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# *IO1 Transnational Report*

*Prepared by CSI*

*June 2021*

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<b>IO Leader:</b>	P3: CSI
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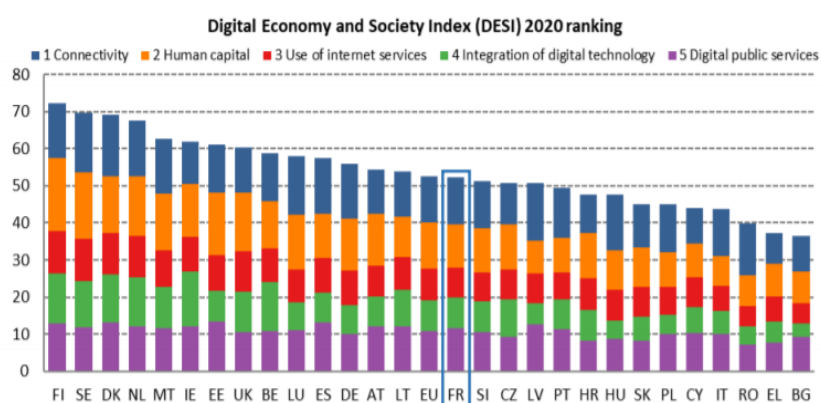
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## 1. Introduction

### FRANCE

France ranks 15th out of 28 EU Member States in the 2020 edition of the Digital Economy and Society Index (DESI). Based on data prior to the pandemic and compared to last year, the country overall scored better but remains far from EU's top performers. France improved significantly in the integration of digital

	France		EU
	rank	score	score
DESI 2020	15	52.2	52.6
DESI 2019	16	49.8	49.4
DESI 2018	17	45.7	46.5

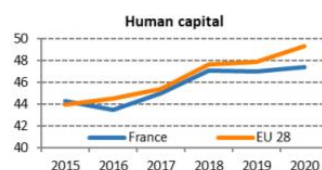


technology dimension, registering good progress in the number of companies using social media and big data and sharing information online. France also performs well in the Digital public services dimension, gaining one position, thanks to the high number of e-government users and showing progress in the provision of digital public services for business. **France's position has worsened in the human capital dimension, mainly to the low share of people with "above basic digital skills"** and in the connectivity dimension, where despite a good increase in its score, it remained below the EU average.

France ranks 17th in the EU on human capital indicators, below the EU average. This is mainly due to a low score in the 'above basic digital skills' indicator compared with other EU countries. Here, France ranks 19th with 31% of individuals having digital skills levels 'above basic', against an EU average of 33%. France is closer to the EU average regarding basic digital skills, with 57% against an EU average of 58%. In addition, the number of ICT specialists increased slightly to reach 3.9% of total employment, in line with the EU average. By contrast, female employment in ICT professions slightly fell to 1.4% of total female employment.

## 2 Human capital

2 Human capital	France	EU
	rank	score
DESI 2020	17	47.4
DESI 2019	13	47.0
DESI 2018	12	47.1



	France			EU
	DESI 2018	DESI 2019	DESI 2020	DESI 2020
	value	value	value	value
<b>2a1 At least basic digital skills</b>	<b>57%</b>	<b>57%</b>	<b>57%</b>	<b>58%</b>
% individuals	2017	2017	2019	2019
<b>2a2 Above basic digital skills</b>	<b>29%</b>	<b>29%</b>	<b>31%</b>	<b>33%</b>
% individuals	2017	2017	2019	2019
<b>2a3 At least basic software skills</b>	<b>60%</b>	<b>60%</b>	<b>60%</b>	<b>61%</b>
% individuals	2017	2017	2019	2019
<b>2b1 ICT specialists</b>	<b>3.8%</b>	<b>3.7%</b>	<b>3.9%</b>	<b>3.9%</b>
% total employment	2016	2017	2018	2018
<b>2b2 Female ICT specialists</b>	<b>1.4%</b>	<b>1.5%</b>	<b>1.4%</b>	<b>1.4%</b>
% female employment	2016	2017	2018	2018
<b>2b3 ICT graduates</b>	<b>3.1%</b>	<b>3.0%</b>	<b>3.0%</b>	<b>3.6%</b>
% graduates	2015	2016	2017	2017

## Self-employment in France

The self-employment rate was slightly below the European Union (EU) average in 2018 (11.0% vs. 13.5%). While the self-employment rate has declined slightly at the EU level over the past decade, it has increased slightly in France. This increase is greatest among youth (3.9% in 2009 to 5.5% in 2018).

Early-stage entrepreneurs were slightly more likely to expect to create at least 19 jobs over the next five years between 2014 and 2018 (12.2% vs. 9.8%). Among the key target groups, senior entrepreneurs were the most likely to report an expectation of this level of job creation (11.0%), which was above the EU average (8.9%).

## PORTUGAL

Desk-based investigation involves the examination of recent, relevant, and available data and resources in relation to the regulatory context which surrounds the marginalisation of potential entrepreneurs from the Digital Entrepreneurship context. Given that this context varies amongst partner countries, the present guidelines document will not provide a set list of research material. Instead, APSU will explore the research material, which is relevant to the situation in the Portuguese context and as it relates to the four social groups explored by the project (women, youth, seniors and immigrants). Also, in conformity with the objective of “The Missing Entrepreneurs”, the obstacles and barriers will be highlighted, as they create a disconnection between 3 key actors: potential entrepreneurs, digital entrepreneurship and training that will help close the gap and create opportunities for the project’s target groups to participate in the dawn of the Digital Entrepreneurship Revolution. The issue of lacking knowledge-infrastructure that Missing Entrepreneurs interested to engage in Digital Entrepreneurship can access will,

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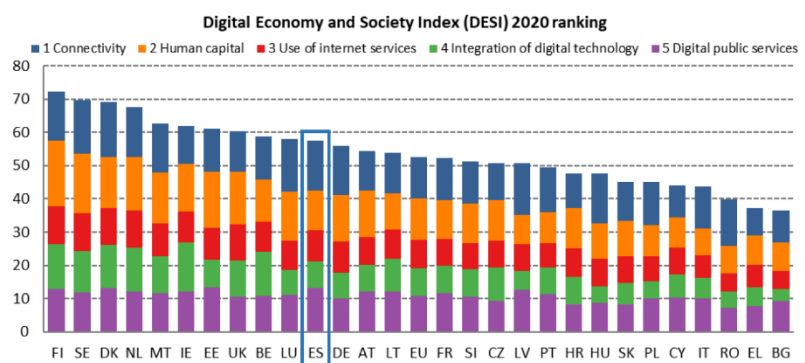


consequently, receive special attention by APSU in regard to the Portuguese report. Moreover, APSU also investigated some “good practices” that are already in place, as these existing practices may be critical when conceptualising new, innovative solutions to the issues of Digital Entrepreneurship engagement. While studying about existing “good practices”, it should be stated the effectiveness of such practices as well as potential deficiencies.

## SPAIN

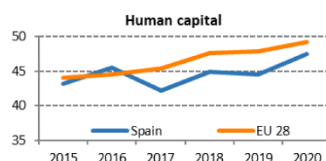
Spain ranks out 11th of 28 EU Member States in the 2020 edition of the Digital Economy and Society Index (DESI) based on data prior to the pandemic. Spain ranks 2nd in the EU on digital public services thanks to its well-timed implementation of a digital-by-default strategy throughout its central public administration. The country performs well

	Spain		EU
	rank	score	score
DESI 2020	11	57.5	52.6
DESI 2019	10	53.6	49.4
DESI 2018	10	50.2	46.5



also in the area of connectivity. Spain is below the EU average on the human capital indicators. Though it is improving its scores, almost half of the **Spanish population still lack basic digital skills and 8% have never used the internet**. Spain ranks 13th on integration of digital technologies; its score is in line with the EU average, although Spanish SMEs have yet to fully unlock the potential of e-commerce.

2 Human capital	Spain		EU
	rank	score	score
DESI 2020	16	47.6	49.3
DESI 2019	17	44.5	47.9
DESI 2018	17	44.9	47.6



	Spain			EU
	DESI 2018 value 2017	DESI 2019 value 2017	DESI 2020 value 2019	DESI 2020 value 2019
<b>2a1 At least basic digital skills</b> % Individuals	55%	55%	57%	58%
<b>2a2 Above basic digital skills</b> % Individuals	32%	32%	36%	33%
<b>2a3 At least basic software skills</b> % Individuals	58%	58%	59%	61%
<b>2b1 ICT specialists</b> % total employment	3.0%	2.9%	3.2%	3.9%
<b>2b2 Female ICT specialists</b> % female employment	1.0%	1.0%	1.1%	1.4%
<b>2b3 ICT graduates</b> % graduates	4.0%	3.9%	4.0%	3.6%

**43% of people between 16 and 74 years of age lack basic digital skills** (against the EU average of 42%). The share of ICT specialists in total employment increased and it is now close to the EU average (3.2% against EU average of 3.9%). The share of ICT graduates in Spain also increased and now accounts for 4% of all graduates. The share of female ICT specialists

remains stagnant at a mere 1.1% of total female employment.

## Political framework

The advanced skills are required to be able to perform a more elaborate activity, such as publishing content, doing sophisticated searches, or programming and configuring simple digital systems. In the case of the workforce, specific digital skills related to the work performed are also necessary, such as handling complex digital tools. In this area, according to estimates by the European Commission, at least 90% of jobs already require basic digital skills. However, in Spain, in 2019, 36% of the workforce lacked these skills, the situation being worse among the unemployed population (55%) than that of the employed (32%). The governmental strategy Spain Digital 2025 will prioritize closing the digital skills gap between employed and unemployed people to mitigate the chronification of unemployment situations and allow continuous requalification throughout the working life, paying special attention to the existing digital gap in areas of low population density and in the rural world.

## Detailed analysis of the relevant project target groups in Spain

### Women entrepreneurs

"The gap between male and female entrepreneurs has been steadily narrowing since 2013," says the Global Entrepreneurship Monitor (GEM) report on entrepreneurship. The

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figures are increasingly comparable, as, in Spain, 45% of the entrepreneurial population is already made up of women, more than 650,000 women entrepreneurs. The Spanish entrepreneurial woman is between 25 and 34 years old, and has university studies. 70% of these women undertake due to market requirements, while 25.1% do so out of necessity.

### Start-ups led by women

The international surveys indicate that women, immigrants, youth and seniors are greatly under-represented among digital entrepreneurs in the EU. It is estimated that **women accounted for only 15.6% of digital start-ups** in 2018, which was essentially unchanged from 2016 (14.8%). This is well below their share among entrepreneurs. It means that for every 10 male entrepreneurs in Spain there are 9 female entrepreneurs, the ratio in the total of the European Union being 6 women for every 10 men.

According to South Summit, 22% of **Spain's startups** are **run by women**. That places **Spain** above the US at 17% and the UK around 20%, but lagging behind some surprising world leaders in the market share of **women-led** businesses: such as Ghana at 46%, Uganda at 33% and Vietnam at 31%. **Only one in 10 Spanish entrepreneurs were previously unemployed**, and six out of 10 admit that they always wanted create a startup while 23% joined a startup project in which they believed in. Only **18% of startups have a single founder** while 35% have two founders and 29% have been created by three entrepreneurs. Until now, female digital startups in Spain have been one of opportunity and not of necessity. The typical female digital startup is, almost by definition:

- A micro-business with less than 5 years of life.
- With between 0 and 4 people employed (70%). In fact, the vast majority do not exceed 10 (88.2%).
- Without a predominant sector.



- They do not reach a million euros in turnover (92%), an important part of them is below 100,000 euros (72%). The profile of women who undertake in the digital field in Spain is quite broad, although the higher concentration occurs under these characteristics:
- A woman between 35 and 45 years old, married or with a partner and without children.
- Highly qualified, with a university degree and a Master's or Doctorate.
- With professional experience, employed as an employee at the time of start-up, with at least 15 years of work experience.
- Having come to occupy a position of responsibility in the business world, as a middle manager or even in senior management.
- Feel that she has sufficient skills to undertake (82.6%) despite the lack of knowledge of business creation and management. It is possible to think that there is a set of skills apart from those related to the creation and management of companies that are considered important by female entrepreneurs and that they dominate better. Possibly it is technical knowledge on the one hand and soft skills on the other.
- They do not perceive that being women has been a barrier for them and that their role in the family has been a difficulty, although it is true that it is a sample of young women with few family responsibilities.
- Despite what is indicated in the previous point, some female entrepreneurs (44.1%) do acknowledge having decided to undertake to improve the reconciliation of family with personal and work life. Most have, however, to increase their independence. It is what they call the #motherfounders movement, entrepreneurial women mothers.

The biggest challenges for digital entrepreneurs are:

- Lack of funds at the beginning of your entrepreneurship process.
- A complicated legal framework.
- Incomplete knowledge of business creation and management.

## YOUTH

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According to the municipal census on January 1, 2017, the population of Spain was 46,572,132, of whom 14,040,091 were under 30 years of age, which was 30.15%. While the total population increased by 0.03% in the last year, the number of young people showed a negative inter-annual variation of 0.48%, that is, 68,306 fewer people. The probable causes of the reduction in the number of registered young people are that the younger population is not growing because the natural increase is negative. Furthermore, the migratory balance, although positive in general terms, was not enough to compensate for the lower birth rates. The total workforce aged 16 to 29 underwent an inter-annual variation of 1.06 points, although in the last five-year period it dropped by 11.09%, i.e., by 448,200 young people. The employed population between the ages of 16 and 29 went up during the five-year period by 9.24 percent, or 217,900 people. This figure was positive for the fourth year in a row. The 2007-2014 period was marked by an international economic and financial recession that has had a considerable impact on the labour market in Spain, particularly affecting the young population. According to EUROSTAT data, the youth unemployment rate in Spain (young people between 15 and 29 years old) rose by a factor of 3 between 2007 and 2012, reaching 40.3% by 2012, more than twice the EU- 28 average (18.4%). Employment stability was 8.19%, the lowest of all groups, although in the last decade there has been little oscillation among young people. Stable youth recruitment increased by 16.27% in the last year. The full-time rate was 56.48 % of contracts as opposed to 43.52 % part-time. The human capital of the Spanish educational system is two-tiered: it consists of either highly skilled (with high intellectual capital) or very low-skilled labour. There is a decided lack of basic vocational school graduates. This duality is reinforced by unequal access to information networks and opportunities in the education system that can facilitate quality employment. Of the total number of unemployed people, those under 30 years of age represent 28.1% distributed as follows:

1) The young people who have not finished their two years of compulsory secondary education is 45.44% of the total youth population, a very high figure due to their difficulty in getting a job because of their low level of education and training.

2) It should also be taken into account the high percentage of unemployment in Higher Education, both university and higher vocational education, at 25.95%. This may be due to the difficulty in getting a job due to a lack of professional experience.

### **Youth & Entrepreneurship**

The VII Young Business Talents Report reflects how in 2020 the number of young people who show their desire to start their own project continued to increase, ahead of those who want to be civil servants or work in a large company. The profile of the young entrepreneur in Spain is around thirty years old and those under 25 years of age (Tuñón, 2019) opt for online businesses with a marked social character, mainly concentrated in the health and logistics sectors, however are in minority. The youngsters without certificated education or only primary and secondary school rarely see the entrepreneurship as an option to enter the labour Market. Jauregui et al. (2016) confirm that there are three profiles of professional aspiration among Spanish

students: entrepreneurs who want to create their own company (18.8%), work as self-employed (3.4%) or continue with the family business (1.2 %); officials (25.2%); and wage earners who aspire to work in an SME (11%), a large company (22.6%) or another type of work for others (3.3%). Following the study

conclusions of these authors, the student who aspires to undertake has an average of 24 years, studies and works, studies in private centers, has international experience and a good knowledge of foreign languages. The level of youth entrepreneurship in Spain currently observed, although it shows moderate growth, is higher than the figures observed before the 2008 crisis. However, entrepreneurship is the last option contemplated by those under 30 years of age in Spain. Young self-employed in Spain represent 5.4% while, among salaried employees, they represent 13.6%. In addition, in the Labor Force Survey (EPA)<sup>8</sup>, a significant gender gap is observed, with 70.8% of men and 29.3% of women. Entrepreneurship support in higher education has a longer history in Spain. In addition to providing entrepreneurship education and supporting new business start-ups, there are networking initiatives that aim to bring stakeholders together to promote entrepreneurship widely and strengthen the entrepreneurship

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culture in Spain. One such example is Start Up Spain<sup>9</sup>. However, there is a large group of young people who are not in training, education or employment but could benefit from starting a business. The NEET population accounted for 17.1% of youth in 2015.

