

# EU Gender Equality Strategy Post-2025

## SMEUnited input to increase women economic empowerment in the EU

### Key messages

SMEUnited considers that the next Gender Equality Strategy should give an impulse to the economic empowering of women, by increasing their participation in the labour market and their chances to create successful businesses. To achieve this goal, SMEUnited considers that the next Gender Equality Strategy should include the following measures to be undertaken by the:

#### European Commission:

- Enhance gender-related data collection on gender violence and its effects on women entrepreneurs.
- Expand financial literacy on funding opportunities for women-led SMEs. The EU Competitiveness Fund should offer targeted financial support, simplified administrative procedures, and access to microcredit, particularly for women entrepreneurs in the digital and green sectors.
- Finance SME employer organisations to establish mentorship programmes, create networking platforms, organize dedicated networking events and digital platforms, and promote female role models to inspire future women leaders in entrepreneurship.
- Promote mutual learning on gender policies among Member States and campaigns to challenge gender stereotypes.

#### Member States with the support of the European Commission:

- Provide financial aid, such as survival income programmes, for specific measures combating gender-based violence.
- Create psychological support systems and ensure financial assistance for women entrepreneurs victims of gender based violence.

- Implement gender-responsive budgeting through public financial management tools.
- Support working people by co-financing care services and allowances to improve work-life balance. Flexible work arrangements and career continuity measures for caregivers should be promoted.
- Expand STEM education, offer scholarships, and promote digital literacy programmes to empower women and boost their participation in the digital economy.

#### **Social partners at all levels:**

- Promote workplace policies against gender-based violence via collective bargaining.
- Promote best practices and voluntary frameworks supporting career continuity, flexible schedules, and health protections for working mothers.
- Promote STEM careers for women through mentorship programmes and in-work training experiences.
- Address the issues of attractiveness in specific sectors via collective bargaining.

## General remarks

SMEunited actively supports gender equality and advocates for a business environment where women and men have equal opportunities to succeed. Ensuring gender balance in entrepreneurship and in the labour market is essential for increasing the sustainable growth and innovation of SMEs and crafts in Europe. Broadly, women in the labour market struggle with lower employment rates, a higher prevalence of part-time work, and disproportionate care responsibilities. Limited access to decision-making positions, poorer working conditions, and care and family responsibilities further restrict their opportunities for economic independence<sup>1</sup>.

Women entrepreneurs continue to face significant challenges<sup>2</sup>, including limited access to finance and persistent structural barriers. On another hand, studies indicate that women-led

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<sup>1</sup> Employment. (2017). European Institute for Gender Equality. [https://eige.europa.eu/gender-mainstreaming/policy-areas/employment?language\\_content\\_entity=en](https://eige.europa.eu/gender-mainstreaming/policy-areas/employment?language_content_entity=en)

<sup>2</sup> A guide to Fostering Women's entrepreneurship. (2021). <https://eisma.ec.europa.eu/system/files/2022-01/a%20guide%20for%20fostering%20women%27s%20entrepreneurship.pdf>

and -owned businesses tend to have lower risk profiles, higher repayment rates, and stronger customer loyalty. They also excel in management, innovation, and environmental, social, and corporate governance.

On a global scale, the women's market represents a substantial \$700 billion revenue opportunity. In the EU, offering women equal opportunities could unlock \$160 trillion in wealth<sup>3</sup>. Overall improved gender equality could elevate the EU GDP per capita by 6.1 to 9.6% by 2050, equating to a remarkable 1.95 to 3.15 trillion euros<sup>4</sup>.

As the EU prepares its Gender Equality Strategy post-2025, addressing the issues hindering women to fully participate in the labour market as workers or to start their businesses must remain a top priority. A more inclusive and equitable business landscape will not only empower women but also strengthen economic resilience and boost competitiveness.

## Specific remarks

Ensuring meaningful progress on gender equality requires targeted actions that address the specific challenges faced by women entrepreneurs. Building on past efforts, the Gender Equality Strategy post-2025 must focus on the following issues:

### Freedom from gender based violence

Gender-based violence remains widespread in the EU, with 1 in 3 women experiencing physical or sexual violence and 1 in 6 facing sexual violence<sup>5</sup>. To combat this, the EU must cooperate with Member States and expand financial aid, such as survival income programmes, to support women in crisis. Establishing anti-violence desks for legal, psychological, and financial assistance, along with improving shelter accommodations, is essential.

Women entrepreneurs, particularly those running microbusinesses or working as self-employed, face significant challenges when directly affected by gender based violence. The trauma often affects their ability to work, and without formal records, it is difficult to prove the impact and access support. Additionally, the lack of data on this issue prevents accurate assessment and the creation of effective policies. SMEUnited recommends to collect data on women entrepreneurs victims of gender based violence via existing structures, such as the European Institute for Gender Equality.

