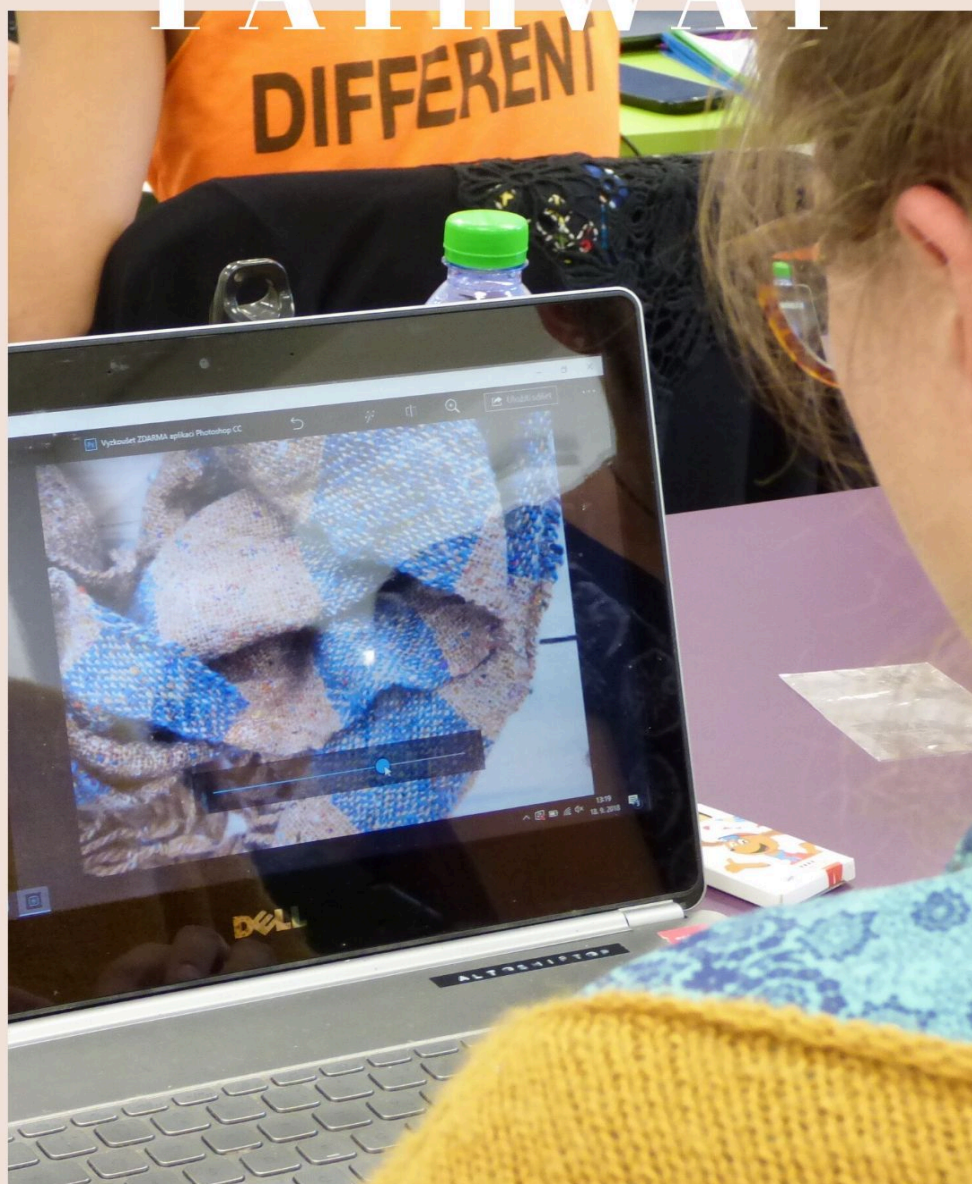


FLORA' HANDMADE WOMEN
ACROSS EUROPE

CAREER PATHWAY





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Career Pathway Analysis index