Active labour market policies provide a route to support them with training, coaching and finance, but are not yet fully exploited (only 3% of ALMP expenditures in Spain are on new start-ups). One of the essential handicaps of Spanish youth entrepreneurship lies in the fact that the contribution of young companies in Spain to job creation is low. Half of the young people only create jobs for the owner. A third of young entrepreneurs do not expect to create new jobs in the next five years, twice the Latin American average. The levels of innovation are in line with the Ibero-American average” (OIJ, 2018: 91)<sup>10</sup>. Finally, and in relation to the technological variable, more than 70% of older youth do not use new technologies in their businesses. Despite the unflattering of the previous indicator, on the contrary, the outlook is more encouraging among young youth, since only half do not use any technology, while a fifth use the latest technology (OIJ, 2018: 91).

### **National initiatives**

In the area of supporting the acquisition of entrepreneurship skills, some of the key national initiatives include Junior Achievement Spain and INCYDE, which provide entrepreneurship training and help youth develop entrepreneurial mindsets. In addition, a large number of non-governmental organisations also provide coaching and mentoring, business counselling and network development. Youth entrepreneurs in Spain can benefit from many youth entrepreneurship networks and associations,

including large national networks such as the Emprende XL Social Network and CEAJE. These networks are important for connecting youth entrepreneurs with each other and with other business support organisations. Other good practices of support are provided by: INJUVE, App Emprendemos, Youth Business Spain etc. In addition relevant to be mentioned are initiatives such as the Youth Guarantee and tools such as the “Live, Learn and Undertake” program of Action Against Hunger, co-financed by the European Social Fund and the Incyde Foundation, or experimental programs such as 'Building employment' or 'Metalízate' as plans to improve youth employability of the Aragonese

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Government and other private institutions and NGOs, facilitate the transition from studies to employment, reinforce the integration of youth, promoting their social insertion thanks to entrepreneurship.

### **SMEs & self-employed**

According to data as of 2019, provided by the Ministry of Labor, Migration and Social Security, the total number of companies in Spain was 2,884,795, of which 99.84% were SMEs. Statistical data relative to affiliated workers and self-employed workers as of 2020 is 3,252,517. One of the biggest challenges that the business fabric has always had is the digitization of freelancers and small businesses. Its implementation, together with training in digital skills, is a key factor for the reactivation of the economy. In fact, the digitization of the smallest could increase GDP by 1.8% each year until 2025. This is one of the conclusions of the report of the Digital Society in Spain 2019, prepared by the Telefónica Foundation, which ensures that the digitization of the industry, especially of SMEs and the self-employed, and greater digital training of Spaniards are two “key factors” to achieve a return to normality in the economy and the generation of employment. Only five out of every hundred micro-businesses and selfemployed businesses sell through the internet, while their competitors from large companies billed 8,974 million euros in the first quarter of last year through electronic commerce.

The importance of digitization as an engine of innovation, of the ecological transition, and a vital element to improve competitiveness and productivity is reflected within the Strategic Framework in Policy for SMEs 2030, where the following lines of action are proposed, among others, to the digitization of SMEs.

1. Incorporate digital tools in relation to SMEs with the Administration.
2. Facilitate the digital transformation of SMEs as a key element in their life cycle.
3. Improve the availability of various financing channels for the digitization of SMEs.
4. Develop assistance programs for SMEs in Industry 4.0, which allow diagnosing the degree of maturity of SMEs in this area and designing a digital improvement plan based on the diagnosis.

5. Support for the incorporation of enabling technologies - KET (nanotechnology, micro and nanoelectronics, photonics, advanced materials, advanced manufacturing systems and industrial biotechnology) in the manufacture of their products, either in the manufacturing processes, in the materials that they use or in the products they sell).
6. Establish mechanisms that promote the incorporation of SMEs into the vocational training circuit.

## IMMIGRANTS

After a few recent years of decline, the recovery of the labor market and family reunification has had an impact on the increase in immigration: immigrants now represent 14% of the Spanish population and a fifth (21%) of the population between 25 and 49 years - central population of working age. Recent Spanish immigration has been mostly non-EU, economic and first-generation in nature, made up of young adults

looking for a job. During these last two decades, a second generation of children of immigrants has already been formed. The trend is likely to increase, also taking into account that an undetermined percentage is irregular in nature, which will put pressure on the cohesion of society. A key to this cohesion and social integration will be the employability and professional success of these new generations. Unemployment among immigrants continues to be higher than among Spaniards, at 21% compared to 14%. And, undoubtedly, a tool for this will be training and qualification, which in turn represents an additional challenge, since, although there are no in-depth studies, some authors indicate indications of higher school drop-outs and less aspirational training in the immigrant population. Entrepreneurship cases are also beginning to appear in the children of immigrants in accordance with changes and technological innovation. An example is found in the Weimei company, a new mobile phone brand founded in Spain by Juan Yuan, the son of Chinese emigrants. According to the latest figures (2020) from the Ministry of Labor, Migrations and Social Security, Spain has 326,529 foreign self-employed workers, which represents around 10% of the total number of self-employed workers, a percentage that has grown compared to the end of 2017, when it was a 9.7%. Among them, the most numerous are those who come from outside the EU. Romania and China



are the nationalities with the greatest presence and Catalonia is the community with the most immigrant self-employed workers, followed by Madrid. By sectors trade, hospitality and construction lead the ranking, mainly very small business. In addition, of the total number of foreign affiliates, 16.24% are self-employed, according to the Ministry of Labour.

## **SENIORS**

According to the population projections in Spain of the National Institute of Statistics INE (data from 2016), the percentage of the population aged 65 years and over, which currently stands at 18.7%, would reach 25.6% in 2031, with a significantly higher percentage of women. According to this projection, 11.7 million people over 64 years of age would reside in Spain in 2031, three million more than at present (34.8%). By five-year age groups, the most numerous at present is that of 40 to 44 years. But this will change in 2031, when the most effective group would be 55 to 59 years old. In addition, life expectancy at birth, one of the highest in the European Union, follows a favourable evolution, both for men and women. And the same happens with healthy life expectancy at 65 years, which in the last ten years has increased by just over 3.5 years for both sexes, higher than the almost 2 years that the increase in life expectancy has meant at birth. ICT use declines after 55 years of age and especially in the 65-74 age group (INE, 2017). People in these age groups state that they are afraid because the operating instructions are not clear or because of the lack of support (Vaporitzis, 2017). Older individuals have the lowest confidence in their own ability to start and run a business. Social networking and potential role-modelling in the form of knowing a start-up entrepreneur is also less frequent among seniors and, in particular, older people – young and mid-aged individuals are almost twice as likely to have personal contact with a start-up entrepreneur, compared to older individuals. However, risk-willingness is highest among older people. In line with these findings, seniors and older individuals show significantly lower levels of entrepreneurial intention than the other two age groups. There is a sharp decline in entrepreneurial intention from age fifty, with seniors half as likely to express entrepreneurial intentions compared to mid-aged individuals and older people half as likely to have entrepreneurial intentions compared to seniors. Gender has an influence



on entrepreneurial behaviour by senior and older people. Entrepreneurial intentions are lowest among senior women compared to the other three age groups, with fewer than seven women expressing the intention to start a business for every ten men in this age group. Older people had lower unemployment rates than other groups due to high levels of inactivity and early retirement (even at the expense of reduced pensions). Nonetheless, Spanish seniors still had the second highest unemployment rate in the EU in 2017. According to Eurostat, in Spain, the activity rate for people between 60 and 64 years of age is 45%, compared to 72% in Sweden. A little earlier, the difference is still notable: 72% of Spaniards between 55 and 59 remain active, while in Germany and Sweden this figure reaches 83% and 89%, respectively. Older people show an interest in learning, and especially in knowing ICT, although it is still a segment of the population that uses them less and has greater access difficulties due to the sensory changes that the organism experiences through the aging process that directly intervenes in the learning and use of ICT. It must be taken into account that the elderly are vulnerable people before the media, since they are digital immigrants, becoming passive consumers of the digital age.

## *CYPRUS*

The skills mismatch means that some people did not have the right skills for the jobs available. Finding a suitable job in a relevant sector is more difficult for individuals. The lack of qualified personnel has also several impacts on businesses. It can cause a loss of productivity, lower-quality work and an inability to expand the business. These are all potentially damaging effects that arise from a mismatch of skills. It can also mean that companies, whether it's in delivering products or services, aren't able to fulfil the demands of their customers.

One of the biggest obstacles in Cyprus is bureaucracy. Non-formal education is not considered very prestigious, but society qualifies Higher Education as a must-asset for a person to thrive. Unfortunately, the Education System is not deepening in skills of the potential employer that may have gained through experience. There are several theories

on why skills gap might exist. The most important that come across in any area of work are technology, education, and training.

## ITALY

The latest statistical data produced at national level on the entrepreneurial profiles of the Italian territory refer to 2017: 5,363,000 independent workers, 23.2% of those employed. Between the second quarter of 2008 and the second quarter of 2017, employment grew by 2.7% while the independent employment declined by 10.7% overall. Only the most recent data show for the second quarter of 2018 a slight recovery of the independents (+0.6% on an annual basis).

A range of profiles can be found in self-employed workers, from the maximum level of autonomy of entrepreneurs to the very low level of employees.

The majority of pure employers and self-employed workers are men (75.1% and 70.8% respectively), while women are in the slight majority among those who are partially self-employed (50.2%). Among employers, those in employment aged 50 and over (50.0%) overweight, while, on the other hand, those aged 15-34 are 35.5% (compared to 15.8% of pure self-employed persons and 10.7% of employers). Graduates account for 16.8% of employers, 28.7% of pure self-employed people and 40.7% of partially self-employed people; foreigners account for 4.7% of employers, 5.8% of pure self-employed persons and 13.7% of partially self-employed persons.

In Italy there are the following problems: a) school dropout: 18.2% (EU average 13.5%); b) increase in Neets, more than 2 million (22.7% of the population between 15 and 29); c) low rate of young graduates compared to the EU average (20.3%); d) low employment rate (61.2% between 24 and 64); e) high youth unemployment rate (15-24 years - 29.1%); f) high gender gap in terms of female employment (32%); g) only 1.26% of GDP invested in research and development; h) only 5.7% of adults (25-64 years) participates in training activities; i) GDP per capita lower than in 2000.

For the 2020 edition of the digitisation index of the economy and society (DESI), Italy ranks 25th among the 28 EU Member States. Compared to the EU average, Italy has very low levels of basic and advanced digital skills. Although it has increased to 2.8% of total employment, the proportion of ICT specialists in Italy is still below the EU average (3.9%).



Italian companies have delays in the use of technologies such as cloud and big data as well as in the adoption of e-commerce.

The survey conducted by ISTAT on companies and ICT was carried out between June and August 2020. The endowments and the behaviours in matter of digitalization refer to the situation detectable to 2020. The questions related to online sales, electronic invoicing, big data analysis, 3d printing, and training and recruitment of ICT specialists refer to the year 2019. The level of digitisation is measured through the adoption of 12 technological indicators.

In 2020, 82% of companies with at least 10 employees do not adopt more than 6 technologies among the 12 considered by the European Digitisation Indicator. The most advanced digital applications are little used among SMEs: only **8 out of 100 companies** declare to use artificial intelligence; only one out of 5 companies use the Internet of things; only **4 out of 10 large companies** make online sales. Even SMEs find delays in the use of web sales (less than 10% use this channel), although the pandemic situation has given a strong boost: 35% of these companies are considering the opening of a digital platform within the next 12 months.

Entrepreneurship is one of the eight key competences that, according to the European Commission, must be developed and consolidated through continuing training. In this regard, Italy is far behind as it has not yet prepared a strategic plan of entrepreneurial education, aimed at the different segments of the education and vocational training system.

In recent years, however, there has been a marked improvement in the educational offer related to entrepreneurial education, especially in the innovative and digital area.

**In general, there seems to be a slight delay in women's enterprises in entering the Fourth Industrial Revolution, both for a lesser knowledge of the subject, and also for a lesser tendency to invest in digital innovation.**

Such evidence provides a framework of useful information for policy makers, emphasizing the importance of enhancing knowledge by women entrepreneurship towards the Enterprise 4.0 theme and at the same time supporting their tendency to invest in digital innovation. And this seems to apply above all to younger generations of

entrepreneurs with a view to a digital redevelopment of business models, as there is a generation effect in favour of young women entrepreneurs on knowledge of Enterprise 4.0 compared to non-young women (27% vs 20%).

## AUSTRIA

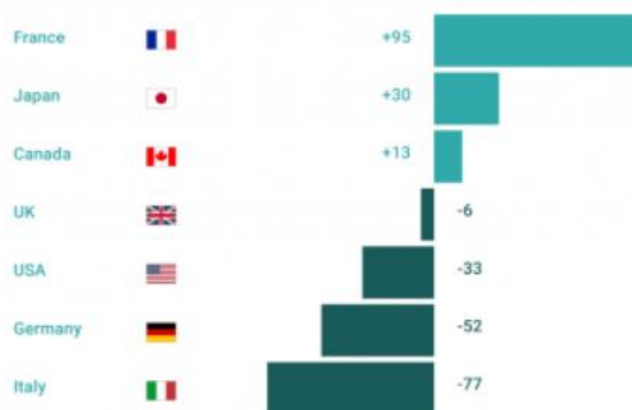
The purpose of this report is to lay the foundation of understanding, identifying, and responding to the needs of the under-represented population groups defined as Missing Entrepreneurs - women, youth, seniors, and migrants. It explores the situation of missing entrepreneurs in Austria what resources and available support exist to meet their needs. It focuses on existing good practices and the possibilities of integrating them with the project approach. The report is based on a number of publications on the sphere of entrepreneurship and skill training in Austria and other countries.

## 2. Key Findings from Desk Research

### FRANCE

The key data on digital competitiveness in France are:

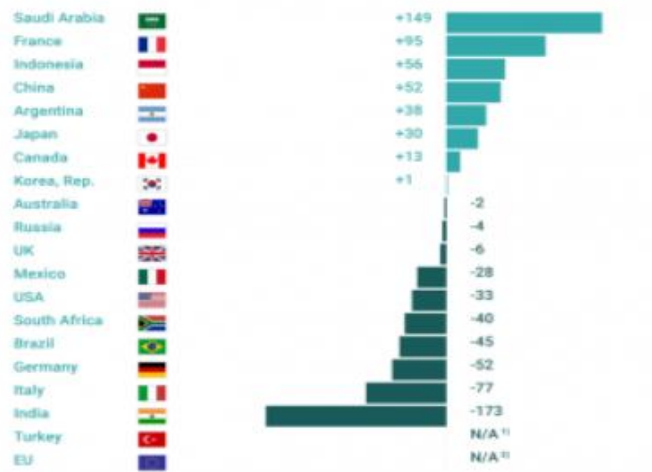
1. Within the Group of Seven (G7), France becomes the New Digital Champion Country. France is the country that has made the most progress, in terms of relative digital competitiveness (the ecosystem and mindset dimensions), between 2017 and 2019, making the country the



first 'Digital Riser' in this group (that is most likely being accelerated by the Covid-19 pandemic). France's outperformance can be mainly explained by the launch of a start-up fund of 5 billion euros as well as the launch of its lighthouse initiative "La French Tech". Additionally, the advent of a new president in 2017, who ran on a platform to lower taxes,

called France a “start-up nation,” and announced the goal of 25 French unicorns by 2025, has helped to make France a top Digital Riser.

