



**CHAMBERS  
IRELAND**  
IN BUSINESS FOR BUSINESS

## **Chambers Ireland Submission to the Department of Justice and Equality on the National Women's Strategy 2017-2020**

*January 2017*

Chambers Ireland is the largest business network in the State. With members in every geographic region and economic sector in Ireland, we are well positioned to understand the concerns of businesses from all areas in the country and represent their views.

We welcome the opportunity to contribute to the work of the Department of Justice and Equality consultation on the revised National Women's Strategy 2017-2020.

### **Key Issues for the Irish Chamber Network**

The policy priorities of Chambers Ireland and the Irish Chamber Network are to support Irish enterprise and entrepreneurship, to advocate for initiatives that protect and enhance our competitiveness and to ensure that Ireland, as a small open economy, is best placed to both attract investment and trade with new markets. Ensuring that these priorities are central to Government's plans for growing our economy are even more important given the UK's pending exit from the European Union in the coming years. Taking steps to protect our national competitiveness must be a central part of how Ireland prepares for the impact on our economy of Brexit. It is our view that that proposed National Women's Strategy 2017-2020 provides us with an opportunity to address gaps that may be impacting Ireland's economic performance. Ireland is competing against the top performing countries in the OECD for investment and for access to markets, and if we are to position ourselves as a knowledge-economy with a highly skilled workforce, our human capital must be developed to its fullest. Therefore, ensuring that Ireland is a more equal society, where men and women are supported to reach their full potential, as citizens, employees, leaders and entrepreneurs, should be a crucial part of future policy planning.

As part of our own consultation process with the Irish Chamber Network, several issues were highlighted as being of significant concern to the business community. For example, the gender pay gap and subsequent gender pension gap was repeatedly identified as ongoing issues for women in

Ireland. The problem of retaining women in the workforce has also been highlighted as a concern for employers, and was attributed to the difficulty for employees in accessing affordable childcare. Supporting female entrepreneurs, increasing the number of women working in STEM related sectors and securing greater equality between men and women who sit on boards were also identified as areas that require the attention of Government as part of the revised National Women's Strategy.

### **Objectives of the National Women's Strategy**

The proposed high level objectives for the National Women's Strategy 2017-2020 include five high level objectives which are as follows; to advance the socio-economic equality of women and girls; to improve women and girls' physical and mental health; to promote equal and active citizenship; to advance women in leadership; and to embed gender equality in decision making. We support the ambition of these objectives, but as with any strategy, we believe that ambitious commitments must be achievable and measurable. As part of drafting the new strategy, we recommend that the Department of Justice and Equality include a baseline assessment of where we are now as a country when it comes to gender equality and what specifically we want to achieve between 2017 and 2020. The strategy must clearly identify the areas where we are performing well and the areas where we continue to lag behind when compared to similar economies. If Ireland is to be recognised as one of the best economies in the world to do business in, it must also aspire to be one of the best economies to work and raise families. It is our view that this can only be achieved if Government takes realistic achievable steps to narrow the gaps when it comes to gender equality.

In research outlined by the Central Statistics Office in their report "Women and Men in Ireland 2013", a number of interesting statistics about the profile of women in Ireland were highlighted.<sup>1</sup> Included among these statistics was the finding that more than half of women aged between 25 and 35 have a third-level qualification compared with just over four out of ten men. However, the rate of employment for males was 65.7% but for women it was 55.9%. More than 98% of those people who were looking after home/family in 2013 were women, with close to half a million women looking after home/family compared to only 8 700 men. Finally, the CSO report highlighted that women's income in 2011 in Ireland was about three-quarters of men's income but after adjusting for the longer hours worked by men, women's hourly earnings were around 94% of men's in 2011.<sup>2</sup>

The Gender Equality Index, published in 2015, places Ireland 8<sup>th</sup> across the EU for gender equality, up one place from the last reporting period.<sup>3</sup> The Gender Equality Index, published by the European Institute of Gender Equality, provides an easily interpretable measure of gender equality, with scores in the range of 1, representing inequality, to 100, representing full equality. Ireland's score of 52.9 is 3.6 points ahead of the European average, but notably behind Scandinavian countries. While Ireland performs well across many of the indicators, we lag behind our European counterparts when it comes to political and economic power, where Ireland ranks only 15<sup>th</sup>.

