

BRIDGING THE GAP:

Digital competencies for women in rural areas to increase their entrepreneurial opportunities and employability. Towards inclusion through entrepreneurship

National report for Luxembourg

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Introduction

As part of the first phase of the Bridging the Gap project, each partner produced a country report presenting the research carried out on the topic of rural women entrepreneurship. This report provides information on digital and gender gaps in Luxembourg. The focus of this report is on the entrepreneurship ecosystem in rural Luxembourg, especially among women. In addition, this research phase aimed to identify currently available entrepreneurship and e-skills training in rural areas, with a focus on those designed and targeted primarily at rural women. The research activities have been realised from January 20th, 2021 to the 30th of April, 2021 and the information collected in this report comes from sources such as Eurostat, European Institute for Gender Equality, European Parliament, European Network for rural development, European Commission (mainly Statistical database, government publications, data from the European Commission). To complement these data, we have interviewed 2 trainers in ICT related skills and 4 women entrepreneurs from rural areas in Luxembourg. We have also conducted a focus group with 5 people, 2 trainers and 3 rural women entrepreneurs which gave us some very interesting insights about the project's focus. However, it has been difficult, if not even impossible, to describe the female entrepreneurship situation specifically from and in rural areas because of a lack of figures and reports on the subject due to the singular situation of the Luxembourg territory.

Luxembourg situation in a nutshell

Introduction of the country rural areas

Luxembourg is a small European country of 2,586.4 km¹ and 613,894² inhabitants. Its territory consists mostly of vast rural areas, especially located in the north of the country. Since the beginning of the 90s, the country has experienced a growth in its population, however most of its population is concentrated in urban areas.

¹ Eurostat figures

² Eurostat figures

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Among the 106 municipalities in Luxembourg, 80 are considered rural areas. However, although these municipalities represent 82.2% of the territory in 2012, they only represent 38% of the total population of the country.

If within the European Union it seems obvious that the percentage of the population in rural areas (30 to 34 years old) having reached a tertiary level of education is much lower than in the urban area, Luxembourg remains one of the most advanced countries in this regard. Indeed, in 2015, the rate reached 44.9% in rural areas for 77.7 in cities, one of the highest in the European Union.

This difference in terms of population and employment between urban and rural areas can be explained by the fact that in Luxembourg, positions in the financial and government sectors are considered secure with high salaries and are therefore favoured by the population. As the head offices of these companies and government institutions are largely located in Luxembourg City, these workers therefore mainly reside there. This specific situation that Luxembourg represents, in terms of development of the territory, is illustrated in the entrepreneurial projects created. Indeed, all the entrepreneurship projects developed by women are in the municipalities of Luxembourg City or Esch-sur-Alzette, which is not unrelated to the start-up incubators that are all located in urban areas in Luxembourg, such as the Technoport S.A. in Esch Belval, Nyuko and Lux Future Lab in Luxembourg City. It's also useful to know that in Luxembourg, 47% of the population is represented by expats or foreigners who choose Luxembourg only as a temporary destination and that 50% of the workers commute from transborder countries everyday to work in Luxembourg.

Through the rural development programme (RDP 2014-2020) the Luxembourg government invested more in rural areas, notably thanks to funding from the FEADER programme. Among the priorities of this programme are social inclusion & local development which promotes "social inclusion poverty reduction and economic development in rural areas". The budget for this portion represents 3% of the total programme funding, i.e. 11.1 million euros.³ Social inclusion and local development are founded on 4 different thematic areas: Job creation - Local development – ICT - Information & communication technologies.

