEs, given the diverse schedules they often have to navigate.

## 6 SYNTHESIS OF THE KEY FINDINGS AND RECOMMENDATIONS

In many countries in the Danube region, there is considerable alignment with European Union directives on key areas such as gender equality, digitalisation and sustainability. This alignment is reflected in national strategies that aim to promote inclusive and sustainable economic growth. However, despite this alignment, there are still significant challenges to be overcome in the implementation of these policies. The discrepancy between policy design and on-the-ground implementation frequently impedes the effective delivery of support, particularly in rural areas where access to resources and services is more constrained.

The majority of countries have comprehensive support frameworks in place, covering areas such as financial incentives, capacity-building programmes and support for innovation and technology adoption. However, the frameworks are often too general to effectively address the specific needs of WEs. In particular, WEs encounter challenges in accessing finance, overcoming cultural barriers and navigating the complexities of digitalisation and CE. It is clear from our research that there is a need for tailored financial products, targeted training programmes and enhanced support networks across all the countries studied.

There is an ongoing challenge in fully leveraging the potential of WEs, particularly in sectors where they are traditionally underrepresented, such as technology and sustainability. Furthermore, the lack of professional networks and mentorship opportunities presents an additional challenge for business growth and leadership development. There is a clear and ongoing need to address the cultural barriers to women's entrepreneurship through education, awareness campaigns and the expansion of support networks.

Another significant challenge is the complexity and expense of adopting the latest CE and i4.0 technologies. This is a particular issue for small women-led enterprises, which frequently lack the requisite technical skills, digital literacy and financial resources to implement these technologies effectively. It is essential to provide WEs with access to more specialised financial instruments, tailored training programmes and increased digital literacy initiatives to empower them to fully engage with CE and i4.0 opportunities.

The findings demonstrate the necessity for targeted interventions to address the specific challenges faced by WEs. In order to achieve this, it is vital to develop gender-sensitive financial products, enhance digital literacy through bespoke training programmes, and extend the reach of such resources in order to ensure that all eligible

women can benefit. It is also vital that stakeholders are engaged more effectively and that there is improved cross-sector coordination to overcome the challenges identified in the implementation phase. By prioritising these areas, countries can more effectively support women-led enterprises in driving a sustainable and innovative economic transition.

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## • Annexes

*Annex 1: List of policies to support WEs in digitalisation and i4.0 transition to CE and S3*

	English name	Country	Description
1	RTI Strategy 2030	AT	The Research, Technology and Innovation (RTI) Strategy sets out the strategic direction for the next ten years in the form of overarching objectives in order to (1) become an international innovation leader and strengthen Austria as an RTI location, (2) focus on effectiveness and excellence, and (3) focus on knowledge, talent and skills.
2	Digital Austria Act (DAA)	AT	Digital work programme of the Federal Government. The Digital Austria Act combines 117 measures and 36 digitalisation principles to reshape digitalisation in Austria.
3	Circular Economy Strategy	AT	<p>The circular economy strategy focuses on six cross-sector and cross-industry and cross-sectoral, central areas of intervention and describes in each case fields of activity and the next implementation steps. In addition, seven transformation priorities have been defined: construction industry and infrastructure, mobility, plastics and packaging, the textile industry, ICT and electrical and electronic equipment, biomass and waste and secondary resources.</p> <p>A Circular Economy Task Force has been set up to support the implementation of the circular economy strategy and to develop an initial recommendation for action and prioritisation for politics and administration.</p>
4	Women's entrepreneurship development programme (2018-2020)	BA (FBiH)	The programme aimed to support women entrepreneurs through targeted financial incentives, training programmes and mentoring opportunities.
5	Entrepreneurship for women 2022	BA (FBiH)	As part of the FBiH's self-employment co-financing program, this initiative focused on providing financial support to women starting their businesses, particularly in traditionally male-