Focusing on female entrepreneurship specifically, according to a report by the Global Entrepreneurship Monitor on Ireland, data shows that the average rate of early stage

---

<sup>1</sup> CSO, Women and Men in Ireland (2013) available at <http://www.cso.ie/en/statistics/womenandmeninireland/womenandmeninireland2013/>

<sup>2</sup> Ibid

<sup>3</sup>EIGE, Ireland- Gender Equality Index 2015 available at <http://eige.europa.eu/rdc/eige-publications/ireland-gender-equality-index-2015>

entrepreneurial activity among women in Ireland between 2004 and 2008 was 4.9% of the adult population. Between 2010 and 2014 inclusive it was 4.5% which given the margin of error is the same.<sup>4</sup> The report went on to highlight that a man is more than twice as likely as a women to be an early stage entrepreneur. Although the rate at which women in the general population are reporting an aspiration to become an entrepreneur was 5.5% in 2014, which is stronger than previous years, it was observed that there is a considerable difference between male and female entrepreneurs regarding their expectations to employ people within the next five years (74% of men compared to 62% of women) and that there is an even greater rate of difference as growth aspirations increase. Finally, more than half of female entrepreneurs are focused entirely on the home market and have no markets overseas, while just one third of male entrepreneurs are similarly focused.<sup>5</sup>

The National Women's Strategy must be drafted in a way that acknowledges these gaps and includes measurable and achievable targets that are designed to adequately bridge these disparities in the coming three years. As part of the Chambers Ireland submission to the Department of Justice and Equality, we will focus on two key areas that require the attention of Government as it drafts and implements the National Women's Strategy in the years to come.

### **1. Women in the Workplace- Promoting Equality**

The difficulty with women's default role as care-givers is that it often results in a gender pay gap, gender pension gap, interrupted career trajectories (which is one of the reasons a pay gap and pension gap exists to begin with), absence from position associated with power and decision making, and lastly, under-representation on boards of female directors.

While these consequences (pay, pension and leadership inequality) are often examined separately, all of these gaps extend from the same root cause, being that women, for the most part assume the care-giving roles in society, particularly when it comes to raising families. In some cases this is a choice, but for many, it is often justified for economic reasons because women are either earning less than their male counterparts, or are likely to earn less over the course of their lives. Additionally, specific to Ireland, the high cost of childcare often means that for parents, particularly single parents, it is not cost effective to both work and pay for childcare. The fact that women are continuing to opt-out or take considerable time out from the work-place, to cover care-giving responsibilities will inevitably continue to contribute to poorer earnings over the course of their lifetime, a lesser pension and reduced likelihood of reaching senior levels of management or being appointed to boards of directors.

A report published in 2016 by Morgan McKinley analysed the current gender pay gap (basic salary plus bonuses) in Ireland including aspects such as: sector, discipline, location, years' of experience, level in a company, proportion between men and women and education level.<sup>6</sup> The report highlighted statistics published by the European Commission in 2016 that show while Ireland's gender pay gap has started to fall back a little again, from 14.4% in 2012 to 13.9% in 2014, and is less

---

<sup>4</sup> Global Entrepreneurship Monitor (GEM)- Report for Ireland 2014 available at [http://www.gemireland.com/wp-content/uploads/2015/09/GEM\\_Ireland\\_Island\\_2003\\_Report.pdf](http://www.gemireland.com/wp-content/uploads/2015/09/GEM_Ireland_Island_2003_Report.pdf)

<sup>5</sup> Ibid

<sup>6</sup> Morgan McKinley (2016) Gender Pay Gap in Ireland 2016 available at [https://www.morganmckinley.ie/sites/morganmckinley.ie/files/gender\\_pay\\_gap\\_in\\_ireland\\_2016.pdf](https://www.morganmckinley.ie/sites/morganmckinley.ie/files/gender_pay_gap_in_ireland_2016.pdf)

than the average gender pay gap in the EU stands at 16.7% (2014), the overall gender earnings gap, which takes into account disadvantages women face in terms of lower hourly earnings, working fewer hours and lower employment rates due to caring for children or relatives, stood at 34.7%.<sup>7</sup>

In a report compiled by the European Institute for Gender Equality (EIGE) focusing on gender gaps in pension across the EU, researchers found that gender gap in pensions throughout the European Union (EU) are considerable.<sup>8</sup> In 2012, the gender gap in pensions amounted to 38% in the EU on average. Notwithstanding the fact that the difference between pensions varies from country to country — from 5% in Estonia to 45% in Germany — the tendency for men to receive higher pensions than women is observed in all Member States. (Ireland has fifth highest pension gap in the EU, although at 37% it is just below the EU average).<sup>9</sup>