2. Within the Group of Twenty (G20), France has made the most progress in terms of relative digital competitiveness between 2017 and 2019, making the country the top digital riser in this group (2nd place). The leading countries, including France, had one thing in common: they ensured the quick implementation of comprehensive



programmes based on a long-term vision centred around digitalization and entrepreneurship. The example of France shows that governments that invest heavily in start-ups and implement flagship projects such as La French Tech can considerably increase their digital competitiveness in a short time.

The key insights on the digital competitiveness in France can be summarised within 3 areas:

### 1. LIGHTHOUSE INITIATIVE: La French Tech (2013)

- Government-initiated global community and platform to promote entrepreneurship.
- Initiated by Ministry of Digital Economy and equipped with over €600m for investments.
- Run by civil servants and former entrepreneurs that shape France’s digital policy.

### 2. REGULATIONS:

- Immigration law (“2018-778”) that facilitates access to employment for certain foreign worker profiles.

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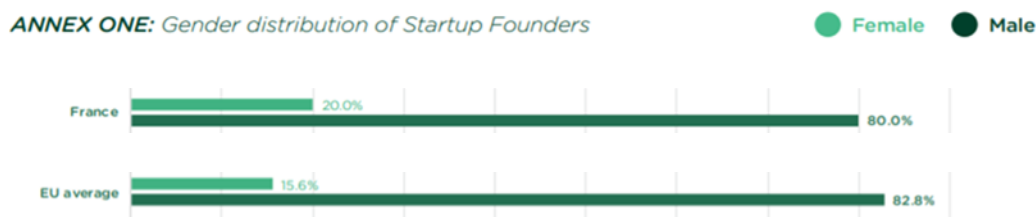
- Also, new residence permits introduced, such as the multi-annual "talent passport" residence permit and the temporary "student-mobility programme" residence permit.
- Since 2008, the status of an autoentrepreneur has made it possible to create a sole proprietorship quickly and easily, within a relaxed legal framework, and reduced the perceived risk of entrepreneurship.

### 3. INVESTMENTS:

- Startup fund over €5bn: €2bn of which invested in French venture capital funds focusing on late-stage investments and €3bn invested via French asset managers specialising in listed tech companies.
- La French Tech investments: €400m matching fund for investments up to €250k when private capital obtained and €200m fund towards accelerators with budgets over €10m.
- In 2019, President Macron announced the goal of 25 French unicorns by 2025.

## Detailed analysis of the situation amongst the project target groups in France.

### Women's self-employment and entrepreneurship activities



The European Startup Monitor survey suggests that women are greatly under-represented among digital entrepreneurs in France. In 2018, women accounted for only 20% of start-up founders in France.

According to the Digital Agency's January 2019 report, the number of female start-up leaders in France is 12.4%.

Those women who do go on to successfully start a business typically operate smaller businesses. Self-employed women are less likely to have employees than self-employed men.

Women are less likely than men to be active in starting a business. Over the period 2014-18, 2.9% of women in the EU were trying to start a business. This was almost half of the share seen for men (5.3%). Similar gaps occur across OECD economies, where 5.3% of women were actively working to start a business over the period, compared to 7.9% of men.

Self-employed women also tend to operate different types of businesses than men. Self-employed women were more likely than self-employed men to be working in personal and household services in 2018. Moreover, they were more likely to be working as Professionals or as Service and sales workers.

Women face several barriers to entrepreneurship, notably in the area of entrepreneurship skills. Over the 2014-18 period, only 34.5% of (all) women in EU Member States and 37.7% of women in the OECD countries felt that they had the knowledge and skills to start a business, compared to about half of men in the EU and OECD countries. Furthermore, women were more likely to report a fear of failure than men (49.3% vs. 40.6%).

Even though the gender gap is has closed slightly over the past decade, policy makers can do much more to unleash the potential of women entrepreneurs. More can be done to boost entrepreneurship skills among women and to improve access to start-up financing. Policy is also increasingly supporting growth-oriented entrepreneurship by women and addressing gaps in family policies.

### **Youth and entrepreneurship activities**

Carried by the boom in home deliveries, the number of business creations reached a record level in 2020, at 848,200 creations (+4% compared to 2019) despite the health crisis. Behind these new projects, more and more young people are taking on a new challenge or seeking to access employment. Indeed, if the average age of business

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creators was 36 years in 2020, as in 2019, the share of those under 30 years of age continues to increase since it was 41% last year, against 38% a year earlier.

Since 2016, the increase in business start-ups has been driven by micro-entrepreneurs, who are generally younger than traditional entrepreneurs. These micro-entrepreneurs are a means of accessing employment, particularly in difficult times and especially for young people.

It can also be seen that registrations of individual enterprises under the micro-entrepreneur scheme increased in 2020 (+9%), while those of traditional individual enterprises showed a clear decline (-13%). The share of under-30s reached 42% among micro-entrepreneurs last year, compared to 33% for traditional individual enterprises.

With an increase of 22%, the number of business start-ups increased the most last year in transport and storage activities. In this sector, 62% of the founders were under 30 years old. This was followed by real estate (+10%) and trade (+9%) where the proportion of young entrepreneurs is also high. On the other hand, the number of start-ups declined in household services (-1%), specialized, scientific and technical activities (-3%) and education (-8%).

The biggest challenges/needs for digital young entrepreneurs are:

- Lack of funds at the beginning of entrepreneurship process.
- A complicated legal framework.
- Incomplete knowledge of business creation and management.
- Opening up entrepreneurship to less privileged students.
- Accelerate the projects of the most motivated students to create highly innovative companies with global ambitions.
- Enhance the value of conducting entrepreneurial projects during studies rather than making it an obstacle to the course of study.

- Increase the number of entrepreneurial training courses, from initial awareness to in-depth study.
- Improve recognition of the skills developed by student entrepreneurs, especially by companies.

### **Senior and entrepreneurship activities**

Among senior citizens, the creation/takeover of a business is mainly motivated by the desire to be independent and the taste for entrepreneurship, yet it is often simply unemployment that pushes them to create a job.

Before starting up or taking over their business, 46% of these new managers were employees, while 38% were business managers or self-employed. While 22% of the over-50s have experienced a period of professional inactivity as an opportunity that enabled them to create a business, only 11% declare that they felt compelled to create a business because of this situation.

There are three different profiles among senior entrepreneurs:

- First of all, there are those who were in a precarious situation (35% of new senior managers). Creating a business is then a way of securing their own job. A certain number set up for a fixed period while waiting for retirement.
- Then there are those who have been running businesses for a long time (three out of ten new managers). They are mainly developers. For some of them, the creation of a company is part of a larger project.
- Finally, there are women who take over a business by inheritance or donation (20% of those taking over). Either they take over the business of their spouse, who has retired, because they were already involved in the business and continue the activity until their own retirement. Or they inherit the business from their spouse or a family member and take over the business while waiting to sell it.

People aged 50 and over lead around 16% of business start-ups and takeovers. A large majority of them start up before their 60th birthday. Few businesses created by senior

citizens have benefited from start-up aid. When this is the case, it is most frequently the Accre “aide à la création et à la reprise d'entreprise” (Aid for jobseekers creating or taking over a business).

New managers aged 50 and over often receive support in setting up their project. This help comes mainly from the spouse or another family member. In addition, the majority of them received professional support (customers, suppliers or former employers). Nearly one third of the entrepreneurs co-managed their business, most often with their spouse or a partner. For those who were already self-employed, the new activity can be carried out either within the framework of a sole proprietorship, provided that this new activity is declared to the 'Centre de formalités des entreprises' (CFE), or within the framework of a new company.

### **Relevant initiatives to increasing the level of digital skills.**

France's measures to improve the digital skills of its population, both through formal education and inclusion measures are underway and should produce tangible results over the coming years. More targeted initiatives will be important to upskill the workforce for the digital economy and to promote advanced digital skills development, in AI as well as in other areas, focusing on different target groups:

- Set up of a national framework for digital competences (“Cadre de Référence des Compétences Numériques Français, CRCN”) , which covers education levels from primary school to university since 2019. This adds to the existing PIX platform for digital skills.
- Establishment of two new compulsory courses on digital and computer sciences in secondary schools as of 2019, to boost the digital skills of students.
- Creation of a new inter-university diploma (Diplôme Inter-universitaire, DIU) called Teaching ICT in upper secondary schools in 2019, to boost the level of digital skills of teaching staff (2,000 teachers have been trained in 19 universities and over 13,000 teachers have registered for the course since it was rolled out on February 2019)

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- Implementation of the "Plan National pour un Numérique Inclusif", focusing on measures to promote the digital inclusion of all citizens and it includes outreach to the most vulnerable (rolling out the digital pass, the online voucher system and 11 territorial hubs).
- Roll-out of national initiatives to increase the number of digital specialists. For instance, to attract more digital talent, France has set up a tech visa system that eases the procedures for tech specialists to relocate to France.
- Establishment of the partnership with the Ministry of Labour to support businesses and employees on AI development, and work is ongoing to improve its platform to share information with other European National Coalitions.
- Over the past year (2020), France has adopted a number of important initiatives to address digital challenges. These include several measures announced as part of the National Plan for Digital Inclusion. It commitments for digital training as part of its Skills Investment Plan, a new Digital Economy Index, and a new Digital Literacy Strategy.

### **Key measures for digital entrepreneurship within policy context**

The "Entrepreneurial Spirit" Plan in favour of student entrepreneurship was announced on 2 May 2019 by Frederique Vidal. This plan reflects the minister's desire to make student entrepreneurship a priority in the coming years by increasing the number of entrepreneurship training courses, encouraging the conduct of entrepreneurial projects during studies and improving the recognition of the skills developed by student entrepreneurs.

Important actions have been taken by the government in recent years to encourage student entrepreneurship in higher education:

- Creation of 30 student centres for innovation, transfer and entrepreneurship (PEPITE - Pôle Etudiant Pour l'Innovation, le Transfert et l'Entrepreneuriat - Student Pole for Innovation, Transfer, and Entrepreneurship).

- PEPITE prize for student entrepreneurship. Despite these achievements, the PEPITE system remains unevenly deployed in the territories and still does not currently allow for a massive awareness of entrepreneurship among students.
- National student-entrepreneur status (SNEE - statut national d'étudiant entrepreneur) for students or young graduates with business creation projects.
- Dissemination of a culture of entrepreneurship and innovation thanks to modules available for integration into the teaching curriculum.
- Increase the number of entrepreneurship training courses, by encouraging the management of entrepreneurial projects during studies.

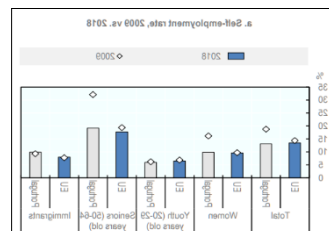
Furthermore, the French Government plans to establish strategies for adapting the workforce to the needs of the digital economy. There are currently 80,000 unfilled jobs in the digital economy, and this figure is expected to rise in the coming years. Recruitment difficulties are one of the main bottlenecks to growth for companies in this sector. At the same time, the digital revolution is transforming organizations and jobs in all sectors. It is estimated that 50% of current jobs are likely to be transformed by digital technology in the coming years. However, digital technology also offers new job opportunities, particularly in new professions. In this context, it is worth mentioning the collaboration between three organizations, Konexio, Laser and the PCIE, with the common objective of increasing the skills of vulnerable groups - often with little or no digital awareness - in order to facilitate their access to the job market.

The emergence of young innovative companies is essential to create the jobs of tomorrow. In the United States, these companies generate between a third and a half of the new jobs. To achieve a comparable result, it is necessary to offer start-ups an environment, in particular administrative and regulatory, favourable to their development to enable them to become world-class technological leaders. At the same time, it is important to ensure that all French people take ownership of new digital products and services, as employees, users of public services and consumers.

Finally, despite the presence of a dynamic pool of young start-ups, the fruit of the many efforts made in recent years in terms of funding and support, France is struggling to create digital champions and has only 5 to 10 unicorns. The financing offer is still one of the main obstacles to their growth: Europe only represents 10% of the amounts raised by start-ups around the world, whereas it accounts for 25% of global GDP. France still suffers from a low number of business angels, four times less than in the UK. As regards the more mature stages of development, the size of French venture capital funds does not allow start-ups to finance major fund-raising, which is essential to ensure the industrialization and internationalization of their activity.

## PORTUGAL

According to “The Missing Entrepreneurs 2019: Policies for Inclusive Entrepreneurship” report issued by the OECD/European Union in 2019, the Portuguese case in regard to key trends concerning policies for inclusive entrepreneurship is that, generally, the amount of the self-employed among the working population has **declined** over the 2009-2018 period from 18.7% to 13.5%.

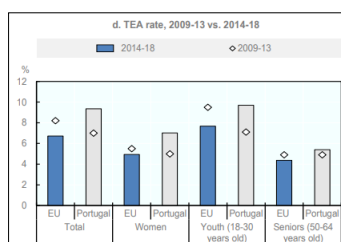


*Figure 1 - Self-employment rate, 2009 vs 2018 (retrieved from: <https://doi.org/10.1787/3ed84801-en>)*

However, women, youth and seniors were more likely than the European Union (EU) average to **be involved in starting a business or managing one that is less than 42 months old** between 2014 and 2018 – 7.0% vs. 4.9% for women, 9.7% vs. 7.7% for youth, and 5.4% vs. 4.4% for seniors, as states Figure 2:

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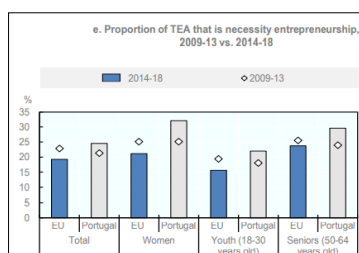




**Figure 2** - Total early-stage Entrepreneurial Activity rate 2009-13 vs. 2014-18, retrieved from <https://doi.org/10.1787/3ed84801-en>

Nevertheless, these groups were also somewhat more likely to be involved in entrepreneurship because **they could not secure suitable employment**. This was particularly true for **women**, since nearly 1/3 (32.1%) stated starting their business out of “**necessity**”. According to an OECD study (“Policy Brief on Women's Entrepreneurship”, 2017), Portuguese women show significantly less preference for self-employment than men. Most of them are unlikely to make the decision to start their own business without the existence of a stress factor such as unemployment or sudden loss of income, the need to escape adverse working conditions, or wage and career discrimination. However, the number of women who decide to create their own business has been increasing all over the world, and in Portugal as well. At a time when the crisis has put an end to many jobs, reduced salaries and other benefits made working conditions more difficult and forced workers to accumulate functions, many women feel that the monetary rewards and personal fulfilment no longer justify the effort of a traditional career. The possibility of devoting more time and attention to organizing the home, raising children, or a personal project, as well as the opportunity to develop their business ideas, are additional motivation for taking unusual paths. Starting their own project allows them to develop a business taking advantage of their best skills and managing their schedules, tasks, goals, teams, processes and ways of working with total independence, freedom and flexibility.





*Figure 3 - Proportion of TEA that is necessity entrepreneurship, 2009-13 vs 2014-18, retrieved from <https://doi.org/10.1787/3ed84801-en>*

In the aforementioned “The Missing Entrepreneurs 2019” report, it was also stated that Youth Entrepreneurship continues to receive a **great deal of support** in Portugal.