Profile of the rural females

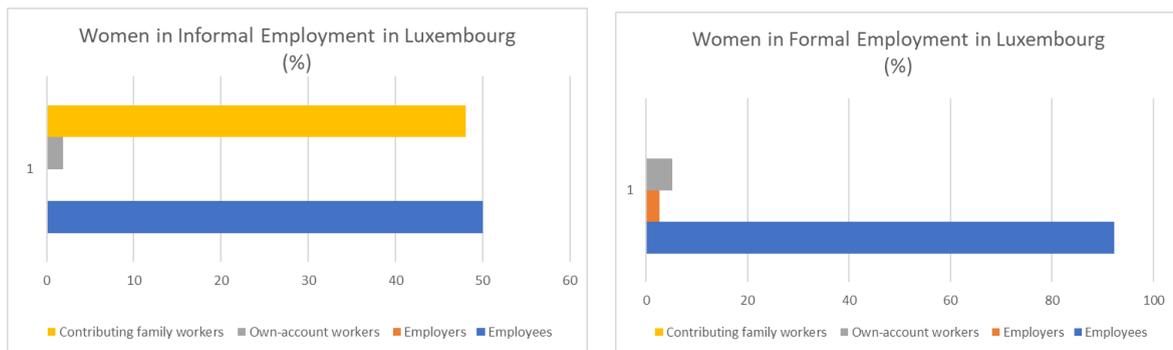
If it is possible for us to work from figures such as the number of inhabitants in rural areas in Luxembourg or on their level of education, it is not possible for us to work, specifically on women. Indeed, the number of inhabitants in rural areas being low, there are few precise statistics about women. In the rural population, females (% of total) in Luxembourg was reported at 4.7794% in 2015, according to the World Bank collection of development indicators, compiled from officially recognised sources.

However, we can work from figures regarding women in Luxembourg.

³ 2014-2020 Rural Development Programme: Key facts & figures LUXEMBOURG

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The participation of women workers in informal employment, agriculture, represents in Luxembourg 14% of workers⁴, which represents one of the highest numbers within the EU. In the formal employment sector, 92.3% of women in Luxembourg are employees, 2.6% employers and 5.1% are self-employed. In the informal employment sector (which, 50% are employees, 1.9% are self-employed and 48.1% are considered as contributing family workers.⁵



The employment rate in Luxembourg was 68% for women⁶ in 2019. “The full-time equivalent (FTE) employment rate increased from 36% to 45% for women and decreased from 62% to 58% for men between 2005 and 2017, narrowing the gender gap (from 26 percentage points (p.p.) to 13 p.p.).”⁷

“Around 35% of women work part-time, compared to 7% of men, which is the fifth-biggest gender gap in the EU. On average, women work 34 hours per week and men work 40. The uneven concentration of women and men in different sectors of the labour market remains an issue. Around 26% of women work in education, health and social work, compared to 9% of men. Fewer women (4%) than men (28%) work in science, technology, engineering and mathematics (STEM) occupations.”⁸

Entrepreneurship ecosystem in the rural areas

Due to the context that Luxembourg represents, and given the data available to us, it is not possible to make an exact description of female entrepreneurship in rural areas in Luxembourg. We will therefore focus on the ecosystem of female entrepreneurship throughout the territory.

Entrepreneurship is not a highly developed sector in Luxembourg, most of the population wishes to obtain a position in government institutions, or in finance, since it is considered safe while trying to develop own business is perceived as risky. Pushing Luxembourgers,

⁴ The professional status of rural women in the EU Study: Policy Department for Citizens' Rights and Constitutional Affairs.

⁵ Women and men in the informal economy: A statistical picture, Third Edition, 2018: International Labour Office, Geneva.

⁶ Gender Equality Index 2019: Luxembourg by European Institute for Gender Equality.

⁷ Gender Equality Index 2019: Luxembourg by European Institute for Gender Equality.

⁸ Gender Equality Index 2019: Luxembourg by European Institute for Gender Equality.

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regardless of their gender, to enter the field of entrepreneurship is therefore already a challenge.

Women accounted for 20% of entrepreneurs in Luxembourg in 2011. Indeed, among the number of business permits issued by the Ministry of Economy, 20.8% were issued for women.⁹ Moreover, it seems that the attractiveness for entrepreneurship is growing in Luxembourg, in 2015, 29.32% of business permits were issued to women.

Although Luxembourg is constantly improving, there are still many disparities between men and women, including in the professional field, which obviously impacts the percentage of women launching into entrepreneurship. According to the Gender Equality Index 2019 Luxembourg is the 10th ranked country in terms of equality between men and women with a score of 69.2 points out of 100.

For several years now, the government has offered many opportunities to help young entrepreneurs, particularly through training. Notably through programmes such as The Business Mentoring Programme, launched by the Chamber of Commerce in 2013. In 2013, 42.2% of women reported having access to training on how to start a business.