Additionally, when compared to their male counterparts, Irish women are inadequately represented in business, the Oireachtas and in local and regional authorities. Statistics show that women still face many difficulties when it comes to career advancement to decision-making positions in both the public and private sectors.<sup>10</sup> Women are also seriously under-represented when it comes to the boards of management of Ireland's top businesses too. Irish women make up just 13.2% of board members of the largest publicly listed companies in Ireland, significantly below the EU average of 21.2% although female representation on Irish State boards is much better, at 36.2%.<sup>11</sup>

The gaps in pay, pension coverage and leadership can be easily explained, given the likelihood of women working less over their lifetime than their male counterparts. However, determining appropriate solutions to bridge this gap requires a nuanced approach that tackles the root causes of why women choose to opt out of the workforce. In a report published by Chambers Ireland in 2015 "Investing for Tomorrow- Supporting the Economy through Affordable Childcare"<sup>12</sup>, lack of affordability, lack of accessibility, lack of educational focus and low levels of investment were problems identified with the current model for childcare provision in Ireland.<sup>13</sup> The business community continues to be of the view that investment in childcare not only benefits the state by reducing the social welfare bill, but also supports the labour market by enabling greater female labour market participation. Although the rate of labour market participation is equal at 85% among men and women without children, female labour market participation falls to 59% for women with a child under three and 40% for women with two or more children.<sup>14</sup> If childcare is supported by Government through long-term sustainable investment, it is more likely that women will not opt out of the workforce. By investing in childcare and after-school services both parents will be in a better position to take up full-time employment and progress their professional career. Higher work participation is a prerequisite for women to increase their lifelong earnings and gain more economic and political power. In this way, investment in childcare services should also be considered a step

---

<sup>7</sup> Ibid

<sup>8</sup> EIGE, Gender Gap in Pensions in the EU (2015) available at [http://eige.europa.eu/sites/default/files/documents/MH0415087ENN\\_Web.pdf](http://eige.europa.eu/sites/default/files/documents/MH0415087ENN_Web.pdf)

<sup>9</sup> Ibid

<sup>10</sup> [http://ec.europa.eu/justice/gender-equality/gender-decision-making/database/index\\_en.htm](http://ec.europa.eu/justice/gender-equality/gender-decision-making/database/index_en.htm)

<sup>11</sup> Ibid

<sup>12</sup> Available at <http://www.chambers.ie/assets/media/Downloads/Publications/Submissions/Investing%20for%20Tomorrow%20-%20CI%20Guide%20to%20Childcare%20FINAL.pdf>

<sup>13</sup> Central Statistics Office, 'Women and Men in Ireland 2013' available at <http://www.cso.ie/en/releasesandpublications/ep/p-wamii/womenandmeninireland2013/employmentlist/employment/#.VcsUaPIVhHw>

<sup>14</sup> CSO, Women and Men in Ireland (2013) available at <http://www.cso.ie/en/statistics/womenandmeninireland/womenandmeninireland2013/>

towards improving gender equality and reducing the gender pay gap. In addition to reducing the gender pay gap, higher female employment rates would also help protect families against poverty in their old age. Increasing the coverage rate – in particular of women, low-income earners and young people – will be important to protect against pension poverty in the future and to reduce the long-term social welfare bill of the Exchequer. By facilitating both women and men to remain active in full-time jobs after having children through the provision of affordable childcare, more people will be in a position to prioritise their pension savings.

However, investing in childcare is only one part of a much broader set of solutions required to significantly narrow the gender pay and pension gap. International studies show that by increasing access to paternity leave (as opposed to just maternity leave), gaps in pay and pension provision will be reduced in the long-term. The World Economic Forum in its annual report on the Global Gender Gap, identifies the highest ranking countries as also being the ones with more progressive policy approaches to parenting equality- Iceland, Finland and Norway all rank in the top three countries globally for gender equality and all have in place policies that enable both men and women to take paid parental leave.<sup>15</sup> Increased access to paternity leave will bring about greater parenting equality, as the likelihood of parenting responsibilities being shared by both men and women will contribute to a cultural shift in the long-term, thereby facilitating employers to adopt more flexible family friendly work policies, accessible to both men and women, and subsequently reducing the risk of women exiting the workplace for extended periods of time. The benefits of increased parenting equality are reduced labour market inequality, the reduction of the gender pay gap and a lower female pension gap.