In Portugal, entrepreneurship is important in the social development and current economies, in terms of job creation, innovation, wealth creation, and is also increasingly becoming a career option for a growing workforce. However, national characteristics create barriers to this emergence, being them the strong dependence on public funding by the private organizations of social solidarity; the composition of the third sector strongly marked by the heaviness of religious institutions; needs of training and professionalization of the Third Sector organizations; and the weak dynamism of the civil society and collective action. In order to positively face such facts, Portugal has already developed a legal framework, although fragmented, and even instruments to foster Social Entrepreneurship (Quintão, 2004), as is the case of the "Social Employment Market" (MSE); the "Patronage Statute"; programs such as Innovative Ideas Contests); the launching of the Incubation Centers; the Entrepreneurs Guides; the CIS - Social Innovation Centre; the CoopJovem - program to support cooperative entrepreneurship; and, among others, the creation of the National Council of the Social Economy and the Law of the Social Economy - approved unanimously in the Portuguese Parliament, back in the beginning of the 2010's.

However, in the context of “The Missing Entrepreneurs” project, there are different initiatives being developed in Portugal for each of the target-groups (migrants, women, young people and seniors).

In regard to initiatives addressed to the migrant population, the PEI - Project to Promote Immigrant Entrepreneurship aims to foster entrepreneurship among immigrant communities, with special focus on those living in more vulnerable neighbourhoods. Supporting immigrants in the structuring and implementation of a business idea is the central objective of the PEI, an initiative created by the ACM (High Commission for Migrations). This measure has been developed throughout the Portuguese territory since 2009.

Concerning initiatives aimed at fostering the entrepreneur spirit of women in Portugal, in March 2017, a Facebook group called "Mothers at Work" was created for women willing to seek a different professional path, more in line with their needs of adjusting family-work life, their tastes and skills. The group quickly grew, with daily dozens of new members joining with new business ideas and perspectives. To respond to the needs of the members, as well as to the lack of information and training needed to make their projects grow and expand, the administrators created a new Facebook page called "Women at Work". It aimed at offering resources and advice to the women willing to follow an entrepreneurial path. The community has been growing fast and, at this point, has around 140.000 members.

About initiatives seeking to support seniors, considering that there are gaps in the offer of effective solutions to mitigate unemployment in age groups over 45, particularly in individuals with high levels of qualification, the AEP Foundation has defined a strategy to support senior entrepreneurship. The search for employment for people aged between 45 and 60 is hard, so the creation of one's own job presents itself as a smart and coherent solution to respond this reality. The project "Empreender 45-60" is focused on the North region of the country, where there is a higher rate of qualified unemployment in this age group.

Monitoring tend to show that many programmes have surpassed their uptake targets, probably due to tenacious high youth unemployment. Therefore, apropos of public support measures for young entrepreneurship in Portugal, the Government launched a



national entrepreneurship strategy, called “Startup Portugal”. In 2018, a new version of this plan, “Startup Portugal+” was issued to give a new push to the original strategy.

## SPAIN

The key relevant finding from desk research in Spain are:

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*43% of people between 16 and 74 years of age lack basic digital skills*

*36% of the workforce lack basic digital skills, the situation being worse among the unemployed population (55%) than that of the employed (32%).*

*The governmental strategy Spain Digital 2025 will prioritize closing the digital skills gap between employed and unemployed people to mitigate the chronification of unemployment situations and allow continuous requalification throughout the working life, paying special attention to the existing digital gap in areas of low population density and in the rural world.*

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### **Barriers and needs of the relevant project target groups in Spain.**

The main barriers across the target groups of the project identified as well in the relevant research as the greatest challenges in adopting new and digital technologies are presented in the following table:



Microfirms	Low Digital Skills	Women	Low Income
<b><i>Internal organizational characteristics (lack of resources, formalization, complexity, compatibility, etc.)</i></b>			
<ul style="list-style-type: none"> <li>Limited resources to acquire assets (organizational and human capital)</li> </ul>	<ul style="list-style-type: none"> <li>n/a</li> </ul>	<ul style="list-style-type: none"> <li>Limited financial resources</li> <li>Time constraints due to their caring duties</li> <li>Limited participation in informal social network</li> </ul>	<ul style="list-style-type: none"> <li>Constrained access to hardware and software</li> </ul>
<b><i>Individual characteristics (demographics, human capital, values, cognitive barrier, etc.)</i></b>			
<ul style="list-style-type: none"> <li>Cautious adopters of novel technologies</li> <li>Lower perceived benefits from e-business</li> <li>Lower growth ambition</li> <li>Lower digital skills literacy</li> </ul>	<ul style="list-style-type: none"> <li>Lower perceived usefulness of technologies</li> <li>Lower exposure to new technologies</li> <li>Less willingness to follow innovators</li> <li>Greater risk aversion</li> </ul>	<ul style="list-style-type: none"> <li>Technophobia</li> <li>Lower perceived entrepreneurial skill due to the male stereotyping of the domain</li> <li>Lower digital skills/literacy</li> <li>Lower growth ambition</li> <li>Greater aversion to risk</li> </ul>	<ul style="list-style-type: none"> <li>Lower perceived entrepreneurial skills</li> <li>Perceptions that low-income communities are not relevant markets</li> <li>Limited digital skills to take advantage of electronic media</li> </ul>

**TABLE 1.** Summary of main barriers across the groups identified by the literature as those facing the greatest challenges in adopting new and digital technologies.



According to the studies carried out at the state level, we present below what are the “digital” needs that each of the groups of identified beneficiaries have:

Young people (15 - 24):

- Needs associated with “knowing how to do” with new technologies to participate in the community and in the new digital society (programming, operating devices such as drones, generating digital content, designing, etc.).
- Needs related to the responsible use of technology, security, privacy and critical thinking.
- Needs for orientation, training and specialization in preparation for entering the world of work. Need to work and reinforce soft skills or "soft skills" (communication, leadership, creativity, teamwork ...), which are transversal skills that are increasingly valued in the workplace.

Young people (15 - 24) without studying, without working:

- Needs associated with motivation and knowing how to do with purpose through new technologies, both digital and linked to STEAM concepts and maker spaces, for social or economic entrepreneurship.

Adults in general (25 - 65), without a specific segmentation:

- Needs associated with “knowing how to do” with technology, participate in communities and networks, generate content, use it in complex environments.
- Needs related to digital electronic administration, especially as new services emerge, related to community and democratic participation and, in general, related to the use of digital services of all kinds that are deployed in sectors such as financial, insurance, energy, mobility, etc.
- Needs associated with the coexistence at home, work or environment of new digital concepts, such as Artificial Intelligence, robotics, chatbots, distributed registry systems, etc. Skill in solving problems related to technology in these environments.

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- Needs related to understanding legislation, regulation, or privacy and security issues.
- Needs related to continuous learning, especially for the requalification of digital skills for the job.
- Certification of digital skills for accreditation in the workplace

People looking for work, both young and old:

- Qualification and requalification for employability, including both technical skills (more general or more specific, such as programming), as well as horizontal skills related to creativity, design, teamwork, etc.
- Certification of digital skills.

Entrepreneurs, freelancers and workers of small companies and SMEs:

- Needs associated with knowing how to do with purpose through new, digital and related technologies: management of tools for their application in processes, products and services, linking with clients and partners, eCommerce, people development, etc.
- Needs related to digital electronic administration from a business point of view.
- Skill in solving problems related to technology in the work environment.
- Needs related to legislation, regulation and issues related to privacy and security from a business perspective.
- Needs related to continuous and virtual learning of all kinds of skills and abilities.
- Qualification and requalification in the workplace for the skillful use of technology as it is being deployed in new services and with new functionalities.

People at risk of digital exclusion (rural population, women, immigrants, people with disabilities ...):

- Digital Literacy as a tool to improve their quality of life.
- Development of digital skills for their social, labor and personal inclusion in society, attending to the specific needs of each specific group: ICT accessibility in

the case of people with disabilities, possible language support in the case of immigrants, etc.

### **Disciplines and digital skills needed by SMEs.**

According the Chamber of Commerce of Valencia, we establish 10 key disciplines in the digital environment of a company and a total of 41 derived competencies requested by the Spanish SMEs independently of the nationality of its founder.

### **Digital marketing**

#### *Competencies:*

- Preparation and execution of a digital marketing plan.
- Elaboration and execution of strategies to attract users with online media.
- Development and execution of customer loyalty strategies with digital media.
- Development of strategies for attracting and qualifying leads / records.
- Elaboration and execution of Social Media strategies in social networks.
- Creation and management of mobile device applications to better communicate and engage with customers.
- Development of strategies and implementation of technologies for customer management.
- Knowledge of localization technologies for the strategy and actions of the company.

### **e-Commerce**

#### *Competencies:*

- Preparation of a multi-channel e-commerce strategic plan
- Take advantage of digital technologies within the point of sale (Beacon, NFC, QR codes, ...)
- Integration of social networks in the online sales process (Social Commerce)
- Integration of different forms of payment
- Digitalization of supply and logistics management (Digital Logistic)



- Integrate technologies and customer service processes in the purchase process (e-Care)
- Digitalization of the commercial network management (e-Sales)
- Incorporation and adaptation of the online store on mobile phones.

## **UX (User Experience)**

### *Competencies:*

- Development of strategies and implementation of Customer Service channels through social and digital media.
- Monitoring the experience of the entire life cycle of the client to know their habits and degree of satisfaction
- Implementation of a Customer Experience Plan

## **Digital Management**

### *Competencies:*

- Classification and organization of information in an accessible way and with different levels of access (permissions) to favor its location at all times.
- Use of applications and cloud solutions for collaborative project management.
- Work with teams remotely and collaboratively through digital means (virtualization).
- Search professional profiles through online tools (e-Recruitment).

## **Internet of Things and Wearable Technology**

### *Competencies:*

- Take advantage of connectivity technologies throughout the value chain to achieve greater efficiency.
- Incorporate Internet of Things and Wearable Technology to convert or endow products into value-added services.
- Explore opportunities to improve experience and new business models through Virtual Reality.

## **Digital Communication**

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### *Competencies:*

- Create, maintain and publicize the corporate blog and website.
- Creation and dissemination of brand content.
- Definition of a digital communication strategy with the most relevant digital media.
- Creation of a communication and relationship plan with the most important influencers in your industry.
- Listen and monitor the reputation of the brand and the competition in social networks.
- Have effective search engine advertising (SEM) planning and measurement.
- Have effective planning and measurement of advertising in digital media.
- Have effective planning and measurement of advertising on the main social networks.
- Innovate and test new forms of advertising and planning.

## **Web and Mobile Web**

### *Competencies:*

- Development of a user-oriented web design for different devices (Responsive).
- Carry out an adequate analysis of the activity on the company's sites.
- Achieve a good positioning in search engines organically and on different devices (SEO).

## **Big Data**

### *Competencies:*

- Have the ability to obtain relevant information for the brand and process large amounts of data.

## **Innovation**

### *Competencies:*



- Have a specific strategy and technology to exploit the knowledge that the company has about customers.
- Have a business strategy and methodologies aimed at promoting digital innovation.

## *CYPRUS*

In “the Missing Entrepreneurs 2019 – OECD report” it presents self-employment and entrepreneurship data for women, youth, seniors, and immigrants, while it highlights inclusive entrepreneurship policy issues and recent developments in Cyprus. It was noted that in between 2009 and 2018 there was a decrease of 5% of self-employed workers. More specific in 2018 there were 11.7% while in 2009 were up to 16.4%.

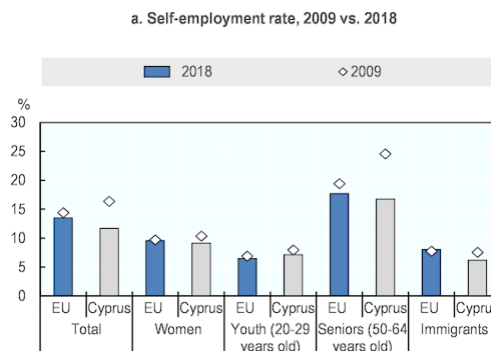
This decrease observed in people over 50 years old (16.8% in 2018 and 24.6% in 2009). There was also a gap among self-employed women (9.9% vs. 23.3%). Almost the 25.6% of early-stage entrepreneurs started their venture because they could not find employment between 2014 and 2018. This proportion was particularly high among women entrepreneurs (32.8%) and senior entrepreneurs (25.4%).

## **POLICIES**

Main policy to support entrepreneurship in Cyprus is the “National Policy Statement for the Entrepreneurial Ecosystem” in 2015. By growing an entrepreneurial spirit and strengthening the entrepreneurial ecosystem, this policy outlines Government’s vision to boost economic growth. Also, the policy statement focuses on strengthening entrepreneurial skills and activities for all and highlights a need to enhance support for youth and female entrepreneurship. However, not for all social groups e.g. older people, migrants, people with disabilities are set targets and objectives on business creation. Although their support is foreseen through best practises and programs.

Cyprus set Europe 2020 targets for employment, which are slightly higher than the European targets (e.g. an employment rate of 75-77 % relative to 75% in the EU), and to have 27.000 fewer people at risk of poverty of social exclusion. Currently, the employment rate stands at 67.9% and 27.4% of the population are at risk of poverty or

social exclusion, which is above the EU average of 24.4% for 2015. To achieve these targets, part of the suite of policy actions that used to, are inclusive entrepreneurship policies and programs. Below we can see at [Figure a.](#) where the self-employment rate is defined as the number of self-employed people (18-64 years old) divided by the number of people in employment.



As states [Figure b.](#) the TEA rate is the proportion of adults (18-64 years old) involved in setting up a business or managing a business that is less than 42 months old.

## GOVERNMENT REGULATIONS

Inclusive entrepreneurship trends lead to some clear conditions for entrepreneurship. In Cyprus, financing remains one of the core challenges for all entrepreneurial activities. Due to the financial crisis in the country in 2008-09 which led to a restructuring of the financial sector and according to the National Policy Statement (2015), 92% of Cypriot entrepreneurs strongly believe that securing funding is a requirement for the proper function of their businesses.

Table. Characterization of the inclusive entrepreneurship policy context.

		Women	Immigrants	Youth	Seniors	Unemployed
1. Entrepreneurship policies for each target group are under the responsibility of the following	National	✓		✓		✓
	Regional					

level(s) of government (multiple levels can be checked)	Local					
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		√		√		√
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups						
4. Monitoring and evaluation practices for entrepreneurship support are strong and widespread				√		

Note: A checkmark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

## ITALY

### YOUNG PEOPLE AND SENIORS

According to a study by UNIONCAMERE, in 2020 in Italy there are about 500,000 companies led by young people under 35, representing 8.6% of the national production system. At the same time, compared to 5 years ago, there was a decline of 80,000 companies. To this a strong contribution came from some of the more traditional fields, beginning from the commerce, which has lost 35,000 enterprises of under 35,



constructions (- 29,000), catering (- 5,000), the manufacturing (- 7,000). This reduction was also determined by the progressive decline in the enrolment of new businesses led by young people, from 119,000 recorded between January and September 2015, to 65,300 in the same period of 2020.

Focusing on companies under 35, a decisive boost came from the agricultural sector, with a 15% jump from 2015 to 2019. The phenomenon has been catalysed by the **first-time premium**, a financial contribution of up to EUR 70.000 taking the form of a single contribution or an interest-rate subsidy for loans taken out to cover the costs arising from the setting-up.

Other market segments in which young people have invested are hospitality, commerce (26.5%), construction (12%), tourism (11%), and innovative sectors with high use of technologies (10%). Young people also invest in the field of innovative start-ups, covering 18% of the nearly 11,000 initiatives in the Italian territory. 47% of youth companies have invested in the green economy in the last 3 years, as opposed to 23% of companies attributable to other business profiles.