			dominated sectors.
6	Strategy for the development of women's entrepreneurship (2019-2023)	BA (RS)	Strategy provides a comprehensive framework to support women entrepreneurs, emphasizing financial support, capacity building, and the promotion of women's entrepreneurship in rural areas. The strategy also focuses on agribusiness and cooperatives as key sectors for empowering rural women.
7	Development strategy for 2021-2027	BA (BD)	BD has prioritized systemic support for women's entrepreneurship within its broader economic development strategy. This includes promoting entrepreneurial education, supporting women in IT, and integrating women's entrepreneurship into local development initiatives.
8	Strategic Framework of the Institutions of Bosnia and Herzegovina until 2030	BA	Framework underscores the importance of sustainable and smart economic development, highlighting innovation, technological advancement, and public administration modernization as central to BiH's future growth.
9	Development strategy of the Federation of Bosnia and Herzegovina 2021-2027	BA (FBiH)	Strategy emphasizes digital integration, the creation of a business-friendly environment, and the promotion of entrepreneurship and innovation as critical to achieving socioeconomic goals.
10	Strategy for the development of science, technology, higher education, and the information society in Republika Srpska 2023-2029	BA (RS)	Comprehensive strategy sets forth objectives to enhance research and development (R&D) capacities, improve higher education quality, and advance the information society, with a strong emphasis on smart specialization and systemic support for priority sectors.
11	National Development Programme: Bulgaria 2030	BG	Strategic framework document, based on country analysis, identifying development trends and defining the vision and common strategic objectives of national policies up to 2030, covering all sectors of socio-economic policy implementation and their regional dimensions.
12	National Strategy for Small and Medium-sized Enterprises 2021-2027	BG	The overall strategic objective of the document is to support SMEs in their efforts to become more competitive, digitalised, sustainable and export oriented.

13	Programme "Competitiveness and Innovations in SMEs" 2021-2027	BG	<p>It is directly aimed at achieving intelligent and sustainable growth of the Bulgarian economy, as well as the implementation of industrial and digital transformation.</p> <p>As an instrument for the implementation of the European Cohesion Policy for the period 2021-2027 and in particular the European Regional Development Fund, the PCIP is intended to contribute to the achievement of the following Policy Objectives set at the European level.</p>
14	Programme "Human Resources Development" 2021-2027	BG	<p>Съществуващият the implementation of the European Pillar of Social Rights (EPSR) in the three areas: "Equal opportunities and access to the labor market", "Fair working conditions" and "Social protection and inclusion" and the Action Plan for it, as well as the achievement of the UN's sustainable development goals and respect for fundamental rights and compliance with the principles recognized in the EU Charter of Fundamental Rights.</p>
15	Program "Research, Innovation and Digitization for Smart Transformation" 2021-2027	BG	<p>Responds to the strategic needs and priorities of Bulgaria for accelerated economic development through investments in the development of scientific research, scientific infrastructure, innovation and smart industry and the rapid entry of digital technologies into the economy and society. The ambition is for the country to significantly increase its innovation performance and by 2030 to move from a "beginner" to a "moderate" innovator.</p>
16	Innovative strategy for smart specialization of the Republic of Bulgaria 2021- 2027	BG	<p>The strategy defines five thematic areas where Bulgaria has a competitive advantage and capacity for smart specialisation and should focus its efforts on their accelerated development: Informatics and ICT, mechatronics and microelectronics, industry for healthy living, bioeconomy and biotechnology, new technologies in creative and leisure industries, cleantech, circular and low-carbon economy. Digitalisation in the context of Industry 4.0 is included as a horizontal priority and is present in all five thematic areas of smart specialisation.</p>
17	Waste Management Act	BG	<p>The law regulates the measures and controls to protect the environment and human health by preventing or reducing the harmful effects of the generation and management of waste, as well as reducing the overall impact of the use of resources and increasing the efficiency of such use.</p>