INDEX

1. Introduction

2. Female Entrepreneurship in Bulgaria

- 2.1 Reconciliation of work and family
- 2.2 Women and small craft businesses in Bulgaria
- 2.3 Labor opportunities in the sector
- 2.4 E-Commerce in Bulgaria

3. National policies

- 3.1 National policies supporting female self-entrepreneurship
- 3.2 Laws in support of handmade trade
- 3.3 Fiscal and taxation aspects in Bulgaria for the sale of handicrafts

4. Hand-Made

- 4.1 Profile of the Handmade
- 4.2 Handmade production market
- 4.3 Marketing tools used

5. Conclusions

- Annex 1: statistics of women working at home, various statistics on the work of artisans
- Annex 2: organizations dealing with handmade
- Annex 3: handmade stakeholders
- Annex 4: e-commerce sites
- Annex 5: handmade markets in Bulgaria

1. Introduction

Nowadays Entrepreneurship shas turned into one of the biggest and most discussed subjects. The new ways to succeed and the possibility of self employment has been very well accepted by the modern society that seems to embrace the new more individualistic and digitalized world. However, challenges are not something the entrepreneurs lack in their every day life. The battle for their work and for their success is a fierce one especially depending on the different country conditions. Historically, women have been partly restricted even by law to be able to set up their own businesses. The challenges of female entrepreneurship and the possibilities of it will be in center of ths career pathway. This chapter will take a close look at how the entrepreneurship in Bulgaria is developing. Is there a significant difference between men and women in the field? And are there enough opportunities for women to develop their own business?

2. Female Entrepreneurship inBulgaria¹

Gender equality is a value established in the Bulgarian society, regulated by national legislation in line with the European requirements and the international agreementssigned by the Republic of Bulgaria. The Gender and the Women Entrepreneurshipissues are addressed by the National Strategy for Promotion of the Gender Equality 2009 – 2015, which is updated and specified in annual Action Plan for Promotion ofEquality between Women and Men.

¹Sources used in this chapter:

European Network to Promote Women's Entrepreneurship (WES) Activity Report 2011

The basic challenges are increase employment of women, improving their position in the labour market, eliminating the social distance between the sexes.

According to WES Activity Report 2011

Women in Bulgaria represent approximately 51.5 percent of the population in the country. The level of female employment and the gender gap now compared favourably with the EU average (women constituted an estimated 47.1% of the workforce in Bulgaria) Bulgaria has dropped by the coefficient of employment compared to the average levels for countries in the European Union; Small number of women are working part-time because of the low pay and insufficient demand;

Bulgarian women constitute nearly 36.7% of self-employed and 23% of employers;

Women entrepreneurs are estimated to be around 30% of all managerial positions in the country. There is an inequality in the level of payment for women and men; Bulgarian women are better educated than men and more active in lifelong learning;

Unemployment among women is still higher than that for men but a trend is observed the increase of women family head which replace the men as family head.

Women in Bulgaria and the Labour Market in a Nutshell

- Women in Bulgaria are approximately 3 975 423 and represent 51.5 percent of the population in the country;

- Bulgaria has dropped by the coefficient of employment compared to the average levels for countries in the European Union;
- Small number of women are working part-time because of the low pay and insufficient demand;
- Bulgarian women constitute nearly 70% of unpaid family workers, 36.7% of self-employed and only 23% of employers;
- Occupational and sectoral segregation by sex in Bulgaria is similar to other European countries;
- there is an inequality in pay for women;
- Bulgarian women are better educated than men and more active in lifelong learning;
- Unemployment among women is higher than that for men;
- There is a greater risk of poverty, especially among elderly women and single mothers;
- It is hard for Bulgarian woman to combine professional with private and family life.

2.1 Reconciliation of work and family

According to WES Activity Report 2011 *working from home* in Bulgaria shows that the number of firms in which women - owners and managers can work from home online is negligible, while in other European countries is widespread and provides a full or partial working day for millions of employees.

However, women continued to work predominantly in low-paid, low-status sectors. This trend of women working in certain sectors partially explained why, on average, women earned an estimated 69% of the wages of men³⁴, one of the largest gender pay gaps among the Eastern European countries.