Almost 70% of small entrepreneurs in Italy are over 50, while the under 30 are in sharp decline. In ten years between March 2010 and March 2020 the share of over 50 among small Italian entrepreneurs has gone from 54.8% to 66.4%, from 1.7 to 1.9 million, even if a decline in the total number of individual companies of 230,000 units has been recorded. Considering the individual sectors, we can see that **the over 50 in agriculture are 72.3% and in manufacturing 60.3%**. Even in construction, where, thanks to the contribution of immigrants-entrepreneurs, the average age was lower in 2010 than the other sectors, the trend has become the same, **117,000 managers have disappeared between 30 and 49 years. The centre of gravity of the Italian company is now in the class between 50 and 69 years.**

### **Youth entrepreneurship initiatives and support measures: projects and institutions.**

These are measures promoted by the Department of Youth Policy and Universal Civil Service for access to information. Through *Garanzia Giovani* program, the Government encourages forms and services to self-entrepreneurship. Some of the interventions of the

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programme, whose objective is the development of entrepreneurial attitudes and the start of self-employment or business activities for young people aged 18 to 35, are:

YES I Start Up	Neet between the ages of 18 and 29	Training course on entrepreneurship with lessons aimed at transmitting the necessary skills for the construction of their own start-up.
Ict Skills for Young People in Southern Italy	Persons aged 18 to 29 living in Southern Italy	It promotes professional growth and employment opportunities

### Youth entrepreneurship initiatives and support measures

#### *Access to capital*

Nuove Imprese a Tasso Zero	Support for the creation of micro and small enterprises whose number of members and participation shares are composed by persons between the ages of 18 and 35, or women.	Interest-free loan up to 75 % of eligible expenditure for investment programmes not exceeding EUR 1,5 million.
SELFIEmployment	Start-up of companies for young people between 18 and 29 years of age enrolled in <i>Garanzia Giovani</i> program.	Interest-free loan without required collateral through microcredit (from EUR 5,000 to EUR 25,000 euro), extended microcredit (from EUR 25,001 TO EUR 35,000) and small loans (from EUR 35,001 to EUR 50,000).
Smart&Start Italia	It is addressed to innovative start-ups which are less than 60 months in business or under construction.	It provides beneficiaries with subsidised funding and a mentoring service.

#### *Punti Impresa Digitale*

Initiative carried out by the Chambers of Commerce and Unioncamere to support the digitization of companies (within the national strategy Enterprise 4.0). It provides





information activities for the dissemination of basic knowledge on 4.0 technologies aimed at increasing the awareness of the production system and at qualifying the skills and resources of employees operating within the companies.

<i>Entrepreneurship Digital Maturity Assessment</i>	SELF4.0  On-line <b>independent</b> assessment that reports the positioning of the company with respect to the production processes under investigation.	ZOOM4.0  <b>Driven</b> Assessment through interviews with staff and management conducted by the Digital Promoter from the chamber of commerce of reference and which ends with the preparation of a more detailed report.
<i>Digital Skills Assessment</i>	Digital Skill Voyager  Assessment of digital skills addressed to students, workers, and, more generally, at all those looking for a specific tool to measure their digital skills and to enhance them on the labour market.	
<i>Chambers of Commerce</i>		
Digital Innovation Hub	They offer advanced training on technologies and specific solutions to the areas of expertise.	
Digital Ecosystems		

### *Fondazione Mondo Digitale*

It promotes knowledge sharing, social innovation, and social inclusion, focusing on groups at risk of exclusion (elderly people, immigrants, young unemployed people, etc.). It is a complete and continuous cycle that combines academic work with the development of tools and projects in the fields of education, digital inclusion, and territorial and community development. A strategic aspect is phirtuality, that is the integration of the physical dimension with the virtual one in all the promoted processes of innovation.

## **MIGRANTS**

According to ISTAT, more than 5 million people living on our territory are foreign citizens; this is 8.5% of the total population and, every year, this trend increases.

In the period 2019-2020, there are 616,000 (10.1% of the total) companies managed by migrant workers in Italy. Few companies are run by foreign women, leading just 24% of the companies involved in the analysis and representing 10.8% of all female companies



in the country. Individual activities of small size prevail due to the ease of accessibility in economic, management capacity and bureaucratic-administrative terms, exceeding 77.7% of the total, against 49% of "native" companies. In absolute terms, the sectors in questions are mainly trade (35.1%) – primarily retail – and construction (22.4%). The highest incidence of immigrant enterprises in the total is due to rental activities and travel agencies and business service (17%). Since the crisis of 2008, self-employed immigrants have made a decisive contribution to maintain the entrepreneurial base, often covering the positions left uncovered in the generational transition or responding to the growing demand for self-employment induced by increasingly decentralised production systems.

Covid-19 has led to a further slowdown in the growth of companies.

It is important to underline the participation of immigrants in innovative start-ups (there are over 1,500 at the end of 2019 start-ups counting among members and administrators at least one person born abroad: 13.9% of the total), whereas ISTAT data show the increase – among new entrepreneurs with employees – of the share of those of foreign origin (15.2% of the total in 2016) and their significant presence also in high-growth companies (8.1%).

The difficulties faced by foreigners in seeking employment are **a) lack of language skills, b) early school dropout of minors, c) unrecognised qualifications, d) citizenship or residence permit, e) origin, religion and social class.**

### ***Greater barriers to migrant employment – examples.***

#### *Bank Credit*

Most companies in the start-up phase have not made use of bank credit, due to lack of guarantees to be offered, and often they use accumulated savings and minimal investment. In addition, the presence of an Italian partner further facilitates relations with credit institutions.

#### *Consulting Support*

Especially in the case of start-ups, both strategically and in terms of value, access to consultancy and financial support was of primary importance.

#### *Management*

Difficulties in both verbal and non-verbal communication; organization of work, in terms of holidays, religion, family reunions, different mentalities of workers.

### *Prejudice*

Related to employee relations, especially in the case of persons of foreign origin who hold management positions.

### *Burocracy*

It is an obstacle both in the start-up phase of the company and in the maintenance phase, due to the complex, quibble and constantly evolving legislation, which becomes even more difficult to be understood when the company develops relations with foreign markets.

## **Activities in support of migrant entrepreneurship.**

### *SPRAR*

The System of Protection for Asylum-Seekers and Refugees (SPRAR) is a network of "second reception" centres for applicants and holders of international protection. SPRAR projects are all based on the concept of empowerment of the beneficiary, as "an individual and organized process, through which individuals can (re)build their own choice and design skills and (re)acquire the perception of their own value, potential, and opportunities". The SPRAR has two main objectives: a) to offer assistance and protection measures to the individual beneficiary; b) to facilitate the integration process through the acquisition of new-found autonomy. It offers: health care; social assistance; multicultural activities; school integration of minors; linguistic and intercultural mediation; guidance and legal information; accommodation services; employment integration services; training services.

### *Ente Nazionale del Microcredito*

Ente Nazionale del Microcredito (National Microcredit Authority) is a non-economic public body that exercises important functions in the field of microcredit and microfinance, both at national and international level.

A.MI.CI - Accesso al  
Microcredito per i Cittadini  
Immigrati

Establishment and animation of a network of public, private and non-profit entities working for the integration of immigrant citizens, with specific reference to micro-entrepreneurship; definition of a shared model of access to micro-credit.

### M.I.C.R.O. – Migrants Ideas Converted into Real Opportunities

Creation of a professional figure that can support the migrant at every stage of the process to be followed with the aim to start an entrepreneurial activity and for its management.

## WOMEN

The Italian entrepreneurial reality hosts an interesting presence of women's companies: at 3rd quarter 2020 there are 1,336,646, equal to 22.0% of the total companies. The profile of the new female Italian entrepreneur is under 40 (60% against 55% male), has a high level of education and on average higher than men (20.8% have a degree, compared to 16.1% of male fellow entrepreneurs, 46.1% secondary school certificate, while men stop at 44.7%), and a previous more qualified work experience (18.5% have experience as an employee or a director, compared to 14.3% of men). Only 6.9% of women had a previous experience as an entrepreneur or as an independent worker (15.2% for men), and only 3.5% were self-employed (5% for men).

The sectors with the greatest presence of women are those linked to Wellness, Health and Social Assistance, Manufacturing, Fashion, Education and Tourism & Culture.

Before COVID-19 outbreak, in the last 5 years, from 2014 to 2019, women's enterprises have increased more than those of men. The survey Unioncamere carried out in 2019 on a sample of 2,000 companies (1,000 women and 1,000 men) shows that there is not only a gender effect on business behaviour, but also a generation effect. This is because within women's enterprises, the young ones, compared to the non-young ones, show **better performances** from all points of view: **they are more innovative, they invest more in the green and sustainability and in the corporate social responsibility**. However, female youth enterprises are less digitalised (19% have adopted or are adopting business measures 4.0 compared to 25% of non-female enterprises), probably also due to a **lesser knowledge of the current measures on the digital transition**.

### Greater barriers to female entrepreneurship.

*Gender effect and work-life balance*



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Italy distinguishes itself by significant gender differences to the detriment of the female population related to **family care and domestic work**.

Another issue in terms of female employment rates is the presence of **children**. 11.1% of women who have had at least one child in life have never worked to take care of their children, which is well above the European average (3.7%). Moreover – if employed – fathers and mothers report problems of balance to the same extent, but it is mainly women who have changed some aspect of their work in order to better combine work with the needs of childcare. The birth of children also leads women to work interruptions as well. Considering unmarried women of 25 years and more, it emerges that the proportion of women who have stopped work following the birth of children is 11% in case they have had only one, 17% in case they had 2 and 19% in case they had 3 or more.

### *Education and Salary*

Young women have higher levels of education than their male peers, but there are large disparities in employment rates when leaving school. About graduation, in our country, the gender gap is in favour of women who represent about 54% of PhDs. In addition, there is a gender gap in the net monthly income level for Phds after 6 years from graduation: women earn EUR 1,610 and men 1,983, with an average gap of EUR 373.

**Lower access to top figures, greater spread of part-time jobs and discontinuous careers** are the factors that determine gender differentials in labour income.

### *Financing Sources*

The most widely used source is **equity/family capital** (49% of female enterprises), while **bank credit** is used by a small percentage of enterprises (11%) because a) **women are increasingly being asked for more collaterals guarantees of financial standing and economic growth** and b) **women are discouraged from applying for financing because of the gender effect mentioned above**.

The reasons behind the mistrust and the credit crunch may be partly attributable to a number of requirements that banks ask women to start a business: a) **financial standing and assets**; b) **collateral**; c) **economic growth**; d) **duration of the credit relationship with the company**; e) **a guarantee from third parties**; f) **the relationship of trust between the company and the bank**; g) **the intrinsic strength of the company (brand, history, etc.)**; h) **management skills**.

### *Entrepreneurial Activities*

In addition to credit, the other difficulties are called a) **excessive tax burden**, b) **excessive bureaucracy**; c) **negative economic performance**, d) **unfair competition**; e) **burdensome labour costs**, and f) **complexity of the market and increase of competitors**.

### Innovation

The share of female enterprises that know and adopt Enterprise 4.0 is slightly lower than that of male enterprises.

### Activities in support of female entrepreneurship.

#### The new decree from MISE

Decree no. 140 of 8 July 2015 introduced a radical change in the incentives for self-entrepreneurship (Title I of Legislative Decree no. 185/2000), for example: a) it is also addressed to women regardless of age; b) it is applicable throughout the national territory; c) it only provides granting of interest-free loans, for investments of up to EUR 1,5 million (per enterprise).

Fondo di Garanzia	Simplified access to the State guarantee, covering up to 80% of the requested financing. It caters to both female and professional enterprises.
Microcredit	Financing granted to existing companies and professionals to access the banking system even without providing guarantees.
Invitalia Financing	Financial support for business start-up and development. <i>Nuove Imprese a Tasso Zero</i> is one of the incentives for the creation of new companies that caters to women who want to become entrepreneurs and young people. It proposes an interest-free soft loan to cover up to 75% of the eligible investment.

#### Ente Nazionale del Microcredito

See p. 10.

Capacity Building on microcredit financing tools	Strengthening of the competences of the public administration in the field of microcredit and creation of the necessary partnerships with all operators in the sector.
Monitoring of the integration among employment policies and production systems local development policies related to microcredit and microfinancing	Monitoring and evaluation of the microcredit initiatives implemented in Italy in support of employment and social integration of those excluded from access to credit.

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Microcredito Donna to  
create new enterprises

Creation of women's entrepreneurship activities  
related to microcredit.

### *New Budget Law 2021*

A fund would be set up to support women's businesses at the Ministry of Economic Development. To finance this fund, the draft budget law 2021 provides for EUR 20 million, both for 2021 and 2022.

#### Non-repayable funds

To set up women's enterprises, with particular attention to individual enterprises and to self-employment in general and with specific attention to those set up by unemployed women of all ages

#### Bonus to strengthen female enterprises

It refers to at least 36 months old enterprises, in the form of a non-repayable funds to the working capital requirement up to 80 % of the average working capital over the last 3 financial years

#### Technical-managerial support pathways

For marketing and communication activities throughout the period of investments or completion of the spending program, including through a voucher system to access it.

### *Innovative Start-ups*

In 2019, 1,400 new female start-ups out of 11,000 created. According to law, innovative start-ups must meet at least one of the following requirements: a) **R&D**; b) **human capital**; c) **intellectual property**. Data show that female start-ups mostly satisfy the one related to R&D (64.6%); human capital follows (23.6%), whereas intellectual property show a lower degree of satisfaction (17.5%).

**What should be developed is not only the increase in the dissemination of knowledge about the opportunities offered by these funds, but, in the specific case of women's businesses, especially the strengthening of technical assistance for the preparation and drafting of the project's contents, training on skills to participate in the calls; the identification of new partners, thus facilitating the integration of women's businesses into entrepreneurial networks.**

## *AUSTRIA*

### **The Missing Entrepreneurs of Austria**

#### **Gender**

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Unemployed women are slightly less likely than unemployed men to seek self-employment, but both groups hover around 3 %. With a total self-employment rate of 7.9%, Austrian women are below the EU average of 9.6%. On the other hand, they are much more **active in business creation** and early-stage entrepreneurship - 7.7% vs. 4.9%. The share of entrepreneurial activities driven by necessity rather than opportunity was much lower than the EU average - 14.0% vs. 21.1%. The share of enterprises initiated by women is increasing - from 39.5% in 2010 to 44.5% in 2017. With a share of 49%, Vienna is close to full equality. Women entrepreneurs in Austria are able to offer the same number of innovative products services as men.

Women are significantly less likely than men to possess the **entrepreneurial skills** needed to start a business – with 41 % compared to 58,1 % (S7, p.62). Among those self-employed, women are more likely to have a lower level of qualification - 9,2 % have less than upper secondary education compared to 5,2 % for men, while 47,4 % have a tertiary level of education - vs. 51% for men. Unsurprisingly, a much greater proportion of women (50,3 %) than men (38,3 %) express a fear of failure as a reason preventing them from starting a business.

A significant **gender gap** exists regarding the role of women as employers – in Austria they are much less likely than men to take on other employees. The main reason for that appears to be financial insecurity. Women are also half as likely as men to pursue growth – only 4,2 % of female entrepreneurs reported that they expected to create at least 19 jobs over the next five years – compared to 8,3 % for males. Female entrepreneurs are much less likely than men to work in teams - 12,5 % vs. 21,3 %. Companies founded by women attract much less venture capital that average - 2,52 million USD compared to 6,42 million.

One of the stylised features of self-employment is that there are very high exit rates, reflecting difficulties in assessing future returns and over-estimating the likelihood of success. Self-employed women are more likely than men to have a tenure of less than 10 years - 49.9 % vs 44.4 %.