## ***Recommendations***

### Investment in Childcare

- As part of past recommendations Chambers Ireland called for the provision of direct subsidies in the form of means-tested capital grants, with childcare subsidies conditional on educational quality standards being met.<sup>16</sup> Government has since committed to increasing investment in childcare and recently published the heads of legislation<sup>17</sup> for the Single Affordable Childcare Scheme, committing to means-tested subsidies based on parental income for children up to 15 years. This is a welcome first step towards increasing investment in childcare services making it more affordable for parents. We recommend that Governments continues to invest in child-care services in the long-term.

### Pension Reform

- The gender pension gap is a consequence of the cultural norms which result in women spending less of their lives in paid employment when compared to men. Addressing pension and labour market policies in a holistic way can contribute positively to the reduction of the gender gap in pay and pensions. Specific to Ireland, Chambers Ireland has in the past called

---

<sup>15</sup> Global Gender Gap Index 2016 available at <http://reports.weforum.org/global-gender-gap-report-2016/rankings/>

<sup>16</sup>

<sup>17</sup> <http://www.dcy.gov.ie/viewdoc.asp?DocID=4108>

for significant reform the current model for pension provision. One of the biggest risks to the future prosperity of our citizens is a lack of adequate pension provision amongst private sector workers. Figures released by the Central Statistics Office in May 2016 show that the number of workers who had a pension in the fourth quarter of 2015 fell to 46.7% compared with 51.2% in the same quarter in 2009. Increasing the coverage rate, in particular for women, will be crucial if we are to protect against pension poverty in the future. By facilitating both women to remain in active employment after having children, through provision of affordable childcare and increased parenting equality, more people will be in a position to prioritise pension savings. As part of our submission on Budget 2017, we have called for a number of reforms to be introduced so as to encourage more workers to enrol in private sector pensions.<sup>18</sup> For example, regulations governing pensions must be made flexible to allow workers to gradually transition into full retirement allowing part time work or job sharing. Incentives should be implemented to encourage enrolment in private sector pensions; a subsidy rather than a tax relief may be more attractive to workers. We also call on the Government to review how funding for public sector pensions is delivered.

### Parenting Equality

- In September 2016, Government introduced two weeks paid paternity leave for fathers. Indications given in the programme for suggest that Government plans to expand this entitlement over the coming five year. If gaps in pay and pensions are to be eradicated in the long-term, a cultural shift will be required in how care-giving responsibilities are met in society. If women continue bear the brunt of these obligations, the gender gap in socio-economic equality will continue to exist. We call on Government to work with employer's groups to examine how increasing parental leave provisions can be introduced and managed with minimal burden to employers.

### Wage Transparency

- The Programme for Government includes a commitment to put the reduction of the gender pay gap formally on the political agenda. While the full details of what this will look like have yet to be defined, the early indicators point to the introduction of wage surveys for companies of 50 or more employees. While we appreciate the view that greater wage transparency may be a useful tool to help policy makers understand the extent of the wage gap, it is not clear from current suggestions why the data is being collected and how it is going to be used. At present, legislators already have access to ample wage data out there for analysis without adding further layers of reporting for employers, especially SMEs. Additionally, a wage survey, as has been committed to as part of the Programme for Government, is likely to reveal little about causality and therefore is unlikely to shed any new light on why gender pay gaps existed and how these gaps can be bridged. This has most recently been evidenced by the Low Pay Commission report into female wage rates. We recommend that Government avoids legislating for additional layers of reporting which will subsequently add to administrative burdens on business, particularly when it is unclear as to how collecting this data will support the policy objective of increased gender pay equality.

---

<sup>18</sup> <http://www.chambers.ie/assets/media/Downloads/Publications/Budget%202017%20D4.pdf>

## **2. Women in Business- Promoting Entrepreneurship**

The objective of growing the number of female entrepreneurs in an economy has gained significant traction in recent years, where it has been acknowledged that the promotion of women's economic empowerment through entrepreneurship can be a driver of innovation, growth and jobs.<sup>19</sup> Yet, it is also recognised that far fewer women than men run their own businesses often due to barriers that women face in starting and growing businesses. Policy makers and governments have noted that these barriers can be addressed through specific initiatives that address needs of female entrepreneurs, such as promoting access to finance, encouraging them to enter new markets, bridging skills gaps and promoting the benefits of networks