2.2 Women and small craft businesses in Bulgaria

According to WES Activity Report 2011 the image of female entrepreneurs is definitely different than that of male ones. Above all more of them are well educated and use foreign languages than male SMEs owners - 75% of the female SMEs owners state that they use foreign languages, compared to 61% of the male SMEs owners. Women begin business undertakings later than men. This is determined, on one hand, by the lower average age (44 years for women and 47 years for men) and, on the other hand by their fewer years of experience in entrepreneurship (an average of 12 years for women and an average of 15 years for men).

The generations of 51- 60 year old and over the age of 61 among the entrepreneurs are represented exclusively by men — 4 out of 5 owners of SMEs in these age categories are male. Female SMEs owners are significantly more often found in the lower age groups.

The distribution by sectors shows that women entrepreneurs in Bulgaria run mostly small businesses in trade and services, as the number of consulting firms run by women significantly increases. Positive trend is the use of computers and internet services by women entrepreneurs.

2.3 Labor opportunities in the sector²

²Sources used in this chapter:

Bulgaria Women entrepreneurs in Europe, source Eurostat. Downloaded from: <http://ec.europa.eu/DocsRoom/documents/7481/attachments/1/translations/en/renditions/native>

According to Bulgaria Women entrepreneurs in Europe(Statistical data by Eurostat) a half of all female entrepreneurs work in the field of services. That is 12% more than men in this field. However only 1% of the women own SMEs that deal with construction work (compared to 9% of men).

Typically companies of female entrepreneurs are micro-enterprises. Small and medium size enterprises are generally characteristic for male entrepreneurs.

Female entrepreneurs tend to show a lower degree of fear of bankruptcy and a higher degree of willingness to start a new enterprise if their company becomes insolvent. For comparison, 39% fear bankruptcy compared to 44% of men.

Willingness to start anew is present among 65% of women against 59% of men. The number of women entrepreneurs and managers in small and medium businesses grows sustainably.

The entrepreneurship rate is the percentage of entrepreneurs in the active labour force. In 2012, women entrepreneurs constituted about 8% of the women in the active labour force in Bulgaria. This was lower than the EU-28 average (10%). The percentage of men entrepreneurs of men in the active labour force in Bulgaria (14%) was also lower than the EU-28 average (19%). The percentage of women employers of women in the active labour force was 2% for Bulgaria and for the EU-28. In the period 2003-2012, the percentage of women entrepreneurs of women in the active labour force decreased from 10% to 8%. The percentage of employers in the active labour force remained at about 2%.

In 2012, the highest proportions of women entrepreneurs of the total number of entrepreneurs in a sector were in the sector groups of human health and social work activities, other service activities, and professional, scientific and technical activities. The lowest proportions were in the sector groups of construction, and transport and storage.

Women are the most important underutilized resource for reviving growth and competitiveness in times of crisis, which the EU cannot afford to waste. The EC's women's entrepreneurship policies seek to ensure more women take up active roles in the EU economy to achieve Europe 2020 targets, i.e. 75% employment. Women represent 34.4% of the self-employed, of which 20% in industry. Moreover, 30% of startups have been set up by women. The Lisbon Strategy aims at 60% women's employment rate in the EU. Last July, however, the reported rate was 46.3% - far below expectations.

Regional Development Funds offer, then, special programs and financing to promote women's entrepreneurship. An exemption to the Small Business Act permits state aid of up to €1 million for women-led startups. And women's initiative is also propped up through aid under the Women@business project, which encourages women graduates to set up their own businesses in their field of study.

2.4 E-Commerce in Bulgaria³

³Sources used in this chapter

Since 2000, a rapid increase in the number of internet users has occurred in Bulgaria – from 430,000 they grew to 1,545,100 in 2004 and to 3.4 million (48 percent penetration rate) in 2010. It may have had something to do with the fact Bulgaria has one of the fastest average broadband internet connections in the world.

