



Benchmarking Analysis

**Portfolio of Good Practices in Social Innovation
and Entrepreneurship**

***A Comparative Handbook Across 8 Partner
Countries and the Danube Region***

D1.1.3 – Benchmarking Analysis

Moldova, Germany, Croatia, Hungary, Bulgaria,
Serbia, Ukraine

Executive Summary

This Portfolio/Handbook (Deliverable D1.1.3) presents a comprehensive benchmarking analysis of good practices in social innovation and entrepreneurship support programmes across the eight Partner Countries (PP) participating in the IMPACTA project: Moldova, Germany, Croatia, Bulgaria, Hungary, Ukraine, Serbia, and the broader Danube Region (DR).

Building on the strategic diagnostic review (D1.1.1) and the policy analysis (D1.1.2), this document systematically identifies, evaluates, and presents transferable good practices that can inform the design of pilot actions and support mechanisms within the IMPACTA project.

Key findings of this benchmarking analysis include:

- Integrated support models combining finance, mentoring, training, and networking consistently yield the strongest outcomes for women entrepreneurs.
- Civil society organisations and international development programmes play a critical role in emerging economies, partially compensating for underdeveloped private investment ecosystems.
- Peer learning and community-based mentoring are particularly effective for women from disadvantaged backgrounds and vulnerable groups.
- Digital platforms and e-mentoring have expanded the reach of entrepreneurship support, especially relevant in conflict-affected contexts (Ukraine) and geographically dispersed regions.
- Social innovation ecosystems across all PP countries are predominantly driven by women, representing a significant untapped source of inclusive economic development.

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1. Introduction and Methodology

1.1 Purpose of this Handbook

This Handbook constitutes Deliverable D1.1.3 of the IMPACTA project under Specific Objective 1 (SO1): Strengthening local initiatives through research and capacity building. It fulfils the requirement to produce a comprehensive resource collecting good practices in social innovation and entrepreneurship support programmes from all 8 Partner Countries and the Danube Region.

The Handbook is designed to:

- Serve as a practical guide informing further project activities, including the design of pilot actions;
- Document transferable good practices identified through desk research, expert consultations, and study visits;
- Provide a comparative perspective on support mechanisms across diverse national contexts;
- Identify patterns and principles that underpin effective support for women entrepreneurs and social innovators.

1.2 Methodology

The benchmarking analysis applies a systematic methodology combining multiple data collection and analysis approaches:

Method	Description
Desk Research	Review of national policy documents, programme evaluations, academic literature, and grey literature on social innovation and women's entrepreneurship.
Expert Interviews	23 semi-structured interviews with policy makers, financial sector experts, business advisors, university educators, mentors, and NGO representatives across all PP countries.
Study Visits	Field visits to selected good practice organisations in PP countries to gather first-hand insights, validate findings, and collect case study data.
Comparative Analysis	Systematic comparison of good practices using a standardised benchmarking framework applied consistently across all countries.

1.3 Benchmarking Criteria

Each good practice is assessed against six criteria:

- Effectiveness – measurable outcomes and impacts achieved;
- Reach – number and diversity of beneficiaries served;
- Transferability – potential to adapt the model in other national contexts;
- Innovation – degree of novelty in approach or delivery;
- Sustainability – capacity to continue beyond initial funding;
- Inclusivity – extent to which vulnerable and disadvantaged groups are reached.

2. Benchmarking Framework Overview

The following framework was applied consistently across all 8 Partner Countries to identify and evaluate good practices:

Dimension	Focus Area	Key Indicators	Sources
Access to Finance	Loans, grants, VC, microfinance	% women accessing finance, average loan size	National stats, interviews
Mentoring & Networks	Peer learning, coaching, networking	Participants reached, satisfaction, business outcomes	Programme evaluations
Training & Capacity	Business skills, digital skills, leadership	Training hours, certification, business creation rate	Programme reports
Social Innovation	Social enterprise support, impact measurement	Social enterprises created, jobs, community outcomes	Ecosystem mapping
Policy Environment	Legal frameworks, institutional support	Enabling policies, institutional density	Policy review
Digital Inclusion	E-commerce, digital skills, online platforms	Digitalisation rate of women-led businesses	Survey data, interviews

3. Country Profiles and Good Practices

3.1 Moldova

Country Context

Moldova is a small emerging economy in Eastern Europe with EU candidate status since 2022. The economy relies on agriculture, agro-processing, services, and a growing ICT sector. Women represent 52.9% of the population but only 39.7% are economically active.

Ecosystem Maturity:

Emerging — heavily supported by NGOs, international donors, and SME agencies. Civil society plays a central role in entrepreneurship development.

Key Barriers for Women Entrepreneurs

- Limited access to investment capital and formal credit
- Small domestic market constraining business scaling
- Labour migration depleting skilled workforce
- Regional disparities between urban and rural areas
- Low digitalisation levels among women-led businesses

Good Practices

1. Women in Business Programme (EBRD)

Description	Provides financing, advisory services, and capacity-building for women-led SMEs. Combines loans with mentoring and training to improve bankability.
Impact	Supported 200+ women entrepreneurs with access to finance and advisory support.

2. ODA- Entrepreneurship Development Organization

Description	National agency implementing grant schemes, training programmes, and mentoring for women entrepreneurs, including rural women and young female founders.
Impact	Delivered entrepreneurship training to 500+ women annually through national programmes.