Many government initiatives focus on women entrepreneurs, in Luxembourg such as the Fédération des femmes cheffes d'entreprise Luxembourg (FFCEL), created in 2014, it aims to

- to promote the importance of the role of women in entrepreneurship,
- to encourage the accession of women to leadership positions in the various sectors of the economy,
- to help women expand their network

There are also many private initiatives supporting women entrepreneurs, such as Women in Business Asbl, one of whose main missions is to support Luxembourg women in the development of their careers. Some of them specialise in the fields of STEM and ICT as shown by Women In Digital Initiatives Luxembourg Asbl (WIDE) whose mission is to offer practical support and activities to include more women and men in the field of digital as well as the contribution to build a more diverse workforce and a wider ICT talent pipeline for Luxembourg.

Thanks to numerous mentoring programmes, more and more Luxembourg women are trying to become entrepreneurs, and although the government is implementing employability and modernisation programmes in rural areas, it is certain that most women's entrepreneurial initiatives will mostly continue to develop in urban areas.

⁹ Mapping Female Entrepreneurship in Luxembourg and the Greater Region – European Commission figures

¹⁰ <https://ffcel.lu/a-propos/>

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Rural female entrepreneurs, digital competencies to support entrepreneurship:

As mentioned earlier in this report, Luxembourg is a special case within the European Union. Indeed, most of its population resides in urban areas¹¹ 88,2% in 2020, and a large proportion of the inhabitants of rural areas also have jobs in cities.

When considering the population of Luxembourg, it is important to consider that 47,04%¹² of its population is of immigrant origin and some from territories where access to digital and new technologies is less important than in Luxembourg. In the 2018 World Digital competitiveness ranking, out of a 63-country index, in digital ranking, Luxembourg was at the 11th position, while Portugal was 32.¹³ This influences the number of rural women, wishing to develop an entrepreneurial project, with digital skills. A point put forward during our interviews by the two trainers, for whom it is important to mention that this represents a reality on the field and that it is this part of the population that would therefore need basic skills in the digital field. In Luxembourg, there are structures such as Touchpoint, which offers training and workshops on entrepreneurship for refugees (legal refugees represent around 5000 people in Luxembourg). The organisation proposes content more adapted to the profiles of its participants than other classic training organisations, for example in terms of teaching language. Touch Point offers the opportunity to acquire precise digital skills in order to create a business with courses such as Content Marketing, Got-To-Market strategy or Digital Marketing Services.

It is also important to mention that we conducted these interviews and focus groups in the context of the covid-19 health crisis. Therefore, we had to do our "recruitment" for our interviews online. This made it difficult, if not impossible, to target women with minimal computer skills. Moreover, even if it had been possible to contact them, it would certainly have been hard to conduct interviews, as they would not have had the necessary skills to use online meeting tools such as Zoom, Google Meet or Livestorm.

Therefore, the women we interviewed represent only a portion of the population of rural women with an entrepreneurial project. Nevertheless, we can make a conclusion about the skills of the Luxembourgish women with an entrepreneurial project that we interviewed. The profile of the women we interviewed is similar, all four have a university degree, and three of them have studied marketing. They already master a certain number of digital tools related to this field. They also all use the internet daily and thus already have basic digital/office skills.

¹¹ Figures from Worldometer <https://www.worldometers.info/world-population/luxembourg-population/>

¹² Figures from Le portail des statistiques Grand Duché de Luxembourg
https://statistiques.public.lu/stat/TableViewer/tableView.aspx?ReportId=12858&IF_Language=eng&MainTheme=2&FldrName=1

¹³ Figures from:
<https://www.imd.org/wcc/world-competitiveness-center-rankings/world-digital-competitiveness-rankings-2018/>



They are therefore looking for more advanced skills to develop their entrepreneurial project like how to create a website or programming skills.