According to sources, sales via the internet grew by 10 percent to 119 million Bulgarian leva (11 percent of all purchases) in 2013. Annual growth in 2015 is expected to be between 10-17 percent depending on the source. The total value of the market (which includes purchases from websites abroad) in 2014 was 2.6 billion euros, according to NSI. During that year, more than 925,000 people have made an online purchase.

3. National policies⁴

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group. This is an important requirement for achieving the goal of smart, sustainable and inclusive growth set out in the Europe 2020 strategy. It is also a means to respond to new economic challenges, to create jobs and to fight social and financial exclusion. Among the

Ecommerce in Bulgaria. Extracted from:

<https://ecommercenews.eu/ecommerce-per-country/ecommerce-in-bulgaria/>

⁴Sources used in this chapter:

Inclusive Entrepreneurship Policies, Country Assessment Notes, 2016

key targets of inclusive entrepreneurship policies and programmes are women, youth, older people, the unemployed, migrants and people with disabilities, who all continue to face challenges in the labour market and are under-represented or disadvantaged in entrepreneurship activities. ‘The Missing Entrepreneurs’ series of publications of the Organisation for Economic Cooperation and Development (OECD) and the European Union discuss how public policies and programmes can support inclusive entrepreneurship.

3.1 National policies supporting female self-entrepreneurship

Self-employment and business creation is recognised as being an important tool for strengthening labour market attachment and helping disadvantaged groups generate income. It is particularly relevant as the country faces a major economic and social challenge with a high proportion of people living at-risk-of poverty or social exclusion. The highest risk groups include Roma and people living in rural areas. At the national level, a variety of policies, strategies, action plans and programmes have been developed to support entrepreneurship and business creation.

The Ministry of Labour and Social Policy is the main institution in charge of co-ordination and control of the provision of equal opportunities throughout society. The Ministry of Economy is listed as an institutional coordinator of a number of measures from the Action Plan 2020 related to promotion and support of entrepreneurship among the target groups of inclusive entrepreneurship. The Ministry of Education and Science is responsible for the inclusion of entrepreneurship in the system of formal education at all levels of education. The five main policy documents are:

1. Action Plan Entrepreneurship 2020 – Bulgaria. This action plan covers the promotion and support of entrepreneurship for under-represented and disadvantaged groups with a focus on women and youth, and an implementation period 2016-17.
2. National Strategy for Promotion of SMEs 2014-20. The encouragement of entrepreneurial activity is among the key priority areas of the strategy, including increasing awareness about entrepreneurship and stimulating interest, particularly among youths, and women (Ministry of Economy, 2013).
3. Operational Programme Innovation and Competitiveness 2014-20 (OPIC). This programme provides support for business creation and development in specific sectors, e.g. creative and cultural industries, companies developing new products and services related to an ageing population, and healthcare. Some of these support measures are intended to be implemented by social entrepreneurs (OPIC, 2015).
4. Operational Programme Human Resources Development 2014-20 (OPHRD). The new programme focuses on youth unemployment and encouraging youth entrepreneurship.
5. Operational Programme Rural Development 2014-20. The Rural Development aims at supporting small farmers and has a special funding line for young farmers who can receive start-up aid in the form of project grants of up to EUR 12 500 to launch their businesses (EC, 2015c; State Fund Agriculture, 2016).

3.2 Laws in support of handmade trade⁵

⁵Sources used in this chapter:

There are several possible legal forms: persons working as sole traders or a company, according the Trade Law; registration as agricultural producers or tobacco producers; or registration as a person exercising a freelance profession and/or craft activity. In this connection there is an amendment in the Small and Medium Size Enterprises Act. This amendment enlarged the implementation area of the notion “company” and includes not only each person – trader, according Article 1 of Trade Act, but also craftsmen according to the Crafts Law. There is no guidance concerning legal forms, encouraging the appearance of economically dependent workers relations.