Description	Digital transformation programme for small and medium enterprises
Impact	Provide financial support for the implementation of digital transformation plans for at least 150 MSMEs;

3. StartUp Moldova Accelerator

Description	Promote the principles of incubation for start-up businesses. Strengthening capacities for the efficient use of public donor funds: Business advice and guidance; Access to finance and mentoring; ; Low-cost location space; Administrative and technical services; Idea accelerator in FABLab (total 11 incubators in the regions)
Impact	over 260 resident companies. The facilities provided have enabled entrepreneurs to create more than 800 jobs.

4. Business Incubators Network of Moldova- RIAM

Description	Supports early-stage startups with mentoring, co-working spaces, and investor connections. Increasingly targeting women-led digital businesses.
Impact	Accelerated 30+ women-led startups in digital and social innovation sectors.

Social Innovation Landscape

Civil society organisations and international development programmes are key drivers of social innovation. Women-led social enterprises are active in education, health services, and community development.

Key Policy Highlights

National Strategy for SME Development, Gender Equality Action Plan, donor-funded entrepreneurship programmes targeting rural and vulnerable women.

3.2 Germany

Country Context

Germany is Europe's largest economy and a leading innovation hub. Women represent approximately 19% of founders and 16% of SME owners. Women are underrepresented in venture capital, receiving only 6% of VC deals.

Ecosystem Maturity:

Advanced — universities, research institutes, incubators, and VC investors form a dense innovation ecosystem.

Key Barriers for Women Entrepreneurs

- Structural gender gap in venture capital access (only 2% of VC volume)
- Underrepresentation in high-growth technology sectors
- Work-life balance challenges including limited childcare availability
- Persistent gender pay gap (~16%)
- Male-dominated investor and mentor networks

Good Practices

1. Startup Migrants

Description	An organization set up to support migrant entrepreneurs around Germany. The organization offers support and guidance in areas including 'how to conduct business in the German cultural setting', 'how to set up the legal
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	structure of your enterprise in Germany', networking events, and much more.
Impact	Targeted impact for migrants to be more successful when founding ventures in Germany.

2. UnternehmerTUM Women Startups

Description	A dedicated initiative (since ~2018) to increase the number and success of women founding tech startups. It combines sensitization/role models, empowerment workshops (e.g., leadership, pitching, fundraising), co-founder matchmaking, and mentoring/network access, plus visibility through an annual award.
Impact	Lowers entry barriers and strengthens women's confidence and founder-readiness, improves access to teams and networks, and helps retain women further along the entrepreneurship pipeline in Munich's tech ecosystem.

3. TUM Female Founders

Description	Technical University of Munich-based entry point and community hub for women interested in entrepreneurship, with a focus on awareness-raising, qualification (including running EXIST Women), networking, and guiding women to the right ecosystem actors without duplicating existing offers.
Impact	Expands early-stage participation and preparedness of women founders at TUM, improves navigation through a fragmented ecosystem, and strengthens the pipeline from university to startup programs/funding opportunities.

Social Innovation Landscape

Germany has a mature social innovation sector. Over 50% of social enterprises are founded or co-led by women. Strong institutional support through federal programmes and foundations.

Key Policy Highlights

Federal Programme for Women in Entrepreneurship, High-Tech Gründerfonds, EXIST programme for academic spin-offs, European Social Fund programmes targeting female founders.

3.3 Croatia

Country Context

EU member since 2013. Women account for approximately one third of business owners, primarily in services, tourism, and creative industries. Regional disparities and depopulation affect entrepreneurial activity.

Ecosystem Maturity:

Developing — EU-funded programmes, technology parks, and regional development agencies form the support infrastructure.

Key Barriers for Women Entrepreneurs

- Limited access to growth capital beyond EU grants
- Concentration in low-growth traditional sectors (tourism, services)
- Regional disparities limiting rural entrepreneurship
- Demographic ageing and depopulation trends
- Underdeveloped angel investment ecosystem

3.4 Bulgaria

Country Context

EU member since 2007. Sofia is an emerging tech hub. Women own approximately 30% of businesses, active in services, creative industries, and education. Business survival rate for women-led businesses is 58.1%.

Ecosystem Maturity:

Developing innovation hubs, and EU-funded programmes are expanding the support ecosystem.

Key Barriers for Women Entrepreneurs

- Uneven distribution of support infrastructure across regions
- Limited access to private investment and venture capital
- Challenges for women from vulnerable groups (minorities, rural areas) and skilled workforce migration
- Gender stereotypes in entrepreneurship and investment

Good Practices

1. Smart Lady Programm

Description

This initiative dedicated financial products for women entrepreneurs with mentoring and training components. It includes adapted loan conditions, maternity-sensitive provisions and, in later stages, the creation of the Sustainable Lady Fund, which provides grant support for women-led projects in the field of sustainability.

Impact	Supported more than 1,000 women entrepreneurs over 9 years, demonstrating the effectiveness of integrating finance with mentoring and skills development.
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2. BEC / MOBI Programme (Bulgarian Centre for Entrepreneurship + USA University)

Description	A structured entrepreneurship education and mentoring initiative developed in partnership with the Bulgarian Centre for Entrepreneurship and a US university, establishing the MOBI entrepreneurship programme.
Impact	Provided women with structured, practical entrepreneurship education combining financial literacy, business modelling, and mentoring within an academic framework.