Training and learning on entrepreneurship in rural areas:

First, as mentioned above, Luxembourg is a country where most of the population is urban, therefore it is very unusual to find training taking place in rural areas. Therefore, we have constructed this report based on information about **entrepreneurial training activities that take place in urban areas**. A point mentioned several times, by our rural entrepreneurs and by the trainers, according to them, it remains **complicated for some inhabitants of rural areas to follow online training** because of the poor quality of their internet connection. As for the face to face, the training offer can be very expensive and not accessible for people coming from rural areas because they are provided only in Luxembourg city, thus implying a travel time of several hours when it comes to public transport. Nevertheless, initiatives are organised to support SME creators in rural areas such as Guichet Unique PME which “provides assistance free of charge to SMEs in the North of Luxembourg” even if this kind of support can not be considered as full training.

These training activities respond to a need of the population to be able to create their own business and develop a product or service. As mentioned in our discussions with our interviewees, they feel that they did not receive enough skills from their different academic or professional backgrounds to start their own business.

After an analysis of the different types of training offered in Luxembourg and the experience of our interviewees, they are mostly **formal**. This means that they are carried out in an organised way, in a structured and pedagogical framework.

Different types of training are offered in terms of **delivery and duration**, such as workshops, short courses of 6 hours, or courses lasting several months. One of our interviewees mentioned that while there are a lot of choices for training online it's difficult to choose which one will be an asset in terms of learning entrepreneurship due to the lack of synthesis. The Luxembourg training portal Lifelong learning, lists 23 available training courses in entrepreneurship, offered by 6 different institutions¹⁴. Lifelong learning, is a portal gathering training offered by private and public organisations in Luxembourg. It is an initiative by the national institute for the development of continuing vocational training in a public institution under the Ministry of Education, Children and Youth.

If we analyse the different proposals in Luxembourg and the testimonies of our interviewees, **online training** seems to be numerous. Nevertheless it is important to consider the current health situation, at the time of this desk research, about one year after the beginning of the crisis, many trainers have adapted. It is difficult to know if so many online trainings were offered in Luxembourg before the crisis. Even so, during the interviews, our trainers mentioned that they had provided **face-to-face training** as well as **online training**.

¹⁴ <https://www.lifelong-learning.lu/formations/direction-entreprise/creation-entreprise/fr>

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It is also important to mention that much of the entrepreneurship training is government-initiated, government-supported or partially funded by government institutions. This is the case of the programmes of the House of Entrepreneurship powered by the Luxembourg Chamber of Commerce, House of training. One of our interviewees mentioned having participated in a 6-month House of Training entrepreneurship training course, which at the time (2009) was compulsory for anyone without at least 2 years of work experience. The University of Luxembourg developed the Incubator & Entrepreneurship programme (accessible for all), and WIDE the Startup Leadership Programme dedicated to female entrepreneurship. One of the participants in our focus group also mentioned Fit4entrepreneurship, a 10-week full training course to support entrepreneurs. It is organized by the Chamber of Commerce of Luxembourg and ADEM (Agency for Employment Development), but it is mandatory to be registered to take part in the program. Also supported by various government agencies, Nyuko offers four programs ranging from one to six months to support local entrepreneurs in the pre-creation phase.

Some focus on obtaining skills that would allow participants to develop their projects while others focus on mentoring to help a future entrepreneur build his/her project by providing an objective opinion on its potential.

The **short training courses** focus mainly on the basic knowledge to be acquired when one is at the beginning of one's creation project, the different stages of creating a business, how to structure one's project, how to present it to investors.

The **longer training** focuses on the acquisition of technical skills to develop your own project, such as the creation of a website, the use of digital tools, the implementation of a marketing strategy etc.

During **consulting and mentoring**, the training organisations focus on topics such as creating a reliable business plan, trade, exporting a product, legal and fiscal establishment of a company, introduction into a network of entrepreneurs.

One of our interviewee's opinions was that the training offer available in Luxembourg to help people in their entrepreneurial journey is lacking basic knowledge on how to build a business (administrative need...) in Luxembourg especially. Indeed, another of the female entrepreneurs interviewed mentioned that having training on VAT, taxes and social security subventions management is something crucial in Luxembourg. In our focus group, our participants mentioned that long-term support from experts during training to develop their entrepreneurial project was crucial, but that it was not generally offered during the various programs they participated in.