The legal regulation of home workers differs from the above. Their labour market status is very unclear, and these workers very often fall in the informal, grey economy. Currently, according to labour legislation in force, the mothers of young children have the legal right to work at home until their child is six (Art. 163, 164, 165 and 312 of Labour Code), as do people with disabilities (Regulation for labour readjustment, vocational rehabilitation). With the introduction of a range of labour market mechanisms, work at home has gained new meaning, expressed in numerous activities and forms (home working sole entrepreneurs, owners exercising a freelance profession and/or craft activity and working only with labour subcontractors and entrepreneurs). This segment of the labour market, however, is out of the government’s field of vision, taxes are hidden, social insurance contributions are not paid, and many workers work too intensely and some work in bad working conditions. It is necessary to design

Bulgaria: Self-employed workers extracted from
<https://www.eurofound.europa.eu/observatories/eurwork/comparative-information/national-contributions/bulgaria/bulgaria-self-employed-workers>

and adopt a new Act that gives workers at home better protection, clearly defines their status, and covers areas such as industrial relations, relations with other economic areas in the country, pay, taxation and inclusion in the social security systems.

Skilled Crafts Act in a Nutshell

Regional Craft Chambers

- One regional craft chamber in one region
- Support its members in organizing and effecting craft training, organize craft qualification exams and issue journeyman certificates;
- Prepare programs for training of craftsmen according to the needs of the region, coordinate these programs with the National Chamber of Crafts, which shall send them for endorsement by the National Agency of Vocational Education and Training; shall publish the endorsed programs in its Website;

The National Chamber of Crafts shall be a representative organization of the craftsmen in the Republic of Bulgaria.

- Conduct a general policy of protection of the interests of craftsmen and their organizations, ensuring their equal position;
- Prepare standards of training in the individual crafts from the list pursuant to Annex No. 1, which shall be endorsed by the National Agency of Vocational Training and Education;

- Coordinate the training programs for the individual crafts and submit them to the National Agency of Vocational Training and Education for endorsement
- Issue master's certificates;

List of crafts (in groups) according to the Skilled crafts act can be found in chapter 4.2. Handmade production market

3.3 Fiscal and taxation aspects in Bulgaria for the sale of handicrafts⁶

The Bulgarian personal income tax is based on the domicile principle. Local persons are taxable for their worldwide income, while foreign persons are taxed on income derived in Bulgaria. Local persons, once taxed abroad, may retrieve the tax paid on income in the other country up the limit of their obligation according to the Bulgarian legislation.

Gross income for taxation includes income derived from wages, activities as a sole proprietor, handicrafts, services, "free-lance" professional fees, copyright remunerations, rent or other incomes, not explicitly mentioned as "exempt income." Non-taxed incomes are: pensions, scholarships, interest on bank deposits and government securities, dividends already taxed at the source, and inherited income (local inheritance tax is due, however).

⁶Sources used in this chapter

Tax policy for small and medium enterprises. Dr. Georgi Smatrakalev, Florida Atlantic University, Boca Raton, Florida)

Every business that has turnover less than 75 000 leva, cannot register for VAT and so has no obligation under the law, but also cannot use the right under this same law. These are small traders, handicraftsmen, persons delivering services etc. For them lowering of the registration barrier will be a big burden because this requires making such a change to be made together with establishment of relieved regime for VAT for them. Since the decrease of the threshold is one of the trends in changing the Bulgarian Law for VAT in the harmonization process of our legislation with that of EU, creation of models for relieved regimes for taxing with VAT is crucial for us.

4. Hand-Made

Hand-made has had many different synonymous that you can find across the internet some of them are: "hand-assembled," "handcrafted" and "hand-altered" Even though there are many different ways to call these products the people who make them use materials that are not always made from scratch but the seller has added his or her own twist to the product. You can also meet the term "designer-maker" that normally refers to ecommerce retailers and artists who are solely responsible for both the design of an item and its creation.

4.1 Profile of the Handmade

There are several possible legal forms: persons working as sole traders or a company, according the Trade Law; registration as agricultural producers or tobacco producers; or registration as a person exercising a freelance profession

and/or craft activity. In this connection there is an amendment in the Small and Medium Size Enterprises Act.