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<sup>3</sup> Eib. (2022, March 11). *Investment in women entrepreneurs delivers higher returns*. European Investment Bank. <https://www.eib.org/en/stories/investment-in-women-entrepreneurs>

<sup>4</sup> European Commission. (2025). *A Roadmap for Women's Rights*. [https://commission.europa.eu/document/download/0c3fe55d-9e4f-4377-9d14-93d03398b434\\_en?filename=Gender%20Equality%20Report%20Chapeau%20Communication.pdf](https://commission.europa.eu/document/download/0c3fe55d-9e4f-4377-9d14-93d03398b434_en?filename=Gender%20Equality%20Report%20Chapeau%20Communication.pdf)

<sup>5</sup> European Commission. (2025). *2025 Report on Gender equality in the EU*. [https://commission.europa.eu/document/055fdbab-5786-425e-a072-652bf53d8fe4\\_en](https://commission.europa.eu/document/055fdbab-5786-425e-a072-652bf53d8fe4_en)

At Member States level, psychological support systems for affected women entrepreneurs should be created or expanded to address their specific needs. Financial assistance should also be provided to ensure the economic stability of women undergoing psychological recovery. Furthermore, policies should be introduced to facilitate easier access to financial and legal aid for self-employed women facing the effects of violence. Additionally, tax reductions and incentives for self-employed and in their first three years of business can help survivors regain financial independence.

Social partners can participate by promoting workplace policies against gender based violence via collective bargaining and by incentivizing the implementation of workplace protocols and training for early detection of and response to gender-based violence, especially in small companies where formal HR structures may be absent<sup>6</sup>.

## Economic empowerment

Women-led businesses face greater challenges in accessing funding, navigating bureaucracy, and securing investment. Only 2% of venture capital in Europe<sup>7</sup> goes to women-led businesses, and just 10% of women-led startups receive funding<sup>8</sup>. Barriers in digital and green transitions are also significant. For example, in Italy 80% of women-led firms face digitalization challenges and 83% struggle with sustainability efforts due to high costs, limited subsidies, and financial constraints<sup>9</sup>. Excessive bureaucracy further complicates matters, particularly for women balancing business and family responsibilities.

To close the gender investment gap, the EU must support programmes aiming to improve access to bank credit and alternative financing, and support women to increase their financial literacy. Expanding EU funding, grants, and microcredit programmes is essential, particularly for women-led SMEs in the digital and green transition. These programmes could be funded via the proposed EU Competitiveness Fund. Gender-focused investment funds could be established, encouraging public-private partnerships to promote inclusive lending policies. Moreover, to help women navigate financial systems, the EU should reduce administrative burdens and offer advisory services to increase their financial literacy.

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<sup>6</sup> In Catalonia, PIMEC has launched awareness campaigns and partnerships with local authorities to create safe work environments.

<sup>7</sup> European Women in VC | Empowering diversity in Venture Capital. (n.d.). <https://www.europeanwomenvc.org/#:~:text=European%20Women%20in%20VC%20is%20a%20community%20of,female%20founders%20receive%20only%202%25%20of%20VC%20money>.

<sup>8</sup> European Institute of Innovation & Technology. (2024, November 18). News: Only 15% of the seed funding goes to women-led deep tech start-ups, reveals new study. Retrieved March 31, 2025, from <https://eit.europa.eu/news-events/news/only-15-seed-funding-goes-women-led-deep-tech-start-ups-reveals-new-study>

<sup>9</sup> UnionCamere. (2022). V National Report Women Entrepreneurship. <https://www.unioncamere.gov.it/osservatori-economici/rapporti-imprenditoria-femminile/rapporti-nazionali-imprenditoria-femminile>

The EU should also support Member States in implementing gender-responsive budgeting (GRB) through public financial management (PFM) tools will ensure economic policies actively promote gender equality<sup>10</sup>.

## Work-life balance and care

Women continue to bear a disproportionate share of household and caregiving responsibilities, often at the expense of their professional growth. Many reduce their working hours due to the lack of co-responsibility policies, yet in France 63% of women entrepreneurs work over 40 hours per week, with 40% working from home after 8 PM. While 45% believe entrepreneurship offers flexibility, burnout remains a significant issue, affecting 17% of women entrepreneurs<sup>11</sup>.

To promote a more equitable work environment, the EU should expand financial support via Cohesion Funds and the Recovery and Resilience Facility for working parents, including care services co-financed by local, regional or national entities as well as child allowances. Economic incentives should encourage SMEs to adopt family-friendly policies, such as flexible work arrangements and career continuity measures for caregivers. Strengthening paid parental leave for fathers is also crucial to redistribute caregiving responsibilities more fairly. SME employer organisations should be involved in the design and dissemination of family-friendly workplace models adapted to small business realities. Moreover, the EU should continue supporting the Member States in the implementation of the Council Recommendations on access to affordable high-quality long-term care and on early childhood education and care.

The EU can further support these efforts through recognition programmes that formally acknowledge and validate specific achievements to promote excellence, ensure quality, and encourage cross-border best practices.

Social partners can promote best practices and voluntary frameworks like Italy's Maternity-Friendly Code, which supports career continuity, flexible schedules, and health protections for working mothers.