Training and learning on entrepreneurship in rural areas - specific for women

First of all, there are very few training courses in Luxembourg that are only offered to women. Indeed, they are generally mixed, i.e. women can take part, but they are not the only ones targeted by the organisations like those offered by the House of Entrepreneurship.

In Luxembourg, Women in Digital Initiatives (WIDE) is a non-profit organisation that offers training almost exclusively to women. These trainings are focused on digital skills such as the "Get Into Tech" coding programme, and female entrepreneurship with the Startup Leadership Programme (See case studies). It is important to remember that these initiatives are supported by the Luxembourg government, in particular the Ministry of Equality between Women and Men, which works to increase the number of women in the digital sector and to promote female entrepreneurship.

Many initiatives for women in entrepreneurship and the digital field are nevertheless organised in Luxembourg. Through associations, women's groups, offering advice, mentoring, and introduction to a network, and which militate for the presence of women in these fields. Women Cyber Force aims to promote the role of women in the field of cybersecurity, FFCEL, Federation of Women Entrepreneurs of Luxembourg aims to strengthen the impact and influence of women in the business world through the promotion of women entrepreneurship. One of our focus group participants also mentioned attending events of Geek Girls Carrots, a global organisation that promotes women in tech or entrepreneurship and organise meetups and workshops.

Training and learning to develop digital competences and skills in rural areas:

Luxembourg has one the highest digital skills ratio according to the Digital Economy and Social Index index and has indeed a high proportion of highly qualified staff. It's also one of the most IT-centric countries in Europe. However, inclusion into the digital world and economy can be improved, especially for those who have less opportunity to access training.

It is difficult to define exactly how many jobs are available for low-skilled adults. This is very likely due to Luxembourg's top performance when it comes to digital skills. According to a study by the European Commission Luxembourg takes 1st place with 89% of unemployed and employed people having basic or above basic digital skills. However, companies report difficulties in searching for people with good administration and digital skills combined with national languages. Indeed, the language situation in Luxembourg is very specific, as it is characterised by the practice and recognition of three languages: French, German and the



national language, which is Luxembourgish. However, it was mentioned many times in our interviews and focus groups that although Luxembourg recognizes 3 languages, digital skills training courses offering content in these 3 languages are extremely rare. The preferred languages are English and French, which contributes to the ostracisation of rural women in their access to digital skills

The particular demographic situation of Luxembourg obviously impacts the teaching of digital skills in rural areas. Indeed, like entrepreneurship training, these are also provided in urban areas. Moreover, the existent training and learning on digital skills and competencies in Luxembourg do not target only rural women. Also, a large proportion of them are intended for both women and men. Therefore, there are certainly **women from rural areas involved in these training**, but they are not the target audience. This was mentioned by one of the trainers interviewed, none of the training he carried out were specifically for rural women, but this does not mean that they did not participate, on the contrary, according to him many women from rural areas attended his courses. Although very few digital training courses are aimed at women, some are open to all audiences and women even encourage them to attend, such as those offered by Digital Inclusion, a Luxembourg-based non-profit organization that promotes access to basic computer skills for all. Nonetheless, one of our interviewees mentioned having followed a coding programme meant to be inclusive, but noticed that few women had joined it, and that nothing was actually done to encourage them to enroll.

It is also relevant to mention that there are digital training courses in Luxembourg, offered by the country's educational institutions such as BTS in Computing, cloud computing, Internet of Things, Game arts and Game design etc; and Bachelors in Computer Science and Bachelor in Applied information Technology. However, in 2018, females were representing 9% of the ICT students in Luxembourg¹⁵.

The majority of training offered are **formal**, since participants must register via forms, portals, etc. The delivery of training can be **face to face or online**, however, since it is digital skills training, it is obvious that even if the participant has to travel to a training center, the learning exercises will be done from a computer.

If you search for a course with the keywords "digital skills" on the **Lifelong Learning Luxembourg** portal for instance, 129 programmes are offered. However, a large part of these programmes offer training on skills that are not useful for an entrepreneur. This is indeed a point raised by one of our interviewees, who was confused during her search because of the large number of courses offered and the impossibility to know which ones would allow her to acquire useful skills in the digital field for her entrepreneurial journey.