4.2 Handmade production market

Here is a List of crafts (in groups) according to the Skilled crafts act:

I. Folk art crafts

1. Artistic leather items
2. Leather items
3. Jewellery
4. Wrought iron items
5. Artistic casting
6. Bell making
7. Knife-making
8. Ancient weaponry
9. Embroidery
10. Artistic knitwear
11. Manufacture of folk dolls
12. Artistic pottery
13. Pottery
14. Woodcarving
15. Manufacture of artistic textiles
16. Braid making

17. Manufacture of folk costumes
18. Manufacture and repair of Bulgarian folk musical instruments
19. Stonemasonry
20. Coppersmiths
21. Wooden utensils, whittling
22. Carpet hand-weaving

II. Other

23. Bell casting
24. Manufacture of blown glass items
25. Glass painting and engraving
26. Manual bookbinding
27. Contemporary musical instruments and accessories
28. Coppersmith (redsmith) and alloys of copper
29. Clocks and watches
30. Engraving
31. Erection of fireplaces, glazed tile heaters
32. Louvre making and mounting
33. Roofing – tiles, drains, chimneys
34. Chimney sweeping
35. Tinker
36. Utensil tinker
37. Blacksmith
38. Well builder
39. Stonemason
40. Sharpening
41. Locksmith
42. Cooper
43. Carting
44. Basketry, mats and brooms

45. Weaving and packed goat hair products
46. Saddler and leather goods
47. Cobbler
48. Milliner
49. Ropemaking
50. Manufacture of boza (millet ale) and other soft sugar drinks, sugar syrup items
51. Vulcanization
52. Bicycle maintenance
53. Tailoring
54. Upholstery
55. Hand-made furnishing and repair
56. Hand-made labelling and advertisement
57. Hair dressing

4.3 Marketing tools used⁷

As the handmade market has not been studied in depth it is still developing. The marketing tools are mainly Social media marketing and e-commerce.

However there are a few very big festivals in Bulgaria that serve a better purpose than any other marketing tool:

Traditional Handmade Festival held in the National Palace of Culture in Sofia

“The Handmade Festival is organized four times a year. It is named Code Love, Code Summer, Code Autumn and Code Christmas. Code Summer and Code Autumn festivals are directed mainly to connoisseurs. They present designers'

⁷Sources used in this chapter:

TRADITIONAL CRAFTS AND TOURISM IN BULGARIA by Ilinka TERZIYSKA. Retrieved from https://www.academia.edu/5500851/Traditional_crafts_and_tourism_in_Bulgaria

collections and new jewelry collections corresponding to the season. The CEO of the National Palace of Culture Miroslav Borshosh came up with the idea of the festival.” The festival includes the marketing and selling of handmade jewelry, clothes and unique handbags made of natural materials, exquisite home accessories, colorful toys and masterly knitting.

KAPANA FEST, one of the emblems of the city of Plovdiv, traditionally located in the heart of the creative part of town - music, sports activities, handmade bazaar of authentic works by different authors and ateliers, Bio food bazaar, workshops, art and many more.

The International Fair of Crafts and Arts “Bulgarika” is one of the biggest events of this kind in Bulgaria. It takes place in August in Varna and lasts for almost three weeks. Apart from the exhibitions of handicrafts, which are also sold, it offers demonstrations. But in this festival you can’t find no workshops or ateliers.

The other international fair is the one in the Ethnographic complex of Etar (the first ethnographic complex in Bulgaria). The event includes a wide variety of different crafts, traditional cuisine (degustation also offered) and is attended by a great number of international participants. There can also be seen different demonstrations.

The festival in Malko Tarnovo, whose first edition was in the end of July 2013 is one of the newest events. It focuses on traditional crafts and apart from stalls where the artisans’ work is exhibited and offered for sale, you can also see demonstrations and workshops. Workshops for children are also available.

In 2013 was also the appearance of another very new arts and crafts festival in the seaside city of Kiten. It is held in the last week of July and lasts

for a week. The amount of presented traditional and modern crafts is very impressive and includes production of crystal glass jewelry, jewelry made of leather and semi-precious stones or from natural materials, , painted silk, yarn dolls, handmade fabrics, metalwork, designer jewelry, , art knitting, pottery, plasti (a special kind of textile), old weapons, national dolls, stained glass. Visitors are given the possibility to learn and engage themselves in the process of production.