While a gender gap in Austria certainly exists, as women in general operate smaller businesses with less employees, capital and growth ambitions than men, the reasons for

that situation are complicated and not easy to explain. Some of it can be put to historical developments, as the percentage of women entrepreneurs is clearly on the rise. There might be other factors, such as institutional barriers and cultural attitudes, but a clear **skill gap** is noticeable – if women are less confident in their entrepreneurial skills and have a lower qualification, it is no surprise that they would pursue less ambitious goals than men.

## Youth

At 3.3 %, youth in Austria have one of the **lowest levels of self-employment** in the EU - average 6.5% . The figure is close to 4-5 % for young men, however, a gender gap of close to 2 percent keeps the average down. While youth in general are less likely to have other employees, somewhat surprisingly, that is even more often the case for young men than women – a trend that started recently. With 7,3 %, young people are more likely than adults to be actively involved in setting up a business they will own or co-own - the so called pre-start up activities.

Young people are slightly less likely than adults to possess the entrepreneurial skills needed to start a business – 45 % vs 49,6 %. They cite fear of failure as a reason not to start a business about as often as adults, with a slightly higher rate corresponding to their lower skill level. Self-employed youth have a **higher educational level** than the average population - 52 % vs 49,7 % have a tertiary education.

Youth entrepreneurs are more likely to work in teams - 22,3 % vs 17,7% for all adults. On average, they work about 10 hours per week longer than their employees – compared to close to 13 for all adults. Young entrepreneurs are much more likely than adults to **pursue growth** - 9,5% reported that they expected to create at least 19 jobs over the next five years – compared to 6,6% for adults.

With youth, the main challenge appears to be **taking the first step**. Young people who do start a business are well qualified, ambitious and capable. The problem is that there are so few of them. With youth, the main needs are less about skill training than about finding the confidence to try – better awareness of success stories and of existing support infrastructure can induce more of them to take a chance and contribute to a better future.

## Seniors

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Seniors in Austria are **less likely to be self-employed** than the EU average - 15.5% vs 17.7%. Entrepreneurs aged 50-64 are about 2 % more likely to employ other people than the average, while those aged 65-69 are 8 % less likely.

Senior entrepreneurs have the same skills as the rest of the population but are about 5% less likely to give up on their ideas because of fear of failure. They have a slightly lower level of qualification than average – 46,1 % of self-employed seniors have a tertiary degree compared to 49,7 % for all adults. Senior entrepreneurs are 2 % less likely to work in a team than average. Senior entrepreneurs aged 50-64 work about 2 hours per week longer than all adults, while those aged 65-74 work 5 hours less.

With seniors, it is worth distinguishing between the group **under 65**, who are performing very well, and those over that age, who begin to lag behind the average. The first group is more likely to employ other people, while the latter is more often self-employed. Many of these people are skilled and confident, with considerable entrepreneurial experience. However, there also exists a group with less qualification, who might need some training and improved access to financing.

### **Migrants**

Migrants born in another EU member state used to have a higher rate of self-employment than average, but this is no longer the case. The self-employment rate of migrants born outside of the EU has always been lower, with a difference of close to 4 %. Interestingly, entrepreneurs born in the EU are much less likely to employ other people - 36,9 % compared to 42,5 % for locals, while for those born outside the EU the number is significantly higher - 56,5 %.

It is a general fact that immigrant entrepreneurs face greater barriers to entrepreneurship than the non-immigrants. They have to deal with some level of language barrier, adapt to a different culture, acquire knowledge of the legal requirements, market situation, and grow their networks. Apart from that, it is very hard to treat migrants as a homogeneous group, as they have many different specifics. Apart from linguistic support and cultural orientation, any other support measures need to be adjusted to the needs of the concrete group of people.

### **Entrepreneurial skills in Austria**

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In 2012, OECD carried out a Survey of Adult Skills. Some (13.7%) of Austrian adults indicated that they had no prior experience with computers or lacked very **basic computer skills**. The proportion of scoring at Level 1 or below in problem solving in technology-rich environments in Austria was 40.8 %. In addition, foreign language immigrants tend to have lower literacy skills than the native-born who spoke German from birth.

There are differences in skills proficiency related to socio-demographic characteristics, such as gender, age, level of education and social background. Proficiency in literacy and numeracy peaks among 25–34-year-olds while the proficiency of 55–64-year-olds is generally the lowest of all age groups. In Austria, there is a particularly large advantage in literacy proficiency among 16–29-year-olds who graduated from general rather than vocational programmes at the upper secondary level. This reflects the relatively strong performance of graduates of general secondary programmes rather than poor performance among graduates of vocationally oriented programmes (which is still above the country average).

A study extracted from over 1.5 million job advertisements from Austria's largest online job portal (karriere.at) to analyse employers' skills needs and the relative importance of, and demand for, different skill types over the last 15 years, indicated most frequently Austrian employers require **cognitive skills**, previous work experience and ICT skills, and they also expect their (future) employees to possess all three of these requirements. Of all the non-cognitive skills analysed, employers attach particular importance to the ability of employees to work as part of a team, and to their communication skills, independence, flexibility and accuracy: these appeared in 20% to 40% of all job advertisements (S5, p.23).

Austria ranks 13th out of 28 EU Member States in the Digital Economy and Society Index (DESI) 2020 (S2, p.3). Austria is an above average performer in every indicator of the Human Capital dimension of the DESI (digital skills, software skills, ICT graduates and specialists). 66% of people between 16 and 74 years of age have at least basic digital skills (the figure is 58% in the EU as a whole) (S2, p.8). The proportion of ICT specialists in the workforce is higher than the EU average (4.5% compared to 3.9% in the EU) (S2, p.8).

However, Austrian enterprises **lack staff with the right IT skills**. Industry associations reported that a high number of their members are faced with a digital skills gap.

The lack of necessary skills is not the only reason Austrian businesses struggle on the path towards digitalisation. Some business owners and managers are not convinced of the benefits of digitalisation. Renewing the business model costs time and money that they aren't necessarily willing to spare. Furthermore, existing know-how is not always disseminated effectively (S4, p. 17).

While large Austrian companies and public administration have already advanced significantly in terms of digitalisation, many **SMEs seem to lag behind** (S9, p.9). This remaining "digital divide" between large companies and SMEs is even more relevant as the SME sector is particularly important in Austria.

The **uncertainty surrounding digital transformation** is still being felt by many SMEs, as a study conducted in 2018 among more than 1100 from seven sectors shows (S9, p.20). 36 percent of the companies surveyed stated that missing financial resources were the biggest challenge of the digital transformation. Immediately after, with 35 percent, there is the lack of know-how for implementation. In turn, where it comes to the need for support in the digital transformation, 48 percent of study participants said that they needed advice to implement the digital transformation.

In particular, a **lack of e-leadership training programmes** and courses addressed to SMEs and start-ups has been identified (S1, p. 128). Neither higher and executive education, training providers, or online and blended learning providers is able to offer a solution to address the need for providing e-leadership skills in an integrated, well recognised and accredited format. In order to deal with their learning needs, e-leaders are pulling from existing resources such as Massive Open Online Courses (MOOCs), blended education, and short courses, so that they can at least partially meet the challenges of the present.

A research on e-leadership skills revealed a mixed situation in Austria depending on the category (S1, p. 154): Austria's main strength is the **availability of latest technologies** as well as extent to which firms make use of social networks and internet of things. The country is relatively advanced in the aspects of Education and training and innovation

opportunities. It is in the middle of the pack with regards to the Business environment, and lagging behind in the e-Leadership pipeline and e-Skills policy.

### Available trainings

The 'Digital Roadmap Austria' was published in January 2017. Fostering the digital transformation in selected priority topics (e.g. data, art/culture, climate and environment protection, etc.) and improving user-centric, modern e-government services are among the main topics within the upcoming strategic action plans.

The new government programme recognises the importance of digital skills and provides for a number of measures to enable pupils and teachers to acquire digital competences to pupils and teachers. Digitisation of school education is a major priority. It is important that digital education is integrated into all curricula. Austria is also active in improving cybersecurity, by e.g. informing about COVID-19 themed phishing or malware emails and fake shops pretending to sell masks and other protective equipment.

Austria has developed its own competence model for digital skills, called "Digital Competence Framework for Austria - DigComp 2.2 AT. It is based on the European Reference Framework for Digital Competences (DigComp 2.1). The Competence Framework serves to classify and compare digital skills and thereby makes a contribution to facilitate the exchange on desirable knowledge and competences in the digital world of life and work.

With the Ministry for Digital and Economic Affairs (BMDW), created in January 2018, Austria has a strong federal actor that can centrally steer digitalisation and coordinate different initiatives. In 2019, BMDW launched a review of **apprenticeship programmes** to develop updated and new apprenticeship training content. In parallel and in addition to upskilling the domestic workforce, the Austrian Business Agency supports Austrian companies in finding skilled workers abroad to work in Austria, including digitally skilled workers.

Three **digital innovation hubs** began operations in autumn 2019; these also help SMEs to improve their staff's digital skills. These include the COMET (Competence Centres for Excellent Technologies) Programme, which promotes the development of competence centres with the aim to develop skills and increase internationalisation among Austrian



companies. The “KMU digital” programme supports SMEs in different ways by a) providing a first status check to identify the digital starting position of an SME, b) offering consulting services on how to digitise the company, and c) providing funding for participation in digital training. The Digital Innovation Hubs programme, launched in 2018, also addresses SMEs specifically.

A Professional **MBA in Entrepreneurship & Innovation** is offered jointly by the Vienna University of Technology and Vienna University of Economics and Business. An increasing number of **free MOOCs** are becoming available in German (next to the much greater number of resources available in English). Some examples include: eBusiness for SMEs, Business Process Management, IT security, and Database Management with SQL. With a share of **88% of companies active in continuing education** (courses and / or other forms of continuing education), Austria is well above the EU-28 average of 73%. Around 20 % of employees attending courses in continuing education are focusing on improving their **leadership** skills, the same number – their **management** skills, 17 % - general **ICT** competence and 11 % - professional ICT.

Although it does not apply directly to upskilling, it should be noted that the Federal Government amended the Alternative Financing Act in June 2018, to remove restrictions on the eligibility of the self-employed, shift the focus from financing instruments to investments, and raise the thresholds that require information disclosures from EUR 100 000 to EUR 250 000 for those seeking less than EUR 5 million. These changes are expected to improve access to **crowdfunding** for very small companies, particularly those operated by youth entrepreneurs.

### 3. Research Results: Best Practices

#### FRANCE


<b>Title of the best practice:</b> Aidants Connect
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<i>Underline the type that best describes the best practice:</i>
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<b>Program</b>	<b>Project</b>	<b><u>Initiative</u></b>	<b>Report</b>	<b>Case Study</b>	<b>Other:</b> _____
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<b>Website:</b> <a href="https://incubateur.anct.gouv.fr/actualites/zoom-sur-les-vagues-de-deploiement-d-aidants-connect/">https://incubateur.anct.gouv.fr/actualites/zoom-sur-les-vagues-de-deploiement-d-aidants-connect/</a>	<b>Social media link(s):</b> <a href="https://www.linkedin.com/showcase/anct-incubateur-des-territoires">https://www.linkedin.com/showcase/anct-incubateur-des-territoires</a> <a href="https://twitter.com/IncubateurT">https://twitter.com/IncubateurT</a> <a href="https://www.youtube.com/channel/UC5p_RyLWL_YXjvsOZxtnQAdQ">https://www.youtube.com/channel/UC5p_RyLWL_YXjvsOZxtnQAdQ</a>
<b>Leading organization/Author:</b> 	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> Organizations that employ professional helpers who regularly assist users with their online procedures. These may be social workers, public reception staff, digital mediators, etc.	
<b>Description:</b> Aidants Connect is a service that helps people who are not able to take steps on their own. It is currently being tested with 20 organizations.	
<b>Relevance to The Missing Entrepreneurs</b> ( <i>explain which elements of the best practice could be useful in the framework of the project</i> ): If the service demonstrates a positive impact on the security of the relationship between career and user, it could be opened up to a larger number of organizations in France and thus promoted within the Project.	

<b>Title of the best practice:</b> The Digital Transition of the Voluntary Sector	
<i>Underline the type that best describes the best practice:</i> <b>Program    Project    <u>Initiative</u>    Report    Case study    Other: _____</b>	
<b>Website:</b> 1- <a href="https://www.reussiravecleweb.fr/site/">https://www.reussiravecleweb.fr/site/</a> 2- <a href="https://reussir-en.fr/">https://reussir-en.fr/</a>	<b>Social media link(s):</b> <a href="https://www.facebook.com/reussiren.fr">https://www.facebook.com/reussiren.fr</a> <a href="https://twitter.com/ReussirEnFr">https://twitter.com/ReussirEnFr</a> <a href="https://www.linkedin.com/company/845862/">https://www.linkedin.com/company/845862/</a> <a href="https://mastodon.social/@afnic">https://mastodon.social/@afnic</a>
<b>Leading organization/Author:</b> AFNIC (French Association for Cooperative Internet Naming) AFE (France Entrepreneur Agency)	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> SMEs and micro-businesses	

**Description:**

The Association offers a simple and free self-diagnosis service that allows SMEs/micro-businesses to evaluate their level of digital maturity in the Web and obtain a personalized action plan in less than 10 minutes. It has also a free platform of support and services dedicated to the launch of an online business, offering practical advice, online training, webinars, and all the necessary information to launch and develop the business on the Internet.

**Relevance to The Missing Entrepreneurs** *(explain which elements of the best practice could be useful in the framework of the project):*

It can be fully promoted amongst the French stakeholders and target groups.

**Title of the best practice:** L'assoSphère, labeled PANA (Point d'Appui au Numérique Associatif)

*Underline the type that best describes the best practice:*

**Program**   **Project**   **Initiative**   **Report**   **Case study**   **Other:** \_\_\_\_\_

**Website:**

<https://assosphere.org/le-numerique-associatif/>

**Social media link(s):** N/A**Leading organization/Author:**

**Year/Timeframe:** yearly

**Target group(s)/Beneficiaries:** Future entrepreneurs

**Description:**

L'assoSphère, labeled PANA (Point d'Appui au Numérique Associatif) is able to train and guide associations in their internet-related issues, particularly in the development of digital tools and approaches. It helps people to own the businesses and provides support in the areas of legal status, administrative procedures, accounting, taxation, etc.


**Relevance to The Missing Entrepreneurs** *(explain which elements of the best practice could be useful in the framework of the project):* Digital competence assessment.


**Title of the best practice:** Women in the digital professions

*Underline the type that best describes the best practice:*

**Program**   **Project**   **Initiative**   **Report**   **Case study**   **Other:** \_\_\_\_\_



<b>Website:</b> <a href="https://institutnr.org/femmes-metiers-numerique">https://institutnr.org/femmes-metiers-numerique</a>	<b>Social media link(s):</b> N/A
<b>Leading organization/Author:</b> 	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> Women who wish to start their own business, access training or first jobs, or seek a change of direction.	
<b>Description:</b> INR is based on 3P: People, Planet, and Profit. It is a think tank created in 2018, as a result of the Green IT Club created in 2014. With the aim of opening up their approach to as many and on broader themes than the environmental impact of environmental impact of digital technology, the Green IT Club became 2018 the Institut du Numérique Responsable (INR). It provides long-term support to women who wish to start their own business, access training or first jobs, or seek a change of direction; a commitment that sometimes extends far beyond France.	
<b>Relevance to The Missing Entrepreneurs</b> ( <i>explain which elements of the best practice could be useful in the framework of the project</i> ): Guidance to women to start the business.	