Among the offers that can be found, are proposed **programmes ranging from a few hours to several months**. The shortest ones generally focus on the acquisition of basic skills in digital such as the programme, Business Analysis Fundamentals, lasting three days, online, offered

¹⁵ Figures from <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20200423-1>

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by OXiane group. Among the offers that can be found, are proposed courses ranging from a few hours to several months. The courses, focusing on more technical aspects, usually take place over several weeks, like some training offered by WIDE, which enables participants to learn coding on Javascript, HTML and CSS, in a few weeks. These technical skills are generally more sought after, as evidenced by one of our interviewees, who was looking to learn how to create his website via training.



Case studies

Case study n°1: Get into Tech

Identification of the initiative/programme	Get into Tech		
Promoter(s):	Women in digital Initiatives Luxembourg Asbl (WIDE) and INCO Academy		
Website:	https://wide.lu/get-into-tech/		
Country:	Luxembourg		
Active:	YES	The resources are available only to the participants	
Language (s):	The first cohort was conducted in French (March 2021) The second cohort (September 2021) will be held in english.	This bootcamp includes live classes and online modules available to the participants only.	The participants receive invitations to the live courses. An internal group chat using a dedicated discussion tool (Slack) enables all the participants, organisers and trainers to communicate through the programme for support and resources. This also implies some live-chat session.
Type of training:	Due to the pandemic situation, the organiser decided to organise this training 100% online		
Is it the initiative addressed to rural females (exclusively)?	Not exclusively addressed to rural females.		
If no, please indicate other groups addressed.	The programme is targeting women in general, particularly young ones, looking for a job and interested in tech.		
Starting point:	The aim of the programme is to help women get technical knowledge in basic programming languages. Women represent a minority in the digital field, this is a way to encourage them to pursue a career in tech through support and self learning. It also provides modules on employability and entrepreneurship to help them define their objectives, job search and eventual change of career.		
Objectives	Learn front-end development, and learn to build a path toward tech jobs.		
Description	Each cohort of this programme is open to 25 participants selected on their motivation. There are no technical prerequisites except owning a computer and having good wifi. Once a week, the participants have to attend a full-day mandatory live course. The rest of the time they are given an online module based on what they learned with the trainer. A coach is available through chat (vocal and written) to support them during their progression.		



Training/learning methodology applied	The participants, even if sometimes young are all adults. So the programme works on self-learning so they can manage their training time.
Competences developed:	They learn autonomy, front-end development, basic programming languages, project management, collaboration.
Structured - learning/training topics covered:	A live class (8hours) with a trainer, followed by a technical course (15-20 hours) in self-learning. This is an intensive programme. HTML, CSS, JAVASCRIPT, WordPress, project management, employability, entrepreneurship
Results:	This programme has just ended its first so there are no results available yet.
Challenges:	The fact that everything has to be done exclusively online makes it difficult to connect with everyone, collaborate and create bonds.
Potential for Bridging the gap:	Despite the challenges we encountered due to its 100% format, we manage to retain our participants over time. I think this programme has potential for rural women because it is dedicated to beginners. It can help trigger interest in tech and digital fields.

Case study 2: Startup Leadership Programme

Identification of the initiative/programme	Startup Leadership Programme
Promoter(s):	Women in digital Initiatives Luxembourg Asbl (WIDE)
Website:	https://wide.lu/startup-leadership-programme/
Country:	Luxembourg
Active:	YES
Language (s):	English
Type of training:	Due to the current situation this programme is now 100% online. Before the pandemic, the programme was based on blended learning. (Face-to-face and online activities).
Is it the initiative addressed to rural females (exclusively)?	This initiative is addressed only to women but not exclusively to rural females.
If no, please indicate other groups addressed.	The programme is targeting women who have a digital & tech entrepreneurial project.
Starting point:	The aim of the programme is to respond specifically to the requests of the women we meet in our activities who are looking for support for innovative business creation projects related to technology and digital. In 2020, Luxembourg moved to 8th place in the European Commission's Women in Digital (WiD) ranking (3rd place in 2019).