3. WE.Circular

Description	The program focuses on strengthening women's digital and green competences, particularly in relation to the circular economy and sustainable business models.
Impact	Boosting digital and industrial capacity for sustainable circular transition of women entrepreneurs in the Danube Region Demonstrated the importance of integrating environmental sustainability and digital transformation into women's entrepreneurship support.

4. AWE programme

Description	An inclusive entrepreneurship programme implemented in the Varna region, supporting refugee women and women from rural areas through practical training, networking, team formation, and guided business development.
Impact	The programme strengthened entrepreneurial confidence and contributed to new business creation by helping participants validate ideas, develop business models, and build supportive peer networks. Led to business creation and increased entrepreneurial confidence among participants from disadvantaged backgrounds.

5. UNHCR / Bulgarian Chamber of Commerce and Industry

Description	A programme supporting refugee women primarily from Afghanistan, Syria, and Ukraine to start businesses in Bulgaria, providing specialised training and mentoring adapted to their legal and language constraints.
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Impact	Enabled refugee women to navigate legal and administrative barriers to business creation through chamber-backed institutional support and dedicated mentoring.
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Social Innovation Landscape

Growing social enterprise movement. Women lead the majority of community development and social service organisations.

Key Policy Highlights

National Innovation Strategy, Operational Programme Innovation and Competitiveness (OPIC), EU Cohesion Funds, national gender equality action plans.

3.5 Hungary

Country Context

EU member and Danube Region country. Hungary has a diversified economy with significant manufacturing, services, and ICT sectors. Women represent approximately 30% of entrepreneurs.

Ecosystem Maturity:

Intermediate — government-supported incubators, EU-funded programmes, and a developing startup ecosystem particularly in Budapest.

Key Barriers for Women Entrepreneurs

- Limited venture capital access for women-led businesses
- Concentration of support in Budapest versus rural areas
- Work-family balance challenges and limited flexible childcare
- Gender gap in STEM entrepreneurship
- Underdeveloped female investor networks

Good Practices

SEED Dobbantó – Women Entrepreneurs’ Competence Development Programme

Description	A long-running Hungarian programme specifically tailored to women entrepreneurs, combining competence development training, practical business skills, and community-based learning formats. The programme focuses particularly on strengthening women’s financial knowledge, entrepreneurial skills, and confidence.
Impact	Recognised at European level as a good practice, the programme represents one of the strongest established women-focused support models in Hungary

	and provides a directly relevant benchmarking example for the IMPACTA project.
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Kitörési Pont – Rural Women Entrepreneurs Programme

Description	A place-based entrepreneurship support programme for rural women entrepreneurs in small settlements, combining training, individual mentoring, and community events. The programme was implemented in cooperation with a LEADER-related local action group and reached women in villages and small towns with limited access to mainstream support services.
Impact	Provides a strong Hungarian benchmarking example of territorially embedded support for rural women entrepreneurs, showing how local partnerships, mentoring, and community-based delivery can improve outreach and participation in underserved areas.

Igazgyöngy / Told / SZUNO – Women-Centred Social Enterprise and Community Development Model

Description	A community-based social enterprise model developed in severely disadvantaged rural areas of eastern Hungary, combining women's employment, community development, and social innovation. Built around the Told model and operated under the SZUNO brand, it links crafts, food processing, small-scale production, and community-based support in a long-term, locally embedded framework focused especially on women living in deep poverty.
Impact	Provides one of the strongest Hungarian benchmarking examples of how women-centred social enterprise can support labour market inclusion, community empowerment, and gradual economic participation in highly marginalised rural settings. It is particularly relevant for IMPACTA because it shows a transferable logic for groups for whom conventional entrepreneurship support alone is not a realistic pathway.

It may also be worth reflecting the refugee entrepreneurship dimension more explicitly in the Hungarian benchmarking section, as the needs assessment identifies programmes such as Incorpora and SmartUA that illustrate entrepreneurship-related support efforts for refugee and vulnerable women despite the restrictive legal context.

Social Innovation Landscape

Hungary has an established social enterprise framework with legal recognition. Women lead significant proportions of social cooperatives and community interest companies.

Key Policy Highlights

National Smart Specialisation Strategy, Social Economy Development Programme, EFOP Social Inclusion Operational Programme, EU-funded capacity building for NGOs.

3.6 Ukraine

Country Context

A country facing significant challenges due to the ongoing conflict while demonstrating remarkable economic resilience. Women play an increasingly important role in SME development, particularly in services, creative industries, and social enterprise.

Ecosystem Maturity:

Resilient and evolving — international development organisations, diaspora networks, and digital platforms play key roles during reconstruction.

Key Barriers for Women Entrepreneurs

- Conflict-related displacement disrupting business continuity
- Destruction of physical infrastructure affecting business operations
- Psychological burden and trauma affecting entrepreneurial capacity
- Limited access to finance in conflict-affected regions
- Brain drain and displacement of skilled professionals

Good Practices

1. Vidvazhna (Brave) accelerator programme

Description	A structured acceleration programme combining business training with grant components (financial incentives for completion). Praised for its motivational design and the credibility of its institutional backing. Multiple interviewees cited it as the regional benchmark for women's entrepreneurship support.
Impact	Over two seasons, the programme engaged more than 8,000 women entrepreneurs across Ukraine, distributing over UAH 6.5 million in grants to support business launch and growth. It has grown into the largest national platform for women's entrepreneurship development, contributing to a broader shift in which women now account for 60% of new individual entrepreneur registrations in Ukraine.