18	National Waste Management Plan 2021-2028	BG	Strategic document outlining public efforts to apply the waste management hierarchy at all processes and levels.
19	Strategy and Action Plan for Transition to Circular Economy 2021–2027	BG	The strategy builds on the measures set out in the new sectoral strategies and programmes, the most important of which are in the fields of the economy, environmental protection and regional development. The main strategic objectives of the strategy are A green and competitive economy, Less waste, more resources and a consumer-oriented economy.
20	National Strategy for Gender Equality 2021-2027	HR	The strategy is a comprehensive policy framework aimed at eliminating gender inequalities in all sectors in Croatia. The strategy emphasises the importance of empowering women economically, socially and politically, with a particular focus on increasing women's participation in entrepreneurship and leadership.
21	Circular Economy Development Strategy of the Republic of Croatia 2021-2030	HR	The strategy outlines Croatia's roadmap to sustainable economic growth by moving from a linear to a CE model. The strategy aims to minimise waste, optimise resource use and promote innovation across different sectors, integrating environmental sustainability with economic and social development goals.
22	Small and Medium Enterprises Development Strategy 2013-2020 (Extended to 2025)	HR	The strategy provides a framework for improving the competitiveness and sustainability of SMEs in Croatia. Recognising the crucial role of SMEs in economic growth and employment, the strategy includes specific measures to support WEs and to integrate sustainable and innovative practices into SME operations.
23	Waste Management Plan of the Republic of Croatia 2017-2022	HR	The plan serves as a basic document to guide Croatia's efforts towards effective and sustainable waste management. The plan is in line with EU directives and aims to reduce environmental impacts through waste prevention, increased recycling rates and the promotion of CE principles across all sectors.
24	Strategy for Education, Science and Technology	HR	The strategy outlines Croatia's vision for developing a knowledge-based society by enhancing educational systems, promoting scientific research, and fostering technological innovation. The strategy integrates components aimed at supporting entrepreneurship education and



			incorporating sustainability and CE concepts into curricula.
25	National Action Plan for Gender Equality (2021-2023)	CZ	The plan outlines various measures to promote gender equality in different sectors, including entrepreneurship.
26	Circular Czechia 2040	CZ	The strategic document sets out the long-term vision for the transition to a circular economy. It emphasises the role of SMEs, including women-owned businesses, in driving sustainable practices.
27	5th National Environmental Program	HU	General legal and policy framework for environmental protection in Hungary. The Programme builds on recent achievements, with progress in a number of areas, including the move towards a circular, green economy. The programme proposes solutions to existing and expected new environmental challenges, such as preparing for the effects of climate change. The NRP5 has many strategic objectives, including a focus on strengthening the circularity of the economy.
28	Hungarian Micro, Small and Medium-sized Reinforcement Strategy	HU	The strategy covers the entire micro, small and medium-sized enterprise sector, supporting both the development of internationally successful Hungarian companies and the stable functioning of the entrepreneurial class that provides the livelihood for a significant part of society. The document covers five key areas where action is essential: Competitive Hungarian SMEs; Business Environment and Taxation; Access to Finance; Technology and Innovation; Entrepreneurial Culture and Generational Change.
29	Entrepreneurship Mentoring Program (OVP)	HU	The programme provided mentoring programmes for more than 3,000 Hungarian entrepreneurs. OVP added sustainability, financial and entrepreneurship education. It ended in June 2023.
30	National Smart Specialisation Strategy (S3) 2021-2027	HU	Launched by the Ministry of Innovation and Technology at the end of 2019, eight national economic priorities have been selected for S3, covering a range of activities and sectors that can be classified as circular economy. The priority will promote the use of new materials with