	<p>STATEC's Global Entrepreneurship Monitoring report (December 2020) showed that the number of women engaging in entrepreneurial projects has been halved. Our own experience has shown that many women's projects have been abandoned due to the health crisis. In addition, the OECD has pointed out that in Luxembourg businesses created by women tend to remain very small and often do not create jobs.</p> <p>This shows that female entrepreneurship in the digital sector needs to continue to be encouraged and supported</p>
Objectives	The goal of the programme is to help women to turn their business idea into reality and really engage in their entrepreneurial journey.
Description	<p>For the 2019-2020 cohort, WIDE received around 40 applications. 13 applications from women were selected to participate in the programme. After some face-to-face activities at the beginning of the year, WIDE moved to online support throughout the year.</p> <p>Activities:</p> <ul style="list-style-type: none"> - Focus on the Business Model - Presentation session and networking with the participants. - Focus on the creation of the MVP - Organisation of a Design Day: during one day, 6 of our participants were able to benefit from the support of other participants and 15 volunteers to accelerate the transition from an idea to a paper prototype of their app. - Collective follow-up sessions with WIDE. - Offices hours (individualised follow-up) to the projects supported. - Focus on customer acquisition - Online peer-coaching sessions with 2 or 3 participants at a time - Webinars "entrepreneurship talks" offering advice and knowledge on various topics such as Digital Marketing Strategy and Branding <p>Registration for this year's cohort is currently open</p>
Training/learning methodology applied	Peer coaching, self-learning, group work, feedback and testimonials
Competences developed:	They learn project management, collaboration, branding and digital marketing management
Structured - learning/training topics covered:	Various activities through the year (see description above), monthly follow up
Results:	<p>In 2020 :</p> <ul style="list-style-type: none"> - 40 applications received - 80% of projects qualified for the application in terms of innovative product or technology - 13 projects accepted, including HealthTech, Fashion Tech, leisure and wellness, EduTech, deathtech, pettech Media... - 4 had already created their companies (or in progress) before the programme - 4 of our startups pitched at Fit4Start in 2019 or 2020 - 1 startup met at FitStart, 1st employee (engineer) recruited through WIDE network



	<p>In 2019:</p> <ul style="list-style-type: none"> - A startup raised €100,000 - A startup from 2019 has completed fundraising in 2020 - A startup is currently recruiting 2 people <p>In 2018:</p> <p>1 Startup from the first cohort to pitch at Fit4Start and is in commercial development.</p> <p>1 Startup is in the process of raising its second round of funding and is waiting for its CSSF licence</p>
Challenges:	<p>After some face-to-face activities at the beginning of the year 2020, WIDE continued its programme activities online throughout the year.</p> <p>Unfortunately, especially with the effects of the lockdown and school closures due to the Covid19 situation, many projects were stopped or put on standby.</p> <p>6 out of 13 projects were still active at the end of 2020.</p>
Potential for Bridging the gap:	<p>Although this programme is reserved for women with a tech background and a tech-related business idea, some of the activities proposed in this programme relate to basic entrepreneurial knowledge and could be reused with a rural women audience.</p>

Case study 3: Go Digital

Identification of the initiative/programme	Go digital		
Promoter(s):	House of entrepreneurship, powered by the Luxembourg Chamber of commerce		
Website:	https://www.godigital.lu/		
Country:	Luxembourg		
Active:	Yes		
Language (s):	French	English	German
Type of training:	Online conference and workshops, orientation and advice with a counsellor		
Is it the initiative addressed to rural female (exclusively)?	No		
If no, please indicate other groups addressed.	Entrepreneurs, company directors		