2. Spromozhna (Capable) programme — Promprylad.

Description	Complements Vidvazhna with a focus on capacity and readiness, broadening access to women at an earlier stage of entrepreneurial development.
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Impact	The programme has supported over 400 job creations and trained dozens of women entrepreneurs through mentorship and structured learning, with participants documenting measurable business growth including new hires, grant acquisition, and increased revenue. Embedded within the wider Promprylad ecosystem, it serves as a recognised regional model for integrating women's economic empowerment with community recovery and IDP inclusion.
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3. U&WE Hub and the 'Mist' (Bridge) programme

Description	A women's entrepreneurship network with a physical hub in Ivano-Frankivsk and an online presence. The Mist programme provides structured business plan training and community building. Particularly noted for the peer support dimension and the integration of psychological reorientation alongside business skills. Two interviewees are direct alumnae.
Impact	Since 2022, the Hub has built a community of over 150 active women entrepreneurs across four Ukrainian cities, including Ivano-Frankivsk, raising over €1.5 million in support and reaching a participant base of which over 40% are internally displaced women. Its integrated approach — combining business planning, mentorship, peer community, and psychological support — has enabled women to move from idea to operational business, with continuity of support beyond the programme itself.

4. VONA Career Hub

Description	A national network focused on retraining IDP women and women in crisis situations. Cited as an effective model for reaching women who would not self-identify as entrepreneurs but who need income-generating pathways.
Impact	Since its expansion following the full-scale invasion, VONA has operated seven offline hubs across Ukraine, providing thousands of women — including IDPs, survivors of gender-based violence, and older women — with integrated psychological, career, and business development support. Documented outcomes include women rebuilding or launching businesses from scratch within months of displacement, supported through grant writing, business planning, and sustained coaching.

Social Innovation Landscape

Ukrainian women are leading significant social innovation in reconstruction, community resilience, and social service delivery. International support has catalysed numerous women-led social enterprises.

Key Policy Highlights

National Recovery and Reconstruction Plan, EU Ukraine Facility, USAID and EU-funded gender and economic empowerment programmes, digital economy development strategy.

3.7 Serbia

Country Context

EU candidate country and key Danube Region economy. Serbia has a growing entrepreneurship ecosystem. Women account for approximately 28-30% of entrepreneurs, with growing participation in IT and services.

Ecosystem Maturity:

Developing — government-supported incubators, science and technology parks, and EU pre-accession funding form the support infrastructure.

Key Barriers for Women Entrepreneurs

- Limited access to venture capital and angel investment for women
- Gender stereotypes in technology and high-growth sectors
- Regional disparities between Belgrade and other regions
- Underdeveloped mentoring infrastructure for women entrepreneurs
- Limited coordination between gender equality and entrepreneurship policies

Good Practices

1. Small and Powerful – Women and Small Business Empowerment Program” (NALED, Serbia)

Description	A national programme supporting women entrepreneurs and female local leaders through training, grants, networking, and policy advocacy to strengthen women-led SMEs and local business environments.
Impact	The programme enhances business capacities, innovation, and competitiveness of women-led enterprises while strengthening women’s participation in economic decision-making and local governance.

2. Women’s Innovations in Circular Economy Programme (UNDP Serbia)

Description	A programme implemented by UNDP and the Ministry of Environmental Protection providing financial awards and support to women entrepreneurs developing innovative circular economy solutions.
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Impact	It enables women to launch and scale sustainable innovations, contributing to environmental protection while strengthening women's entrepreneurship and market participation.
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3. Programme for Encouraging the Development of Entrepreneurship through Financial Support for Women's Entrepreneurship (Serbia)

Description	A national programme implemented by the Ministry of Economy of the Republic of Serbia, providing grants and financial and advisory support to women entrepreneurs to start and expand their businesses.
Impact	The programme improves access to finance and enables women to transform business ideas into sustainable enterprises, contributing to job creation and economic growth.

4. Raising Starts Programme (Science Technology Park Belgrade, Serbia)

Description	A startup support programme providing early-stage teams with mentoring, funding opportunities, and access to innovation infrastructure to develop market-ready products. (Source: Science Technology Park Belgrade – official programme description)
Impact	The programme accelerates the growth of innovative startups, including women-led teams, by improving access to knowledge, networks, and investment opportunities. (Source: Science Technology Park Belgrade)

5. Programme for Supporting the Development of Women's Entrepreneurship in Rural Areas (Serbia)

Description	A targeted programme implemented by the Ministry of Economy of the Republic of Serbia providing grants to women in rural areas for the purchase of equipment, tools, and digital solutions to start or improve their businesses. (Source: Ministry of Economy of the Republic of Serbia – Public Call 2026)
Impact	The programme strengthens the economic position of rural women by enabling income generation, supporting business sustainability, and reducing regional and gender disparities in entrepreneurship. (Source: Ministry of Economy of the Republic of Serbia – Public Call 2026)

Social Innovation Landscape

Growing social enterprise movement with legal framework under development. Women are key drivers of community development and social service organisations.