			lower environmental impact.
31	Green National Champions Program	HU	The programme aimed at the comprehensive development of the domestic green industry. The main beneficiaries were Hungarian SMEs with high growth potential, operating in an environmentally friendly way and producing products related to the green industry. The programme also targeted companies using/producing secondary raw materials (IS relations), including SMEs processing bio-based waste to produce secondary raw material or valuable products from it. On the other hand, it strengthened the development capacity, innovation and digital performance of Hungarian SMEs.
32	National Program on Gender Equality (2017-2021)	MD	The programme aims to implement gender equality policies, with a focus on increasing women's participation in entrepreneurship and leadership. Key activities: Training and mentoring for women entrepreneurs; financial support mechanisms for women-owned businesses; awareness-raising campaigns to promote gender equality.
33	National Development Strategy "Moldova 2030"	MD	The strategy includes provisions to transition to a circular economy, promote sustainable development and reduce the environmental impact of economic activities. Key activities: Promoting resource-efficient business models; supporting innovation in waste management and recycling; promoting sustainable agriculture and production practices.
34	Women Entrepreneurship Program (ODA)	MD	This programme, implemented by the Organisation for the Development of Entrepreneurship, aims to empower women entrepreneurs in Moldova through financial support, training and mentoring. It addresses the specific challenges faced by women in business and promotes their active participation in the economy. Key activities: Access to grants and funding for women-led start-ups; business management and development training; networking opportunities and mentoring programmes.
35	National Strategy for Promoting Equal Opportunities between Women and Men (2021 – 2027)	RO	The strategy is a comprehensive framework aimed at reducing gender gaps in various areas, including entrepreneurship, and increasing women's participation in the labour market. The strategy is in line with Romania's commitments to the European Union's objectives on gender

			equality and social inclusion. The strategy focuses on access to finance, mentoring and training programmes, and work-life balance.
36	National Strategy for the Circular Economy (2020-2030)	RO	The strategy outlines Romania's vision for the transition to a sustainable, resource-efficient economy. The strategy emphasises the role of SMEs, including women-owned businesses, in driving innovation and adopting circular practices. The strategy prioritises funding for research and innovation in circular economy technologies, encourages businesses to adopt resource-efficient practices, including reducing waste and optimising the use of materials, and provides financial support for the development and commercialisation of green technologies.
37	Start-Up Nation Program	RO	It is one of Romania's most important initiatives to promote entrepreneurship, including among women. The programme provides non-repayable financial support to start-ups, thereby promoting innovation and economic growth. While the programme is open to all, there has been an increasing focus on ensuring that women entrepreneurs benefit from the programme. The initiative also includes support through grants and mentoring.
38	Romanian National Strategy for Sustainable Development (2030 Agenda)	RO	The strategy is aligned with the UN Sustainable Development Goals (SDGs) and emphasises the transition to a sustainable economy, including the promotion of a circular economy and gender equality. It highlights the role of women in achieving sustainable development and the need for inclusive economic policies.
39	Romania's National Strategy on SMEs Development (2021-2027)	RO	The strategy outlines Romania's approach to developing the SME sector, with a particular focus on promoting women's entrepreneurship and supporting sustainable business practices. It aims to create a more dynamic and inclusive business environment. The strategy focuses on helping SMEs, including women-owned businesses, to access new markets, particularly in the EU, and also encourages SMEs to adopt sustainable practices in line with the circular economy.
40	The National Strategy for Sustainable Development	RS	The strategy addresses issues of environmental protection and conservation of natural resources in the Republic of Serbia, as well as the impact of economic development on the environment. It also deals with the objectives, measures and priorities related to the protection