The Autumn Fair of Crafts takes place in Plovdiv in the end of September. The city has a long-lasting tradition in craftsmanship and one of the most active craft guilds in Bulgaria. Apart from the fair is there's another event, which has been so far unique to Bulgaria – the Master's Day, celebrated on 12 December each year, which is the day of St. Spiridon, the patron day of artisans and craftsmen. On that day the ritual of introducing an apprentice into the master guild is re-enacted. The two events are organized by the Regional Craft Guild in Plovdiv.

The ethnographic museum in Plovdiv organizes a Week of the crafts in the last week of June, where visitors can see demonstrations of iconography, engraving and fine carving on knives and rifle butts, copper, making musical instruments, woodwork, pottery and basketry.

The Fair of Yoghurt and Festival of Folk Traditions and Artisan Crafts is held annually in Razgrad. Although the focus is on traditional cuisine an exhibition of traditional crafts is also included.

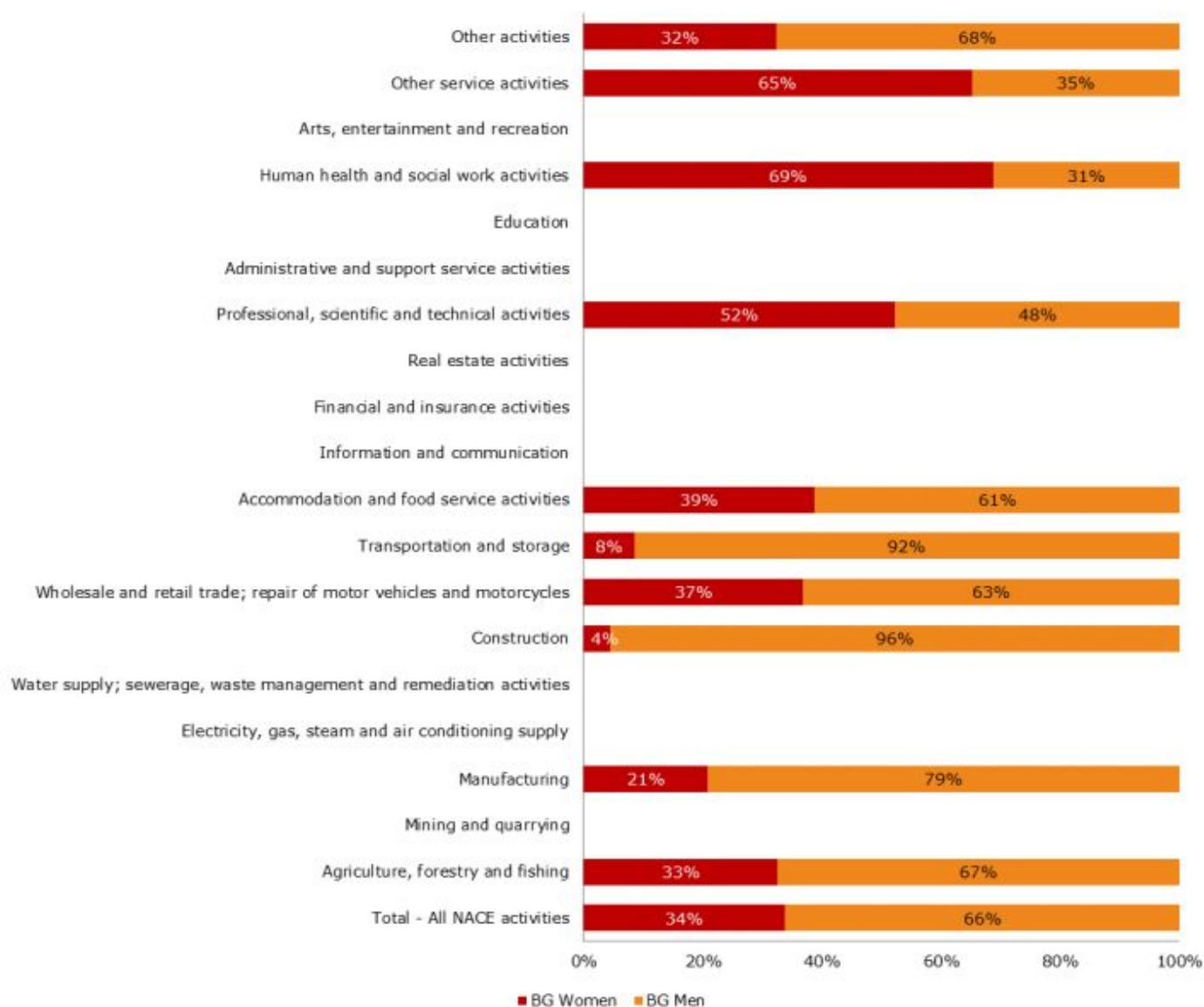
On the 29 June, this is the Day of St. Peter (Petrovden in Bulgarian), there are a lot of small-scale fairs and feasts, dedicated to traditional crafts (e.g. in Sandanski, Smolyan, Vratsa etc.).