Key Policy Highlights

National Strategy for Gender Equality, SME and Entrepreneurship Development Strategy 2023-2027, EU IPA pre-accession funding, Social Entrepreneurship Strategy.

3.8 Danube Region (DR) – Cross-Border Perspective

The Danube Region (DR) represents a unique transnational context linking 14 countries across Central and South-Eastern Europe. The Danube Strategy (EU Strategy for the Danube Region – EUSDR) provides a multilateral framework for cooperation on economic development, social cohesion, and sustainable growth.

Transnational Good Practices in the Danube Region

1. Danube Transnational Programme (DTP)

Description	EU-funded programme supporting transnational cooperation across 14 Danube countries. Funds social innovation, entrepreneurship capacity building, and civil society development.
Impact	EUR 202M programme with 100+ projects including multiple women-led entrepreneurship initiatives.

2. EUSDR Priority Area 7 – Knowledge Society

Description	Focuses on research, education, and innovation across the DR. Supports knowledge transfer and capacity building for social innovators and entrepreneurs.
Impact	Framework for coordinating R&D and innovation investment across Danube countries.

3. Danube Region Social Enterprise Network

Description	Transnational network connecting social enterprises, incubators, and support organisations across Danube Region countries. Facilitates peer learning and knowledge exchange.
Impact	Connects 300+ social enterprises; facilitated joint project development across 8 countries

4. Cross-Country Comparative Analysis

This section presents the comparative analysis of the entrepreneurship and social innovation support ecosystems across all 8 Partner Countries, using visual representations to highlight patterns, gaps, and opportunities.

4.1 Ecosystem Dimensions – Radar Analysis

The following radar charts illustrate the relative strengths and gaps across six key ecosystem dimensions for each Partner Country, scored on a scale of 1 (Emerging) to 5 (Advanced).

This visual comparison allows for rapid identification of where each country excels and where support is most needed.



Figure 1 – Ecosystem Dimension Profiles per Partner Country (Scale 1-5)

4.2 Overall Ecosystem Maturity Ranking

The horizontal bar chart below provides an aggregated maturity score for each Partner Country, positioning them along the Emerging–Developing–Advanced continuum. Germany leads as the most advanced ecosystem, while Moldova and Serbia represent the emerging contexts where targeted support interventions can have the highest impact.

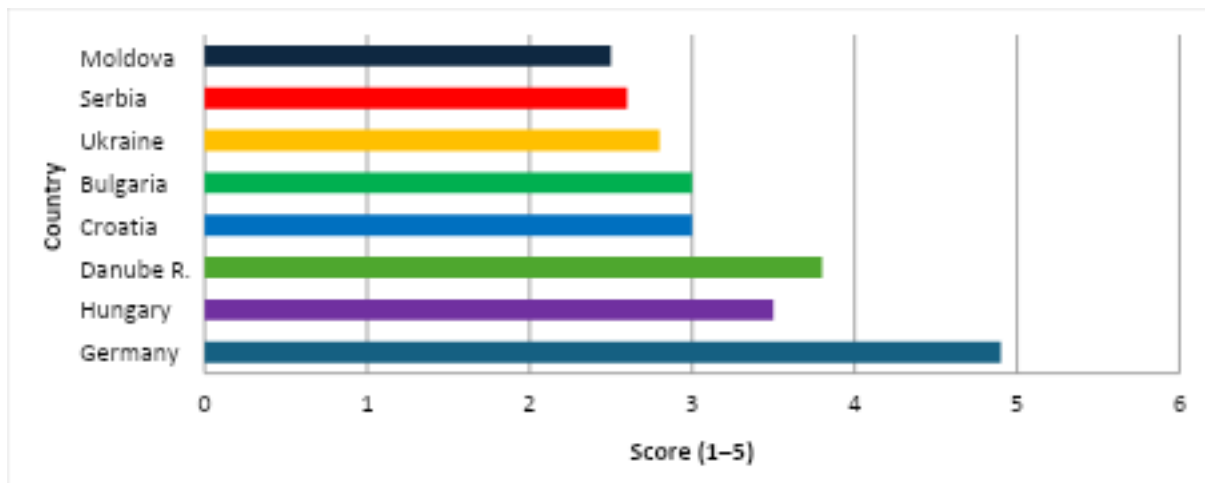


Figure 2 – Overall Entrepreneurship Ecosystem Maturity Score by Country

4.3 Good Practices by Thematic Area

The stacked bar chart below shows the distribution of identified good practices across thematic areas for each Partner Country. All countries demonstrate strength in mentoring, training, and basic entrepreneurship support, while digital innovation and policy advocacy practices are more concentrated in advanced ecosystems.