			of natural resources (air, water, soil, biodiversity, forests, mineral resources and renewable energy sources); protection against the impact of various environmental risk factors (climate change and damage to the ozone layer), waste, chemicals, accidents, ionising and non-ionising radiation, noise and natural disasters; protection against environmental risk factors in various economic sectors (industry, mining, energy, agriculture, forestry, hunting and fishing, transport and tourism); introduction of cleaner production.
41	Low-Carbon Development Strategy for 2023–2030	RS	The strategy aims to reduce GHG emissions by 33.3% by 2030 compared to 1990 levels, to present options and recommend preferred options for aligning Serbia's GHG emission path with that of the EU, and to identify adaptation options relevant to GHG emission reduction and mitigation actions (related to Serbia's losses and damages caused by extreme weather events and adaptation needs).
42	Waste Management Programme for 2022–2031	RS	The programme defines the strategic goals for the improvement of the waste management system and the basic principles that should guide all actors in waste management to achieve these goals in the Republic of Serbia for the period 2022 - 2031. The implementation of this programme, in addition to reducing the negative impact on the environment and climate change, should enable the realisation of conditions for the use of waste in the circular economy.
43	National Action Plan for Women's Employment 2022-2030	SK	Slovakia has adopted its action plan in response to the EC's call to promote gender equality and women's economic independence. The plan aims to reduce gender gaps in employment, improve women's access to education and childcare, and support the integration of disadvantaged groups such as Roma women. It also addresses the impact of the COVID-19 pandemic and the war in Ukraine on women, and integrates various strategic documents to support women in the digital sectors.
44	National Strategy for Equality between Women and Men and Equal Opportunities in the Slovak Republic for 2021-2027	SK	This is a strategic framework document for the implementation of gender equality policy in the Slovak Republic. Its main objective is to achieve a just society. A society in which equality between women and men is achieved without all forms of discrimination, violence and all

			harmful practices against women and girls.
45	Strategy of the Environmental Policy of the Slovak republic until 2030	SK	Envirostrategy 2030 was published in 2019 and its necessity also reflects the fact that the last strategy - Principles and Priorities of the State Environmental Policy - was adopted in 1993 and has not been updated since. Envirostrategy 2030 defines a vision until 2030, identifies fundamental systemic problems, sets goals until 2030 and indicators for measuring the achieved goals.
46	Low-Carbon Development Strategy of the Slovak Republic until 2030 with a View to 2050	SK	The aim of this strategy is to identify measures to achieve climate neutrality in Slovakia by 2050. The development of this long-term strategy, which will be valid for at least 30 years, results from the Slovak Republic's commitments in the fight against climate change as a member of the European Union (EU) and the United Nations (UN). The strategy will be updated within five years at the latest to reflect the latest developments at national and EU level.
47	Strategy for the Adaptation of the Slovak Republic to Climate Change	SK	The updated version was published in 2018 with the main objective of improving Slovakia's readiness to face the adverse effects of climate change, raising general awareness and providing the widest possible information on the current adaptation processes in Slovakia. Furthermore, based on the results, an institutional framework and coordination mechanism will be established to ensure the effective implementation of adaptation measures at all levels and in all sectors.
48	Integrated National Energy and Climate Plan 2021-2030	SK	This plan updates the current energy policy, which was originally based on energy security, energy efficiency, competitiveness and sustainable energy (including science and R&D). The plan represents an update of the energy policy approved by a resolution of the Government of the Slovak Republic in 2014; it adds the dimension of decarbonisation and sets targets for 2050, such as the reduction of greenhouse gas emissions, the reduction of CO2 emissions and primary energy, or the reduction of the share of renewable energy sources.
49	Waste prevention programme of the Slovak Republic for the years 2019-2025	SK	This document is based on the experience gained during the preparation and implementation of the previous programme for 2014-2018 and the ongoing evaluation of the circular economy