<b>Title of the best practice:</b> Digital and Innovation	
<i>Underline the type that best describes the best practice:</i> <b>Program    Project    <u>Initiative</u>    Report    Case study    Other:</b> _____	
<b>Website:</b> <a href="https://www.afd.fr/en/page-thematique-axe/digital-innovation">https://www.afd.fr/en/page-thematique-axe/digital-innovation</a>	<b>Social media link(s):</b> N/A
<b>Leading organization/Author:</b> 	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> Students, especially female students	

**Description:**

Because technological innovation is a factor of wealth creation and enables new solutions to be designed in favor of sustainable development, AFD is supporting its partners in their digital and technological transition. Between now and 2023, AFD Group will be allocating €1 billion to support more than 500 businesses and affect the lives of over 50 million people.

AFD supports equitable access to high-quality education and training, from primary school through to higher education and vocational training. The reduction of gender inequality and education, and the empowerment of women and girls are central to AFD strategy.

**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*): Promote the access to funding for business.

**Title of the best practice:** Women Foundation - Promote the place of women in the digital sector in France.

*Underline the type that best describes the best practice:*

**Program**    **Project**    **Initiative**    **Report**    **Case study**    **Other:** \_\_\_\_\_

**Website:**

<https://femmes-numerique.fr/>

**Social media link(s):**

<https://twitter.com/FemmesNumerique>

<https://www.linkedin.com/showcase/femmes-numerique/>

**Leading organization/ Author:** A collective of 6 associations leads the women of digital.

- AFMD (Association Française des Managers de la Diversité)
- La Conférence des grandes écoles
- Le Cigref / réussir dans le numérique
- Social Builder
- Synthec numérique
- Talents du numérique

**Year/Timeframe:** yearly

**Target group(s)/Beneficiaries:** Women entrepreneurs and primary and secondary students.

**Description:** The foundation aims to attract female talent and support them in their careers with innovative actions that give them confidence and mobilize them. To this end, they work on:

- Developing curricula adapted to the needs of companies in the digital field and to offer the possibility, for women to give a new direction to their careers.
- Sharing successful practices already implemented in companies and associations.



**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*): Free educational resources on digital businesses and tools.

**Title of the best practice:** France Foundation: support and finance actions promoting gender equality in the digital professions.

*Underline the type that best describes the best practice:*

**Program    Project    Initiative    Report    Case study    Other:** \_\_\_\_\_

**Website:**

<https://www.fondationdefrance.org/fr/femmes-et-numerique-la-fondation-de-france-sengage>

**Social media link(s):**

<https://twitter.com/Fondationfrance>  
<https://fr.linkedin.com/company/fondation-de-france>  
<https://www.facebook.com/fondationdefrance>

**Leading organization/Author:** French Foundation in partnership with the French Ministry of Education.

**Year/Timeframe:** yearly

**Target group(s)/Beneficiaries:** French citizens.

**Description:**

The French foundation, through its Employment program, wants to develop digital skills need, organize workshops and train citizens in digital competences.

**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*): Free educational resources and Digital competence assessment.

## PORTUGAL

**Title of the best practice:** PEI - Project Promoting Immigrant Entrepreneurship

**Program    Project    Initiative    Report    Case Study    Other:** \_\_\_\_\_

**Website:**

<https://www.acm.gov.pt/pt/-/programa-de-empreendedorismo-imigrante-pe-1>

**Social media link(s):**

<https://www.facebook.com/empreendedorismoimigrante>

**Leading organization/Author:** ACM - High Commission for Migration

**Year/Timeframe:** 2009 - now



**Target group(s)/Beneficiaries:** PEI is aimed at immigrant citizens willing to structure a business idea and implement it.

**Description:** The PEI - Project to Promote Immigrant Entrepreneurship aims to foster entrepreneurship among immigrant communities, with special focus on those living in more vulnerable neighbourhoods. It has four main objectives:

- Develop an entrepreneurial attitude towards life, promoting self-esteem and self-confidence;
- Develop personal, social and business management skills which are fundamental for the creation of a business;
- Promote the creation of businesses in a sustainable way;
- Facilitate the connection between potential entrepreneurs and existing entrepreneurship support programmes carried out by different entities;

PEI Impact and Outcomes Evaluation Study [HERE](#).

**Relevance to The Missing Entrepreneurs:** the promotion of the formalisation of existing businesses in the informal economy can be deeply fruitful, not just legally (taxes and other State incomes), but also by fostering different businesses, operated by different approaches and techniques brought by the immigrants, and therefore enrich the local/national economy. The resources already produced for this initiative could be inspiring for The Missing Entrepreneurs.

**Title of the best practice:** Women at work ("Mulheres à Obra")

**Program**    **Project**    **Initiative**    **Report**    **Case study**    **Other:** \_\_\_\_\_

**Website:**

<https://www.mulheresaobra.pt/>

**Social media link(s):**

<https://www.facebook.com/groups/394280080927656/>

[/](#)

<https://www.youtube.com/channel/UC1Trwn5yY6Vr1R5sCZ6N68w>

**Leading organization/Author:** Camila Rodrigues and Carla Alexandra Lopes

**Year/Timeframe:** 2017 - now



**Target group(s)/Beneficiaries:** women willing to seek a different professional path, more in line with their needs of adjusting family-work life, their tastes and skills.

**Description:** in March 2017, a Facebook group called "Mothers at Work" was created for women willing to seek a different professional path, more in line with their needs of adjusting family-work life, their tastes and skills. The group quickly grew, with daily dozens of new members joining with new business ideas and perspectives. To respond to the needs of the members, as well as to the lack of information and training needed to make their projects grow and expand, the administrators created a new Facebook page called "Women at Work". It aimed at offering resources and advice to the women willing to follow an entrepreneurial path. The community has been growing fast and, at this point, has around 140.000 members. "Women at work" 's vision is to promote cooperation between women entrepreneurs with the conviction that mutual help produces added value that transcends the logic of profit, as it fosters social, economic and environmental sustainability, nurturing civic awareness, empathy and mutual respect. Evaluation Report 2020 can be accessed [HERE](#)

**Relevance to The Missing Entrepreneurs:**

- The positioning of "Women at Work" in social media can be inspiring for a project like Missing Entrepreneurs;
- It will be important to ensure to all participants a well-balance between professional and private life, as "Women at Work" strives to do.

**Title of the best practice:** Empreender 45-60

**Program**   **Project**   **Initiative**   **Report**   **Case study**   **Other:** \_\_\_\_\_

**Website:**

<https://empreender4560.pt/>

**Social media link(s):**

<https://www.facebook.com/empreender4560/>

**Leading organization/Author:** AEP Foundation

**Year/Timeframe:** 2016 - now

**Target group(s)/Beneficiaries:** Individuals in the 45-60 age group, particularly with high levels of qualification.





**Relevance to The Missing Entrepreneurs:**

- The Awareness and Capacity Building Actions (in the context of the Activities) could be explored by The Missing Entrepreneurs team.
- The Dissemination strategy is interesting and could be beneficial to deeply analyse it and import dissemination mechanisms that enhance its transferability to other territories, increasing the contribution to the transformation of society, with an impact on local economies.

**Title of the best practice: StartUp Portugal+**

<b>Program</b>	<b>Project</b>	<b>Initiative</b>	<b>Report</b>	<b>Case study</b>	<b>Other: _____</b>
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<b>Website:</b> <a href="https://startupportugal.com/">https://startupportugal.com/</a>	<b>Social media link(s):</b> <a href="https://startupportugal.com/">https://startupportugal.com/</a>
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**Leading organization/Author:** Ministry of Economy

**Year/Timeframe:** 2016 - now

**Target group(s)/Beneficiaries:** Entrepreneurs of all ages, mainly youngsters.

**Description:** StartUP Portugal - National Strategy for Entrepreneurship was launched in 2016 by the Ministry of Economy with the aim of extending the current dynamics of the Portuguese entrepreneurial ecosystem, one of the most active in Europe, to the whole country and to all sectors of activity. StartUP Portugal focuses on three axes of action - ecosystem, funding and internationalization. This strategy was designed to listen to the main national and international stakeholders, who have participated in establishing a set of measures concerning funding, taxation, incubation conditions and international promotion. It was designed to offer instruments for each step of launching a business, with tax benefits and financing for entrepreneurship, for both creation and acceleration phases. The Portuguese Government has mobilised the whole Portuguese ecosystem for the program, establishing entrepreneurship and innovation as priorities of the current administration. More info [HERE](#).



**Relevance to The Missing Entrepreneurs:** the internationalisation strategy for Portuguese startups, as thought by the Portuguese Government, could be useful for setting up a network of Missing Entrepreneurs around the EU.

## SPAIN

<b>Title of the best practice:</b> Cybervolunteers: Cibervoluntarios promoting technological volunteering in Spain	
<i>Underline the type that best describes the best practice:</i>	
<b>Program</b> <b>Project</b> <b><u>Initiative</u></b> <b>Report</b> <b>Case study</b> <b>Other:</b> _____	
<b>Website:</b> <a href="https://www.cibervoluntarios.org/es">https://www.cibervoluntarios.org/es</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> Cibervoluntarios Foundation	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> elderly, people with disabilities, women entrepreneurs and primary and secondary students, educators and parents	
<b>Description</b> Cibervoluntarios Foundation is a grassroots organisation that engages 1,500 volunteers around Spain. The volunteers detect digital skills needs, organise workshops and train citizens in digital competences. They run programmes targeting the elderly, people with disabilities, women entrepreneurs and primary and secondary students, educators and parents through workshop in cyberbullying and cybersecurity.	
<b>Relevance to The Missing Entrepreneurs</b> ( <i>explain which elements of the best practice could be useful in the framework of the project</i> ):  Join the initiative and use the same network and share the materials in order to reach more people.	

<b>Title of the best practice:</b> Digitized	
<i>Underline the type that best describes the best practice:</i>	
<b>Program</b> <b><u>Project</u></b> <b>Initiative</b> <b>Report</b> <b>Case study</b> <b>Other:</b> _____	
<b>Website:</b> <a href="https://www.digitalizadas.org/">https://www.digitalizadas.org/</a>	<b>Social media link(s):</b>



<b>Leading organization/Author:</b> <b>Fundación Cibervoluntarios, Fundación Mujeres y Google.org,</b>
<b>Year/Timeframe:</b> yearly
<b>Target group(s)/Beneficiaries:</b> women, especially in rural areas
<b>Description</b> Digitized offers these training activities free of charge to any women's organization or entity that brings together a group of women, especially in rural areas, who want to reduce the gender gap and provide ICT training to promote employability and entrepreneurship among their beneficiaries.
<b>Relevance to The Missing Entrepreneurs</b> <i>(explain which elements of the best practice could be useful in the framework of the project):</i>  Join the initiative and use the same network and share the materials in order to reach more people.

<b>Title of the best practice:</b> innovadorastic	
<i>Underline the type that best describes the best practice:</i>	
<b>Program</b> <u><b>Project</b></u> <b>Initiative</b> <b>Report</b> <b>Case study</b> <b>Other:</b> _____	
<b>Website:</b> <a href="https://www.innovadorastic.org/">https://www.innovadorastic.org/</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> <b>Fundación Cibervoluntarios, Ministry of Health, Consumption and Social Welfare.</b>	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> women entrepreneurs	
<b>Description</b> In Innovadora TIC you will discover women entrepreneurs who are being leaders in technology and science. We tell you why it is important to make visible the stories of women who have opted for the ICT sector. The technology sector is a "highly masculinized" area in our country. Women represent less than a quarter of employed persons and to achieve the same salaries and positions as their peers they have to demonstrate their merits to a greater extent. The solution? Breaking with the idea, cultivated since childhood, that technology "is not for girls" and promoting real experiences of women entrepreneurs in the technology sector.	
<b>Relevance to The Missing Entrepreneurs</b> <i>(explain which elements of the best practice could be useful in the framework of the project):</i>	



Join the initiative and use the same network and share the materials in order to reach more people.

**Title of the best practice:**

GeneraZión

*Underline the type that best describes the best practice:*

**Program**    **Project**    **Initiative**    **Report**    **Case study**    **Other:** \_\_\_\_\_

**Website:** <https://www.generazion.org/>

**Social media link(s):**

**Leading organization/Author:**

Fundación Cibervoluntarios, Zona from Facebook

**Year/Timeframe:** yearly

**Target group(s)/Beneficiaries:**

women, especially in rural areas

**Description**

GeneraZión is an educational project aimed at young people between 14 and 18 years old whose purpose is to promote critical thinking and internet safety. We seek to promote a critical and secure digital citizenship that has the necessary tools and knowledge to make the most of the opportunities that the internet offers.

In our second edition, we will reach 7,500 young people through online training sessions in educational centers, and thousands more in our Interactive Zone, with a virtual tour through three challenges that will put your digital skills to the test. You can choose your adventure with Challenge Z, dare to leave Escape Room Z or choose the end of the characters from Stories Z.

**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*):

Join the initiative and use the same network and share the materials in order to reach more people.

**Title of the best practice:**

donate devices

*Underline the type that best describes the best practice:*

**Program**    **Project**    **Initiative**    **Report**    **Case study**    **Other:** \_\_\_\_\_

**Website:** <https://ametic.es/es/nuestro-trabajo>

**Social media link(s):**



<b>Leading organization/Author:</b> AEMETIC, Ministry of Education	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> school students from disadvantaged backgrounds	
<b>Description</b> AMETIC, in collaboration with the Ministry for Education and Professional Training is mobilising its members to donate devices such as tablets, laptops and high-capacity phone lines to be distributed to school students from disadvantaged backgrounds.	
<b>Relevance to The Missing Entrepreneurs</b> ( <i>explain which elements of the best practice could be useful in the framework of the project</i> ):  Join the initiative and use the same network and share the materials in order to reach more people.	

<b>Title of the best practice:</b> Empleando digital	
<i>Underline the type that best describes the best practice:</i>	
<b>Program</b> <u><b>Project</b></u> <b>Initiative</b> <b>Report</b> <b>Case study</b> <b>Other:</b> _____	
<b>Website:</b> <a href="https://www.gitanos.org/que-hacemos/areas/employment/empleando_digital.html">https://www.gitanos.org/que-hacemos/areas/employment/empleando_digital.html</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> Fundación Secretariado Gitano (FSG) and the Spanish Red Cross (SRC), in close collaboration with the Accenture Foundation. The project is co-financed by the Accenture Foundation and the European Social Fund.	
<b>Year/Timeframe:</b> yearly	
<b>Target group(s)/Beneficiaries:</b> People at risk of exclusion	
<b>Description</b> The project was launched during 2017 with a clear objective: bringing up-to-date, improving and bringing innovation to the processes and methodologies of our employment programmes in order to continue successfully supporting the people we work with in a labour market that is being transformed by the new technologies.  To achieve this, #EmpleandoDigital has focused on two key aspects:	

- Training our employment teams and bringing our methodologies and processes up-to-date.
- Enhancing the digital knowledge and skills of the people at risk of exclusion that take part in our employment programmes.

#EmpleandoDigital has been deployed in 12 regions and over 300 professionals from 26 employment teams have been directly involved in it (13 teams from FSG and 13 from Spanish Red Cross). More than 10,000 people at risk of exclusion have participated in the project, improving their digital skills and knowledge.

In total, 9,826 people have improved their digital skills and knowledge thanks to #EmpleandoDigital, being more than 50% women

**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*):

Join the initiative and use the same network and share the materials in order to reach more people.