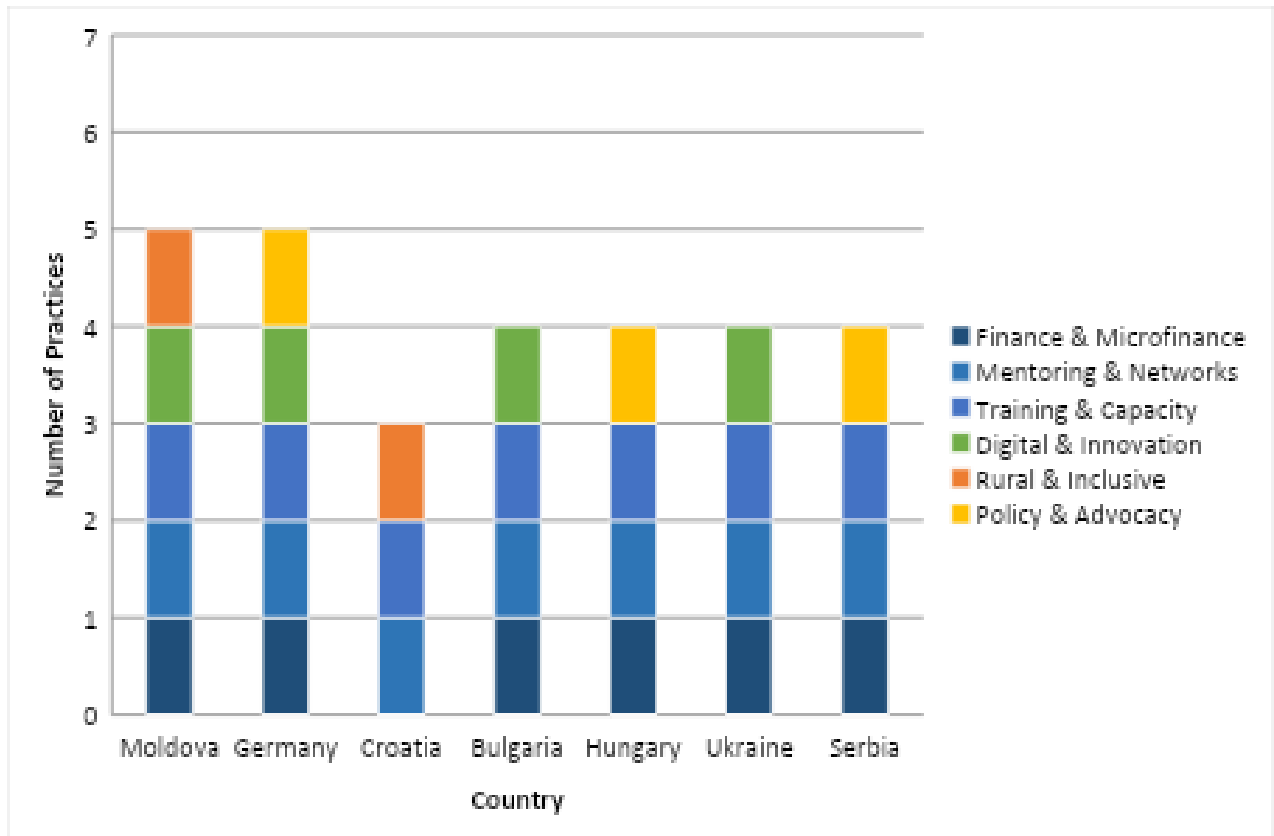


Figure 3 – Distribution of Good Practices by Thematic Area and Country

4.4 Comparative Overview Table

The following table provides a structured comparative overview of the good practice landscape across all 8 Partner Countries and the Danube Region:

Country	Finance	Mentoring	Training	Social Innov.	Policy	Ecosystem
Moldova	Moderate	Strong	Strong (NGO)	Emerging	Moderate	Emerging

Country	Finance	Mentoring	Training	Social Innov.	Policy	Ecosystem
Germany	Advanced (VC)	Mature	Mature	Mature	Strong	Advanced
Croatia	Moderate (EU)	Developing	Developing	Developing	Moderate	Developing
Bulgaria	Moderate (EU)	Developing	Developing	Growing	Moderate	Developing
Hungary	Intermediate	Intermediate	Strong (EU)	Established	Strong	Intermediate
Ukraine	Limited	Resilient	Digital	Growing	Evolving	Resilient
Serbia	Developing	Developing	Developing	Emerging	Moderate	Developing
Danube R.	EU/Transnational	Cross-border	Cross-border	Networked	EUSDR	Transnational

5. Key Lessons and Transferability Assessment

5.1 Recurring Patterns Across Partner Countries

Integrated Support Models Outperform Single-Instrument Approaches

Programmes that combine access to finance, mentoring, training, and networking consistently produce stronger and more sustainable entrepreneurial outcomes than programmes focused on a single instrument.

Civil Society is a Critical Enabler in Emerging Economies

In Moldova, Ukraine, and Serbia, civil society organisations and NGOs play an irreplaceable role in reaching women entrepreneurs who are excluded from formal financial and institutional systems.

Digital Platforms Expand Reach Beyond Geography

Digital mentoring, e-learning, and online community platforms have proven essential for reaching rural women, displaced persons (Ukraine), and women with care responsibilities.

Refugee Entrepreneurship Pathways Require Integrated and Legally Feasible Support

A recurring lesson across the partnership is that entrepreneurship pathways for refugee and displaced women are only viable when support combines several elements at once: legal and administrative guidance, skills development, mentoring, access to trusted intermediaries, and where possible, links to income generation or self-employment opportunities. Single

interventions are rarely sufficient. At the same time, transferability depends strongly on the legal framework: where refugee women are formally excluded from self-employment, programme-level support can still build skills and orientation, but cannot on its own create a fully functional entrepreneurship pathway.