In a 2016 study "Supporting Women Entrepreneurs in Ireland" published by the local Economic and Employment Development programme of the OECD, Ireland's current and planned offerings in the areas of entrepreneurship skills, access to finance and the regulatory and institutional environment were reviewed, with a view to identifying strengths and weaknesses in policy initiatives to support female entrepreneurship.<sup>20</sup> The Joint Oireachtas Committee on Jobs Enterprise and Innovation also published a report in 2015 outlining a number of actions that were required to help realise the untapped potential of over half the population in Ireland by helping women start and develop enterprises, adding to job creation, exports and economic growth.<sup>21</sup> As part of their report, a number of barriers were identified. Namely, that business "culture" continues to be male dominated and there continues to be a lack of female entrepreneurial role models; discrimination of the self-employed, particularly when it comes to tax and access to maternity benefit; access to finance; insufficient support for entrepreneurial networks and mentoring aimed at women; the lack of a regional dimension to entrepreneurial supports; and finally the much smaller numbers of females working in tech sector by virtue of much more limited uptake of STEM (science, technology, engineering and maths) subjects at both second and third level education.<sup>22</sup> Both reports identified that female entrepreneurs struggle with a number of obstacles, namely being access to finance; a skills gap; regulatory anomalies that deter women from choosing to be self-employed/entrepreneurs.

A critical barrier for many women in business is the under-provision of credit to less wealthy or less experienced investors. Studies identified by the OECD indicate that women rely more heavily on internal than on external sources of capital for start-ups, and raise smaller amounts of capital for financing their activity. The inability to access external financing as easily as their male counterparts can stifle the potential of their enterprises to innovate, develop new products and services, hire skilled employees, and grow and access international markets.<sup>23</sup>

In order to explain this difficulty in accessing finance; submissions to the Oireachtas Committee on Jobs, Enterprise and Innovation note that some elements of this problem are psychological or

---

<sup>19</sup> OECD Report to G7 Leaders on Women and Entrepreneurship- a summary of recent data and policy developments in G7 countries

<sup>20</sup> OECD, Supporting Women Entrepreneurs in Ireland (2016) available at <https://www.oecd.org/cfe/leed/RPA-Ireland-women-FINAL.pdf>

<sup>21</sup> Joint Committee on Jobs, Enterprise and Innovation Report (2015) on key issues for female entrepreneurs in Ireland and for their participation in the tech sector available at <https://www.oireachtas.ie/parliament/media/committees/jobenterpriseandinnovation/Final-Report---Key-Issues-for-Female-Entrepreneurs.pdf>

<sup>22</sup> Ibid

<sup>23</sup> OECD, Supporting Women Entrepreneurs in Ireland (2016) available at <https://www.oecd.org/cfe/leed/RPA-Ireland-women-FINAL.pdf>

cultural, deriving from traditional stereotyping that women are better suited to careers other than leaders of industry.<sup>24</sup> This is also highlighted in studies on women's access to investment, where the venture capital industry has, if anything, become more male-dominated in recent years. The proportion of women partners at US venture capital firms dropped from 10% in 1999 to 6% in 2014, according to study published by Babson.<sup>25</sup> Additionally, there is evidence that women are more comfortable in situations where they are dealing with other women. The indications are that women understand the economic potential and business value of other women's ideas. According to analysis of recent government supported initiatives to promote female entrepreneurship, women respond strongly to financial incentives and programmes specifically organised for, and directed to them. It gives them more confidence in approaching the offering. The positive response to the *Competitive Start Fund* for female entrepreneurs supports the view that if more funds like this existed the difficulty in accessing finance would be reduced.<sup>26</sup>

There are a number of well-established entrepreneurship initiatives (e.g. Competitive Start Funds) that have demonstrated to be successful and some have received international recognition (e.g. Going for Growth). Despite these initiatives, there is potential to do more to support women in developing their businesses, including helping them learn to manage growing businesses and accepting and managing risk. Attention should be paid to promoting entrepreneurship in STEM fields in higher education to encourage more women in these fields to exploit their knowledge and expertise. The number of support initiatives for women entrepreneurs has grown in recent years, yet women still face a number of challenges in business creation and self-employment. There continues to be relatively fewer women involved in business creation which calls for continued actions to promote female entrepreneurship and to provide basic training as women continue to be under-represented as entrepreneurs. There is especially a need for these supports in rural areas. Additionally, there little support to help them grow their businesses, including boosting self-confidence. Other than the Going for Growth programme, there is little training available on business development and more can be done to help women grow into foreign markets.