			developments in the EU. Its main objective is to shift from material recovery as the sole priority in waste management in the Slovak Republic to waste prevention in accordance with the waste hierarchy.
50	Waste Management Programme of the Slovak Republic for 2021- 2025	SK	This sixth national programme sets out the basic requirements, objectives and measures for waste management, based on the evaluation of the 2016-2020 programme and the current needs in Slovakia. It covers all categories of waste according to the Waste Act, and district authorities are required to prepare regional programmes in line with this document. In the future, it may be merged with the Waste Prevention Programme.
51	Economic Policy Strategy of the Slovak Republic until 2030 (Proposal)	SK	The main vision of the strategy is to increase the competitiveness of the Slovak economy by 2030 by enabling flexible responses to new global trends and technologies built on the principles of sustainable development.
52	Strategy of the Digital Transformation of Slovakia 2030	SK	The Strategy represents a key and decisive document for Slovakia at the beginning of the 21st century at the time of the necessary transformation of an industrial society to an information society with the goal of Slovakia becoming a modern country with innovative and environment-friendly industry built on knowledge-based digital and data economy with effective public administration ensuring smart use of the territory and infrastructure and with an information society whose citizens use their potential at full and live high quality and safe lives in the digital era by 2030.
53	National Digital Skills Strategy of the Slovak Republic and the Action Plan 2023-2026	SK	The strategic document defines the goals and measures necessary to increase the level of digital literacy and skills of the whole society, following on from the previous two publications. It addresses currently uncovered or insufficiently covered areas needed to improve Slovakia's DESI (Digital Economy and Society Index) score in the human dimension capital, but also indirectly in all other DESI dimensions.
54	Strategy and action plan to improve Slovakia's position in the DESI index until 2025	SK	This strategic document responds to the long-term trend of stagnation or decline in Slovakia's rating in the Digital Economy and Society Index (DESI). The main intention is for Slovakia to

			actively develop digital trends over the next five years and, thanks to innovation, to improve the quality of life of its citizens, the conditions for doing business and to maximise the potential of digitalisation in the economy and society.
55	SUPPORT FOR THE DEVELOPMENT OF 5G NETWORKS IN SLOVAKIA FOR THE YEARS 2020 – 2025	SK	The document is based on a digital strategy and aims to contribute to the digital transformation of Slovakia from the point of view of building a modern, functional, and secure infrastructure of electronic communications, which should support the development of modern services and enable the connectivity of all systems.
56	RESEARCH AND INNOVATION STRATEGY FOR SMART SPECIALISATION OF THE SLOVAK REPUBLIC 2021-2027 (DRAFT)	SK	In short, SK RIS3 2021+ is a strategic document aimed at supporting priority areas with the highest potential for transformation towards higher value-added actions and activities. These areas also have strong research and innovation capacities. This document serves as a basis for the content of the European Union Cohesion Policy funds for the period 2021-2027.
57	National Programme for Equal Opportunities for Women and Men (2021-2030)	SI	The programme underlines Slovenia's commitment to promoting gender equality in all areas, including entrepreneurship. Key initiatives include improving women's access to finance through gender-sensitive lending practices, grants, low-interest loans and microfinance schemes to support business growth. The programme also promotes mentorship and training programmes that connect women entrepreneurs with experienced business leaders and develop critical business skills, including financial literacy and digital literacy. In addition, the programme focuses on work-life balance, supporting flexible working arrangements and childcare to enable women to combine entrepreneurship with family responsibilities.
58	Slovenian Industrial Strategy 2021–2030	SI	The strategy sets out the guidelines for the transition of the economy to a green, creative and intelligent economy, thereby increasing competitiveness. Efforts should be made to promote entrepreneurship and to implement measures to encourage entrepreneurship among specific target groups (e.g. women). The strategy identifies areas of government support and the estimated value of such support for the whole period, aimed at increasing the competitiveness of the business environment, strengthening entrepreneurship and the innovation capacity of the economy, responding effectively to societal challenges and activities for the green, creative