Locally Embedded Delivery Increases Rural Effectiveness

A strong lesson emerging particularly from the Hungarian interviews is that, in rural contexts, it is often not enough to simply “bring” a programme from outside. Effective outreach, trust-building, and participation depend heavily on locally trusted actors, community-based intermediaries, and place-sensitive delivery. This suggests that rural entrepreneurship support is more transferable and effective when it is embedded in credible local partnerships rather than relying only on central or externally driven programme formats.

Shared Support Infrastructure Reduces Entry Barriers

A practical lesson emerging particularly clearly from the Hungarian interviews is the value of hub-based, one-stop-shop, or shared-support models for women entrepreneurs. Entrepreneurship becomes more realistic when administrative, legal, and accounting burdens are at least partly shared, simplified, or supported through an intermediary structure. This suggests that effective support design should reduce not only skills gaps, but also the structural burden of running a business alone.

Peer Learning and Community Networks Build Resilience

Across all PP countries, peer learning networks and entrepreneurial communities have shown high effectiveness in building entrepreneurial confidence and resilience, particularly for women from disadvantaged backgrounds.

EU Funding as a Catalyst Requires Complementary National Measures

In Croatia, Bulgaria, and Hungary, EU structural funds have significantly expanded entrepreneurship support infrastructure but require complementary national capacity building and gender-sensitive policy design.

5.2 Transferability Heatmap

The heatmap below provides a visual assessment of the transferability of key good practice models across different national contexts. Darker blue indicates High transferability, medium blue indicates Medium, and light blue indicates Low transferability.

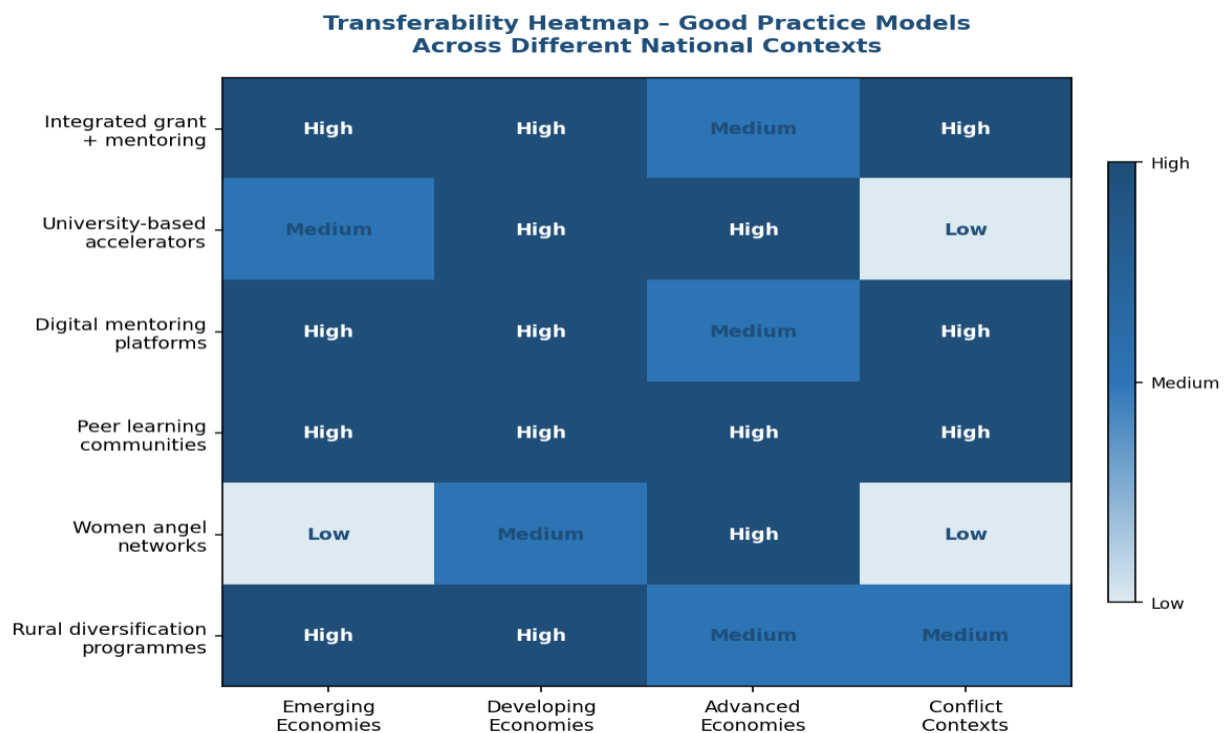


Figure 4 – Transferability Heatmap of Good Practice Models Across National Contexts

6. Recommendations for IMPACTA Pilot Activities

Based on the benchmarking analysis, the following recommendations are addressed to IMPACTA project partners for the design and implementation of pilot activities:

R1 – Design Integrated Support Packages

Pilot activities should combine at least three support elements: financial support (grants or access-to-finance facilitation), mentoring (peer or expert), and training (business and digital skills). Single-instrument interventions should be avoided.

R2 – Prioritise Peer Learning Models

Given their high transferability, low cost, and strong impact across diverse contexts, peer learning and women's entrepreneurial community models should be central to IMPACTA pilot design across all PP countries.