Additionally, there is currently a discrepancy between the qualifying conditions for Maternity Benefit for employees and those for female entrepreneurs which is acting as an impediment to women setting up new businesses and creating jobs. This has been highlighted by a number of reports, including Joint Committee on Jobs, Enterprise and Innovation (2015) and the OECD report "Supporting Women Entrepreneurs in Ireland". Each of these reports have highlighted that a female entrepreneur must have 52 weeks PRSI contributions in a relevant tax year to qualify for maternity benefit, compared with 39 weeks to for an employee (33% more) and must give 12 weeks' notice of their intention to commence maternity leave compared with 6 weeks for an employee (100% more notice).<sup>27</sup>

## **Recommendations**

---

<sup>24</sup> Joint Committee on Jobs, Enterprise and Innovation Report (2015) on key issues for female entrepreneurs in Ireland and for their participation in the tech sector available at <https://www.oireachtas.ie/parliament/media/committees/jobcenterpriseandinnovation/Final-Report---Key-Issues-for-Female-Entrepreneurs.pdf>

<sup>25</sup> Babson College, "Women Entrepreneurs 2014-Bridging the Gender Gap in Venture Capital", available at <http://www.babson.edu/Academics/centers/blank-center/global-research/diana/Documents/diana-project-executive-summary-2014.pdf>

<sup>26</sup> OECD, Supporting Women Entrepreneurs in Ireland (2016) available at <https://www.oecd.org/cfe/leed/RPA-Ireland-women-FINAL.pdf>

<sup>27</sup> Joint Committee on Jobs, Enterprise and Innovation Report (2015) on key issues for female entrepreneurs in Ireland and for their participation in the tech sector available at <https://www.oireachtas.ie/parliament/media/committees/jobcenterpriseandinnovation/Final-Report---Key-Issues-for-Female-Entrepreneurs.pdf>

### Access to Finance

- As noted, we recommend expanding funds like the Competitive Start Fund that targets female entrepreneurs to include a broader range of business models and sectors would have a positive impact on female entrepreneurs who are struggling to access finance and investment. We recommend that Local Enterprise Offices create grant funds for female entrepreneurs and broaden the eligibility of business sectors of existing financing programmes. Additionally, enterprise agencies (particularly Local Enterprise Offices) should expand funding programmes to service-based businesses as some service sectors are potentially of substantial value.

### Reduce Regulatory Anomalies for Female Entrepreneurs

- We recommend that the National Women’s Strategy commit to reviewing measure that discriminate between PAYE workers and the self-employed. The fact that a female entrepreneur must have 52 weeks contributions in a relevant tax year compared with 39 weeks for an employee (33% more) and must give 12 weeks’ notice of their intention to commence maternity leave compared with 6 weeks for an employee (100% more notice) is a direct barrier for women considering becoming a entrepreneur. We recommend that steps are taken to address this distinction and ensure that self-employed and PAYE workers are treated equally when it comes to maternity benefit.

### Promoting Entrepreneurial Skills

- Develop “educating the educator” programmes for teachers in STEM fields to encourage and support female students in business creation would be a helpful first step to supporting more women to be active in STEM related professions. Further, we recommend that Government introduce additional supports to increase provision of management training to help female-led companies in scaling their business, especially for mid-level managers. Additionally, Government could expand the services offered by Local Enterprise Offices (LEOs) to offer starter office space and longer periods of mentoring, thereby allowing the LEOs the opportunity to increase tailored support for female entrepreneurs.

### Encourage Female Entrepreneurs to grow their business and consider trading internationally

- Post-Brexit, market diversification and helping more of our entrepreneurs and SMEs to consider trading internationally will be a key part of Government’s plans to mitigate against the risks to the Irish economy. The Global Entrepreneurship Monitor noted that more than half of female entrepreneurs are focused entirely on the home market and have no markets overseas, while just one third of male entrepreneurs are similarly focused.<sup>28</sup> As part of the National Women’s Strategy 2017-2020, we recommend that state agencies provide training to female entrepreneurs on international trade. We also recommend that Government commits to increasing female participation in Irish trade missions to help female entrepreneurs to access new markets.

---

<sup>28</sup> Global Entrepreneurship Monitor (GEM)- Report for Ireland 2014 available at [http://www.gemireland.com/wp-content/uploads/2015/09/GEM\\_Ireland\\_Island\\_2003\\_Report.pdf](http://www.gemireland.com/wp-content/uploads/2015/09/GEM_Ireland_Island_2003_Report.pdf)