			and digital development of Slovenian industry.
59	Slovenia's Smart Specialisation Strategy (S4)	SI	The strategy identifies national strategic development priorities and niches, which are supported in practice by a targeted, comprehensive and tailored policy mix. The implementation of the S4 is one of the main instruments for strengthening and improving the Slovenian innovation ecosystem. The S4 also introduces economic development clusters - Strategic Research and Innovation Partnerships (SRIPs). The chapter on Slovenia's scientific research and innovation and entrepreneurship ecosystem also mentions the development and implementation of services for specific target groups (e.g. young people, women, culture and creative sectors).
60	Slovenia's Sustainable Smart Specialisation Strategy (S5)	SI	Upgrade of the Slovenia's Smart Specialisation Strategy (S4).
61	Digital Slovenia 2030 strategy	SI	The Strategy is the overarching strategy for the digital transformation of Slovenia until 2030 and is the response of the Government of the Republic of Slovenia to the development challenges of digitalisation. It aims to provide strategic planning for the promotion of Slovenia's digital transformation in the development period up to 2030. <sup>16</sup> The Strategy mentions that one of the objectives of the Act on the Promotion of Digital Inclusion <sup>17</sup> is to increase interest in secondary, tertiary and higher education programmes that include professional digital competences and to reduce gender gaps in this area. In this context, it is crucial to encourage girls in particular to participate in ICT education.
62	Roadmap Towards a Circular Economy	SI	The document sets out Slovenia's strategic vision for the transition to a circular economy by 2030. It emphasises the role of SMEs, including women-owned businesses, in driving sustainable business practices. The roadmap supports innovation and research in circular economy technologies and provides funding opportunities to encourage the development of new, sustainable products and processes. It also promotes resource-efficient business practices and provides incentives for companies, especially SMEs, that reduce waste and adopt circular economy models.



63	National circular economy strategy (Nationale Kreislaufwirtschaftsstrategie – NKWS)	DE	The NKWS is designed to make a significant impact on reducing environmental pollution, protecting biodiversity and advancing climate protection. The circular economy and resource conservation can play a pivotal role in achieving climate neutrality and decarbonisation.
64	German Resource Efficiency Programme (ProgRess) III (2020-2030) (Deutsches Ressourceneffizienzprogramm (ProgRess) III (2020-2030))	DE	ProgRess III outlines strategies to enhance resource efficiency across the value chain, encompassing the full spectrum from raw material extraction, product design, production, and consumption to the circular economy. A dedicated chapter (5.2.5) is dedicated to the circular economy, with the objective of fostering a sustainable and effective circular economy through targeted resource management.
65	Environmental Innovation Programme (Umweltinnovationsprogramm)	DE	The Environmental Innovation Programme is designed to facilitate the development and adoption of sustainable technologies and processes that offer long-term economic and environmental benefits. Female entrepreneurs can leverage the programme to access financial support, expand market access and visibility, network with industry peers and explore partnership opportunities.
66	EXIST - Start-ups from Science (EXIST - Existenzgründungen aus der Wissenschaft)	DE	The BMWi programme provides financial and advisory support to students, graduates and scientists who are setting up innovative companies. Funding is available for innovative business models based on the circular economy.
67	Microcredit Germany (Mikrokredit Deutschland)	DE	The programme provides support to small and medium-sized enterprises that are unable to access bank credit, including micro-enterprises, start-ups and businesses owned by women or migrants. Mikrokredit Deutschland plays a vital role in providing financing for economically viable projects that might otherwise not be feasible.
68	Future Fund (Zukunftsfonds)	DE	The fund provides financial support for projects and initiatives that aim to enhance Germany's long-term competitiveness and innovative strength. This includes, in particular, investments in digital transformation, sustainable technologies and other future-oriented areas. The fund can offer capital for projects in the circular economy, which can be used for the development and implementation of innovative recycling technologies, sustainable product designs or resource-

			saving processes.
69	German Federal Environmental Foundation (Deutsche Bundesstiftung Umwelt (DBU))	DE	The DBU is actively engaged in the promotion of circular economy projects, with a particular focus on small and medium-sized enterprises (SMEs) and research institutions. The foundation provides support for innovative approaches to the creation and closure of material and energy cycles.