R3 – Develop Digital Support Channels

All pilot activities should include a digital component to reach women in rural areas, with care responsibilities, or in geographically dispersed regions. Ukraine's digital resilience model provides a valuable template.

R4 – Engage Civil Society as Delivery Partners

In emerging and developing ecosystem countries (Moldova, Serbia, Croatia, Bulgaria), civil society organisations should be engaged as co-designers and delivery partners for pilot activities, leveraging their community trust and reach.

R5 – Embed Gender-Sensitive Monitoring

All pilot activities should include gender-disaggregated monitoring indicators aligned with the benchmarking framework developed in this Handbook, enabling comparative assessment of outcomes across PP countries.

R6 – Facilitate Cross-Country Learning Exchanges

Study visits and transnational peer exchanges between PP countries should be systematically documented and integrated into the knowledge management system of the IMPACTA project.

7. Annexes

Annex 1

List of Good Practices Identified

Country	Good Practice	Sector	Target Group
Moldova	Women in Business Programme (EBRD)	Entrepreneurship / Social Innovation	Women entrepreneurs
Moldova	ODA-Entrepreneurship Development Organization	Entrepreneurship / Social Innovation	Women entrepreneurs
Moldova	StartUp Moldova Accelerator	Entrepreneurship / Social Innovation	Women entrepreneurs
Moldova	Business Incubators Network of Moldova – RIAM	Entrepreneurship / Social Innovation	Women entrepreneurs
Moldova	Digital Transformation Programme for MSMEs	Entrepreneurship / Social Innovation	Women entrepreneurs
Germany	Social Entrepreneurship Academy (SEND)	Entrepreneurship / Social Innovation	Women entrepreneurs
Germany	UnternehmerTUM – Entrepreneurship Centre TU Munich	Entrepreneurship / Social Innovation	Women entrepreneurs
Germany	Female Founders Monitor (Bundesverband Deutsche Startups)	Entrepreneurship / Social Innovation	Women entrepreneurs
Croatia	HAMAG-BICRO – Business Innovation Agency Croatia	Entrepreneurship / Social Innovation	Women entrepreneurs
Croatia	Zagreb Entrepreneurship Incubator (ZICER)	Entrepreneurship / Social Innovation	Women entrepreneurs
Croatia	Rural Diversification Support (LEADER Programme)	Entrepreneurship / Social Innovation	Women entrepreneurs
Bulgaria	Sofia Tech Park	Entrepreneurship / Social Innovation	Women entrepreneurs

Country	Good Practice	Sector	Target Group
Bulgaria	Entrepreneur.bg Accelerator	Entrepreneurship / Social Innovation	Women entrepreneurs
Bulgaria	WE Effect – Women's Economic Empowerment	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	SEED Dobbantó – Women Entrepreneurs' Competence Development Programme	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	Kitörési Pont – Rural Women Entrepreneurs Programme	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	Igazgyöngy / Told / SZUNO – Women-Centred Social Enterprise and Community Development Model	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	AWE Hungary – Academy for Women Entrepreneurs	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	Visa She's Next – Grant and Mentoring Programme	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	Incorpora – Self-Employment Programme	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	SmartUA – Skills and Entrepreneurship Support for Vulnerable Women	Entrepreneurship / Social Innovation	Women entrepreneurs
Hungary	Talenta Programme / Talenta HUB	Entrepreneurship / Social Innovation	Women entrepreneurs
Ukraine	Diia.Business – Government Digital Entrepreneurship Platform	Entrepreneurship / Social Innovation	Women entrepreneurs
Ukraine	USAID Women's Economic Empowerment Initiative	Entrepreneurship / Social Innovation	Women entrepreneurs
Ukraine	Ukrainian Women Entrepreneurs Network	Entrepreneurship / Social Innovation	Women entrepreneurs

Country	Good Practice	Sector	Target Group
Serbia	Science Technology Park Belgrade	Entrepreneurship / Social Innovation	Women entrepreneurs
Serbia	IPA-Funded Entrepreneurship Programme Women Support	Entrepreneurship / Social Innovation	Women entrepreneurs
Serbia	Association of Business Women in Serbia (Udruženje poslovnih žena Srbije)	Entrepreneurship / Social Innovation	Women entrepreneurs
Danube Region	Danube Transnational Programme (DTP)	Transnational	Women entrepreneurs / Social innovators
Danube Region	EUSDR Priority Area 7 - Knowledge Society	Transnational	Women entrepreneurs / Social innovators
Danube Region	Danube Region Social Enterprise Network	Transnational	Women entrepreneurs / Social innovators

Annex 2

Glossary of Key Terms

Social Innovation: New solutions (products, services, models, processes) that simultaneously meet social needs and create new social relationships or collaborations.

Good Practice: A programme, policy, or initiative that has demonstrated effectiveness, efficiency, and relevance in addressing specific challenges, and that has potential for replication or adaptation.

Benchmarking: A systematic process of identifying, collecting, and comparing best practices to improve performance and inform decision-making.

Social Enterprise: A business that prioritises social, environmental, or community objectives alongside financial sustainability.

Transferability: The extent to which a good practice can be replicated, adapted, or scaled in a different context while maintaining its core principles and effectiveness.