## Equal Employment Opportunities

Women entrepreneurs face limited access to business networks and mentoring programmes, which hinders their opportunities for growth, investment, and professional development.

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<sup>10</sup> Association of Chartered Certified Accountants (ACCA) (2025), Gender-responsive budgeting: unlocking the potential. <https://stories.accaglobal.com/GRB-unlocking-the-potential/gender-responsive-budgeting-tools-for-governments/index.html>

<sup>11</sup> U2P, ISM, (2025, April 3). *Parcours et quotidien des cheffes d'entreprise artisanale, commerciale et libérale (étude U2P/ISM)*. Institut Supérieur Des Métiers. <https://infometiers.org/parcours-et-quotidien-des-cheffes-dentreprise-artisanale-commerciale-et-liberale-etude-u2p-ism/>

To bridge the gap in business networks and mentorship, the EU should provide funding to SME employers' organisations to establish financial literacy courses and mentorship programmes that connect women entrepreneurs with experienced mentors across Europe. Such initiatives would provide guidance, knowledge-sharing, and support tailored to the challenges female business owners face. Additionally, the EU should provide funding to SME employer organisations to create dedicated networking events and digital platforms to foster collaboration among women-led businesses, helping them access new markets, funding opportunities, and industry insights. Specific attention should be also addressed to rural areas, to ensure that the creation of new businesses does not concentrate only in major urban areas.

Promoting female role models is also essential in inspiring future generations of women entrepreneurs. The EU should launch campaigns showcasing successful female leaders, demonstrating the value of women's contributions to the economy and breaking down stereotypes about entrepreneurship.

The development of hubs for women entrepreneurs, facilitated by business associations, which provide access to training, mentoring, and market opportunities in their native language and cultural context is also a crucial element.

## Quality and inclusive education

Although women outnumber men in university graduation rates<sup>12</sup>, their representation in STEM fields remains significantly low. In the ICT sector, only 17% of professionals are women<sup>13</sup>. Encouraging more girls to pursue STEM education is essential to building a diverse and inclusive economy.

To increase women's participation in STEM, the EU should expand scholarships, improve access to STEM education, and promote coding and digital literacy programmes. Additionally, mentoring, coaching, and training initiatives can support women interested in launching STEM-related enterprises. Moreover, the EU should focus in the rapid implementation of the STEM Education Strategic Plan, leveraging initiatives like 'STEM Futures' to identify and share best practices. The 'Girls Go STEM' initiative could play a key role in attracting more female students to STEM fields and equipping them with technical and entrepreneurial skills.

To support girls' access to STEM careers the cooperation between vocational training centres and SMEs should be enhanced. Dual training systems, such as those implemented in Catalonia,

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<sup>12</sup> Women continue to gradually outpace men in educational attainment. (2020). European Institute for Gender Equality. [https://eige.europa.eu/publications-resources/toolkits-guides/gender-equality-index-2020-report/women-continue-gradually-outpace-men-educational-attainment?language\\_content\\_entity=en](https://eige.europa.eu/publications-resources/toolkits-guides/gender-equality-index-2020-report/women-continue-gradually-outpace-men-educational-attainment?language_content_entity=en)

<sup>13</sup> Women and men in ICT: a chance for better work-life balance. (2018). Publications Office of the European Union. [https://eige.europa.eu/sites/default/files/documents/20181830\\_mh0418260enn\\_pdf.pdf#:~:text=Only%2017%20%25%20of%20the%208%20million%20ICT.and%20only%20a%20few%20choose%20male-dominated%20tech%20studies.](https://eige.europa.eu/sites/default/files/documents/20181830_mh0418260enn_pdf.pdf#:~:text=Only%2017%20%25%20of%20the%208%20million%20ICT.and%20only%20a%20few%20choose%20male-dominated%20tech%20studies.)

can play a key role in bridging the gender gap in technical professions. EU strategies should promote pilot projects that bring together local SMEs, schools, and families to encourage girls' participation in digital and technical fields from an early age.

Social partners should actively promote STEM careers for women through mentorship programmes and hands-on industry initiatives. Sectoral social partners have a strong role to play in addressing the specific issues of attractiveness in their specific sectors via collective bargaining.

## Deliver on women's rights

Cultural barriers continue to limit women's access to leadership roles, particularly in innovation and technology sectors. Despite progress in gender equality, women hold only 30% of leadership positions<sup>14</sup>, reflecting persistent structural obstacles.

To break down these barriers, the EU should strengthen policies, enhance gender-related data collection, and host an Annual Gender Equality Conference to track progress and share best practices. Awareness campaigns can help challenge stereotypes and encourage diversity in leadership, leadership training, and mentorship programmes would create more opportunities for women.

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<sup>14</sup> Women on boards: deal to boost gender balance in companies | News | European Parliament. (n.d.). <https://www.europarl.europa.eu/news/en/press-room/20220603IPR32195/women-on-boards-deal-to-boost-gender-balance-in-companies>