5. Conclusions

According to Roberto Pedersini (CESOS) and Lyuben Tomev (Institute for Social and Trade Union Research) self-employment is an issue that has not been studied in any depth in Bulgaria. After the transition period, according to Eurostat's statistical surveys, it would seem that the relevant processes have been put into place and are observation. However, this concerns the formal economy only. A range of different forms of self-employment in the grey sector remain hidden and its potential according to European Commission data is that it could account for up to 35% of the country's GDP. There are no studies presenting quantitative analysis of self-employment in the area of working conditions, stress factors, sharing the family and working environment, job satisfaction and life long learning. The difficulties in this direction arise not only by the relatively "closed" character of this kind of employment in contrast to traditionally established industrial relations, but also by the exceptional diversity of activities that not only supplement the process of production, but in practice could copy or replace a vast part of the activities, that are at present carried out by employees.

Annex 1: statistics of women working at home, various statistics on the work of artisans

Table 1. Statistics of women and men working in different sectors according to *“Bulgarian Women entrepreneurs in Europe”*(2014)



Annex 2: Organizations dealing with handmade

1. Bulgarian Chamber of Craftsmen
2. European Network to Promote Women's Entrepreneurship
3. Bulgarian Association of women entrepreneurs

Annex 3: Handmade stakeholders

- Traditional Handmade Festival held in the National Palace of Culture in Sofia

The Handmade Festival is organized four times a year. It is named Code Love, Code Summer, Code Autumn and Code Christmas. Code Summer and

Code Autumn festivals are directed mainly to connoisseurs. They present designers' collections and new jewelry collections corresponding to the season. The CEO of the National Palace of Culture Miroslav Borshosh came up with the idea of the festival.” The festival includes the marketing and selling of handmade jewelry, clothes and unique handbags made of natural materials, exquisite home accessories, colorful toys and masterly knitting.

- Kapana fest in the city of Plovdiv

KAPANA FEST, one of the emblems of the city of Plovdiv, traditionally located in the heart of the creative part of town! music, sports activities, handmade bazaar of authentic works by different authors and ateliers, Bio food bazaar, workshops, art and many more.

Annex 4: e-commerce sites

<http://www.ruchnaizrabotka.com/>

<http://bg.bazarino.com/>

<http://10fingers.bg/>

<https://myhandmade.bg/>

Annex 5: Handmade markets in Bulgaria

International Fair of Crafts and Arts “Bulgarika”

International fair in Ethnographic complex of Etar

Traditional crafts if the festival in MalkoTarnovo

Arts and crafts festival in Kiten.

The Autumn Fair of Crafts in Plovdiv in the end of September.

Week of the crafts in Plovdiv

The Fair of Yoghurt and Festival of Folk Traditions and Artisan Crafts in Razgrad.

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