Starting point:	<p>The Fit4Digital initiative of Luxinnovation inspired the creation of Go digital. Fit 4 Digital provides in-depth analysis, advice and guidance to help companies integrate digitalisation and improve their own operations. Go Digital, shares the mission of helping businesses go digital.</p> <p>However, this adaptation will focus on businesses that want to go digital but do not necessarily have the financial means to take advantage of the Fit4Digital programme. Go Digital is a slimmed down version, with several phases and professional tools. It aims to assess and guide start-ups and established businesses.</p> <p>The programme team-up with the economy ministry, chambre de commerce, chambre des métiers and national innovation promotion agency Luxinnovation</p>
Objectives	Go digital aims to raise awareness and support companies in their digital transformation.
Description	<ul style="list-style-type: none"> ● Workshops organised on 2 levels <p>The training organisation differs between workshops, however most are based on the model : part 1 tutorial part 2 Q&A, and last 2 hours.</p> <ul style="list-style-type: none"> ● Digital checkpoint for companies in the process of digitization including an analysis report and a meeting with a specialist in traineeship programs ● Fit 4 Digital Packages : individual coaching until the implementation of a digital tool <p>Learners are either individuals or businesses seeking knowledge in digital business.</p>
Competences developed:	<ul style="list-style-type: none"> - how to create a Facebook, Instagram, Mail Chimp campaign - how to organise your online-service - Enterprise resource planning - Customer Relation Management
Structured - learning/training topics covered:	<ul style="list-style-type: none"> ● The initiative offers several workshops organized on 2 levels, on the following topics: <ul style="list-style-type: none"> - optimisation of internal management - benefit from new distribution channels - improve exposure and e-reputation - gain new customers <p>The training organisation differs between workshops, however most are based on the model : part 1 tutorial part 2 Q&A, and last 2 hours</p> <ul style="list-style-type: none"> ● Go digital Lu proposes a Digital Checkpoint with a Digital Checkup of 20 minutes, and a meeting with a professional specialised in formation program and will redirect the person to the appropriate training to suit their digital needs. ● Fit 4 Digital, only intended to small businesses, digitisation aid in 3 different fields : <ul style="list-style-type: none"> - Digital Marketing - CRM Software - Organisational Management <p>The training organisation is divided in 7 steps that would lead to the obtention of a subvention</p>
Results:	More than 7000 people involved in the workshops in 2019
Challenges:	N/A
Potential for Bridging the gap:	Bridging the gap could be inspired by the different training formats proposed for the development of Bridging the Gap's tools. The topics proposed on this platform are certainly quite advanced and do not fall under the basic skills of computing, but

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	integrating them into the project would allow to offer to rural entrepreneurs, concepts to go further in their entrepreneurial project.
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Conclusion

Luxembourg is a country with a particular demography, with a large majority of its population living in cities. Most of the companies are located in Luxembourg City, this obviously influences the training opportunities, which are mostly in urban areas. Moreover, a large part of the population already possesses basic digital skills. This is reflected in the specific needs in terms of digital skills for a majority of women entrepreneurs.

In Luxembourg, we are able to say that two target categories stand out when it comes to women entrepreneurs:

First, we have women from rural areas who already have digital and entrepreneurial skills due to their education and employment in the largest and most important city in Luxembourg.

They generally master several of the country's official languages, such as French and German but also English. They express their need for more specific and advanced digital skills (e-commerce, marketing/brand management, UX/UI design...)

Then we have a second category, women from rural areas who are mostly older or with an immigrant background, with a possible language barrier or who always have been employed in rural areas. They do not necessarily have access to efficient internet connectivity and have not learned to master the computer tool in their school curriculum. Therefore, these women are forced to go to the city to learn these digital skills and entrepreneurship due to the lack of offers in the countryside. According to the feedback from our trainers, they need more basic skills such as online security and problem solving or even mastering information and data online as well as using online meeting tools.

If we concentrate on entrepreneurial skills, the women from these two target groups wish to acquire basic knowledge of starting a business, particularly from an administrative point of view (accounting, VAT and social security taxes management, etc). But they are also looking for basic digital skills in terms of communication, especially on how to create a website, to use social media, or to create and manage a LinkedIn profile for networking purposes.

For Luxembourg, we think it would be important to consider offering short blended learning courses (both online and face-to-face) on very specific topics related to digital skills.

There is also the question of the language for the content of these training sessions. Like we explained before in this desk research, some women can not have access to some training due to language barrier. It might be wise to propose content in French for the rural areas in the south of Luxembourg and in German or Luxembourgish for the rural areas located in the north. Proposing content in different languages based on the region could help to reach more women from rural areas.

We have also noticed that since the beginning of the Covid19 crisis, even people with a low level of digital skills have been forced to take an interest and will be inclined to improve their skills. This leads us to believe that this type of training could push people from rural areas and especially women to participate more in this type of initiative, if they are targeted.



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