## CYPRUS

<b>Title of the best practice:</b> CYPRUSINNO	
<i>Underline the type that best describes the best practice:</i>	
<b>Program</b>	<b>Project</b> <b>Initiative</b> <b>Report</b> <b>Case study</b> <b>Other:</b> _____
<b>Website:</b> <a href="https://cyprusinno.com/">https://cyprusinno.com/</a>	<b>Social media link(s):</b> <a href="https://www.facebook.com/cyprusinno/">https://www.facebook.com/cyprusinno/</a> @CyprusInno
<b>Leading organization/Author:</b> CYPRUSINNO	
<b>Year/Timeframe:</b> 2016- present	
<b>Target group(s)/Beneficiaries:</b> young people, social entrepreneurs, and start-ups	
<b>Description</b> ( <i>provide a detailed description of the best practice focusing on its methodology, main activities, results, benefits, as well as its limitations/gaps/shortcomings</i> ):	
<p>CyprusInno is a digital platform offering Cypriot entrepreneurs and problem-solvers island-wide the chance to connect with like-minded innovators, network, and even post to the site. CyprusInno empowers entrepreneurs, giving them greater access to co-founders, employees, advisors, and investors. They meet in person and online organized trainings &amp; workshops, business mixers, and mentorship programs.</p>	



CyprusInno is the largest database of start-ups of all kinds in Cyprus and the first and only project featuring start-ups on either side of the island. They also mapped co-working spaces, incubators & accelerators, and centers & labs. Additionally, they created a jobs board for featured start-up island wide.

In creating a true inter-communal, bi-zonal, island-wide entrepreneurial ecosystem, CyprusInno is committed to educating the next generation of Cypriot entrepreneurs. In this spirit, they built and launched the CyprusInno Knowledge Lab, the first free digital entrepreneurial skill-building e-learning lab for all Cypriot entrepreneurs.

With the success of connecting communities via entrepreneurship online, and after getting the community used to this idea, they saw an opportunity to translate these digital initiatives by then bringing people together at events and programs such as our inter-communal business mixers, an entrepreneurship bootcamp series, and a mentorship program, all engaging Greek and Turkish Cypriots, and other Cyprus-based community members.

In June 2018, CyprusInno was selected as a “Good Practice” for the 2018 Symposium of the EU-CoE youth partnership focused on exploring the intersection between social inclusion of young people and digitalisation, reflecting especially on how digitalisation affects young people’s lives, and what the role of youth policy, youth work and youth research can be in this respect.

**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*):

The free digital entrepreneurial skill-building e-learning lab that help entrepreneurs to expand their knowledges and even learn from the begging how to start and how to receive the basic knowledges. Interested parties that can take course, watch videos and Cyprus case studies, unlock achievements, and get certificates.

**Title of the best practice:** Cyprus Womens Coop Bank

*Underline the type that best describes the best practice:*

**Program**     **Project**     **Initiative**     **Report**     **Case study**     **Other:** \_\_\_\_\_

**Website:**

<http://www.womenscoopbank.com.cy>

**Social media link(s):**

<https://www.euronews.com/2012/06/25/boosting-women-entrepreneurs>  
<https://ec.europa.eu/growth/smes>

**Leading organization/Author:** Women's Co-operative Bank – Cyprus, Ms Artemis Toumazi.

**Year/Timeframe:** 2001-2014





**Target group(s)/Beneficiaries:** Primary target client group was women who wish either to start or further expand their own business.

**Description** *(provide a detailed description of the best practice focusing on its methodology, main activities, results, benefits, as well as its limitations/gaps/shortcomings):*

The Cyprus Women's Cooperative Bank Ltd. (WCB), one of the first co-operative banks created by women in the world, started its activities in January 2001 in Larnaca, Cyprus, under the jurisdiction of the Ministry of Commerce, Industry and Tourism. At that time, some 350 business-minded women in Cyprus founded the WCB, a non-profit lending institution focused on supporting women's entrepreneurial activities. The bank's aim is to boost women's entrepreneurship by providing specialized programs and easy access to finance.

The bank's aim was to boost women's entrepreneurship by providing specialised programmes and easy access to finance. That said, it seeks to offer a full range of financial services to both men and women on an equal basis. In particular, the bank aimed to:

- enhance the creation and promotion of women-owned businesses, preferably in new fields, by addressing the difficulties in accessing funding;
- cooperate with the government as well as various Institutions in Cyprus and abroad in order to absorb funds and services as part of a number of projects. These sources could be used to provide more flexible loan terms;
- carry out research on women-related issues to inform policy and product/service development;
- organise seminars and workshops in order to support and promote the economic advancement of women-owned businesses (e.g. on preparing business plans).

**Relevance to The Missing Entrepreneurs** *(explain which elements of the best practice could be useful in the framework of the project):*

Promoting women entrepreneurship and support women's entrepreneurial activities.

**Title of the best practice:** ACE- Lifestyle Entrepreneurship

*Underline the type that best describes the best practice:*

**Program**     **Project**     **Initiative**     **Report**     **Case study**     **Other:** \_\_\_\_\_

**Website:** <http://www.ace-erasmusplus.eu/index.html>

**Social media link(s):**

**Leading organization/Author:** Kaunas Region Educational Centre, Lithuania, [www.centras.krs.lt](http://www.centras.krs.lt)

**Year/Timeframe:** 2015-2017



**Target group(s)/Beneficiaries:** adult educators-practitioners; learners from disadvantaged background (senior citizens, people living in remote areas, in long-term unemployment, women of social exclusion, low-skilled, etc.).

**Description** (*provide a detailed description of the best practice focusing on its methodology, main activities, results, benefits, as well as its limitations/gaps/shortcomings*):

According to the data of the need analysis in European and partner countries national context, the following needs are addressed within the project:

To develop the basic and specific adult educators' competencies working with disadvantaged learners with focus on innovative ways of outreach and delivery of learning activities;

To provide necessary knowledge and information to adult learners with fewer opportunities and from disadvantaged background on access to adult learning services and the possibilities for employment on the basis of their lifestyle, abilities and talents.

The objectives were:

- to strengthen the competencies of adult educators supplying them with innovative and attractive training material and ICT tools based on Lifestyle entrepreneurship (LSE) approach;
- to enhance the professional development of adult educators by introducing the innovative education methods: blended learning, reversed/flipped training, Open education recourses (OER);
- to develop OERs tailored to needs of adult educators in order to support digital integration in learning to reach the learners from disadvantaged backgrounds;
- to increase the motivation and reduce disparities in learning outcomes of adults learners with fewer opportunities and from disadvantaged backgrounds using LSE approach and ICT tools with the long perspective of getting self-employed.

**Relevance to The Missing Entrepreneurs** (*explain which elements of the best practice could be useful in the framework of the project*):

The project will adapt the good practices from UK on Lifestyle Entrepreneurship as a useful alternative to self-employment for adults with fewer opportunities and from disadvantaged backgrounds.

**Title of the best practice:** Women in Business Programme

*Underline the type that best describes the best practice:*

**Program      Project      Initiative      Report      Case study      Other:** \_\_\_\_\_



<b>Website:</b> <a href="https://tinyurl.com/vvzdb2wr">https://tinyurl.com/vvzdb2wr</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> European Bank for Reconstruction and Development (EBRD)	
<b>Year/Timeframe:</b> 2018	
<b>Target group(s)/Beneficiaries:</b> Women entrepreneurs	
<b>Description</b> <i>(provide a detailed description of the best practice focusing on its methodology, main activities, results, benefits, as well as its limitations/gaps/shortcomings):</i>  The initiative included a mentoring scheme for 20 women entrepreneurs, as well as tailored entrepreneurship training for women. The Program was managed by the Ministry of Energy, Commerce, Industry and Tourism, with support from the European Bank for Reconstruction and Development.	
<b>Relevance to The Missing Entrepreneurs</b> <i>(explain which elements of the best practice could be useful in the framework of the project):</i>  Under this program the EBRD presented a toolkit available to women entrepreneurs. The event was dedicated to women willing to establish or grow their business, develop their entrepreneurial skills, network and discuss entrepreneurial related challenges.	

<b>Title of the best practice:</b> Migrant & Youth Social Inclusion Through Entrepreneurship - MYSITE	
<i>Underline the type that best describes the best practice:</i>	
<b>Program</b>	<b><u>Project</u></b>
<b>Initiative</b>	<b>Report</b>
<b>Case study</b>	<b>Other: _____</b>
<b>Website:</b> <a href="http://www.pfcmalta.org/my-site-migrant-and-youth-social-inclusion-through-entrepreneurship.html">http://www.pfcmalta.org/my-site-migrant-and-youth-social-inclusion-through-entrepreneurship.html</a>	<b>Social media link(s):</b> <a href="https://www.facebook.com/PfCMalta/">https://www.facebook.com/PfCMalta/</a>
<b>Leading organization/Author:</b> The People for Change Foundation (Malta)	
<b>Year/Timeframe:</b> April 2018 – October 2019	
<b>Target group(s)/Beneficiaries:</b> Third Country National and local young people interested in entrepreneurship.	



**Description** *(provide a detailed description of the best practice focusing on its methodology, main activities, results, benefits, as well as its limitations/gaps/shortcomings):*

This project addresses entrepreneurship as a tool towards integration. The target group is Third Country National (TCN) and local young people interested in entrepreneurship.

The objectives of the project were:

- To compile research on the needs of young entrepreneurs
- To promote youth entrepreneurship as a means of employment and financial independence
- To promote the social inclusion of TCN youth in five different countries (Cyprus, Greece, Italy, Malta, Spain)

Some barriers that the specific project faced was:

1. Financial challenges
2. State bureaucracy and legal framework
3. Lack of awareness
4. Discrimination
5. Barriers linked to the national context.

**Relevance to The Missing Entrepreneurs** *(explain which elements of the best practice could be useful in the framework of the project):*

The project involved research, training, mentorship and addressed to TCNs and local youth to develop management and accessing finance. All the above has been accomplished with training that covered a range of topics including the modalities and frameworks for setting up a business. Besides promoting entrepreneurship as a means of financial independence for young people it also supported the integration and social inclusion of TCNs in the participating countries.

## ITALY

**Title of the best practice:**

Progetto F.A.S.I. (Formazione, Auto-imprenditoria e Start-up per Immigrati regolari)

**Program**

**Website:**

<https://fasi.microcredito.gov.it/>

**Social media link(s):**

<https://www.facebook.com/ente.microcredito>

<https://www.linkedin.com/company/ente-nazionale-per-il-microcredito/>



**Leading organization/Author:**

Ministero dell'Interno – Dipartimento della Pubblica Sicurezza – Ente Nazionale per il Microcredito

**Year/Timeframe:** 39 months

**Target group(s)/Beneficiaries:** Immigrants who are regularly present on the national territory, with particular reference to holders of international protection.

**Description**

Creation of 150 training courses (lasting 80 hours) related to Enterprise, Economics and Finance; Law and Legislation; Languages; Organizational Development; Marketing; Management in all regions of Southern Italy, with the profiling of 10 thousand migrants regularly present on our territory and over 3 thousand learners who will be trained (in classroom or through distance learning) to self-entrepreneurship, that is, the ability to set up an independent or productive professional activity. At the end of the courses, ENM will identify some of the migrants who will be able to access the package accompanying self-entrepreneurship, a useful tool to start, even financially, their own business.

**Relevance to The Missing Entrepreneurs**

One of the barriers that emerged from the research is the lack of knowledge to enter the world of entrepreneurship. The project F.A.S.I. has structured detailed courses and concerning the subjects necessary for the development of entrepreneurship. It also offers the opportunity to put into practice what participants learned through funding to start the business.

**Title of the best practice:** #HERE

**Project****Website:**

<https://www.mondodigitale.org/it>

**Social media link(s):**

<https://www.facebook.com/FondazioneMondoDigitale>

<https://www.linkedin.com/company/fondazione-mondo-digitale/>

**Leading organization/Author:** Fondazione Mondo Digitale – Cooperativa Tre Fontane

**Year/Timeframe:** 2019



**Target group(s)/Beneficiaries:** Guests of the SPRAR ENEA reception centre

**Description:** Creation of a permanent facility dedicated to new technologies – at the service of guests and operators of the SPRAR ENEA centre to strengthen digital skills and experiment with new ways of socializing and learning in a creative and innovative way. The objectives are: computer and technological literacy of the guests, fighting against social exclusion and facilitating socialization processes, thanks to the use of new technologies. The main actions it carries out are: a) Preparation of a digital corner dedicated to coding (Programming with Scratch and Programming with Computer Science First), b) Preparation of a digital corner dedicated to Digital Storytelling (Tell in stop motion and Videomaking), c) Training of trainers, d) Tutoring and accompaniment.

**Relevance to The Missing Entrepreneurs:** According to the research, two of the biggest barriers to entrepreneurship are prejudice against foreign citizens and their lack of knowledge of the digital world. Project #HERE, through the cooperation with the institution that deals with the first reception of foreign citizens (SPRAR), provides the first basis for becoming a digital citizen and the first tools to work in the field of innovation.

**Title of the best practice:**

Progetto L.IN.F.A. (Laboratorio di INnovazione Femminile Aziendale)

**Project**

**Website:**

<https://www.provincia.perugia.it/progetto-linfa-laboratorio-dinnovazione-femminile-aziendale>

**Social media link(s):**

**Leading organization/Author:** Provincia di Perugia – Regione Umbria

**Year/Timeframe:** 2008-2010

**Target group(s)/Beneficiaries:** 25 female entrepreneurs in the region who have been active for at least two years in women's businesses; up to 500 more female entrepreneurs and/or parts of companies of the Region.

**Description:** Among the goals of the project there are to consolidate women enterprises and encourage the strengthening and stabilization of women enterprises in Umbria; support and develop specialist managerial knowledge and skills for female entrepreneurs and to strengthen their professional qualifications; promote and support the presence of women in managerial levels to increase self-assessment to



women at levels of responsibility. It includes a training phase developed as follows: distance training (48 hours) on management, organization, marketing and communication; follow-up activities (25 hours); activity of mentoring to support participants during the training activities.

**Relevance to The Missing Entrepreneurs:** According to research conducted, one of the greatest obstacles for women wishing to enter the business world is the difficulty in acquiring managerial skills to hold senior positions within a company. The L.IN.F.A.project, courses and experiences in the field aims to reduce this gap.

**Title of the best practice:**

Be-Win (Business Entrepreneurship Women In Network)

**Project**

**Website:**

[Unioncamere Toscana - Home \(camcom.it\)](http://unioncamere.toscana-camcom.it)

**Social media link(s):**

**Leading organization/Author:** Unione Camere Toscana

**Year/Timeframe:** 2011-2013

**Target group(s)/Beneficiaries:** New young female Italian entrepreneurs

**Description:** The project aims to develop an "Italian network of women entrepreneurs" to support, thanks to the communication opportunities offered by new technologies, the transfer of experiences and knowledge from 32 women who have gained significant experience in the field of managerial and entrepreneurial field (Mentors), to 64 new female entrepreneurs in the world of entrepreneurship (Mentees). The mentoring process included several activities (regional meetings, national web-conferences, and company visits). The successful relations between Mentor and Mentee were 58 and the consent expressed by the target group (female entrepreneurs), in relation to the activities carried out in the network concerning the perceived utility of exchanging good practices and meeting expectations, resulted between the good and the very good.

**Relevance to The Missing Entrepreneurs:** The initiative itself is interesting for this project. To put in contact who has succeeded in the development of enterprise with who wants to start a new one could be a relevant starting point to provide concrete examples from which to be inspired.



<b>Title of the best practice:</b> Virgilio 2090 project	
<b>Project</b>	
<b>Website:</b> <a href="https://associazionevirgilio2090.it/">https://associazionevirgilio2090.it/</a>	<b>Social media link(s):</b> <a href="https://www.facebook.com/associazionevirgilio2090/?fref=tag">https://www.facebook.com/associazionevirgilio2090/?fref=tag</a>
<b>Leading organization/Author:</b> Virgilio 2090; Università degli Studi di Perugia	
<b>Year/Timeframe:</b> 2020 - ongoing	
<b>Target group(s)/Beneficiaries:</b> New graduates (up to 35 years)	
<p><b>Description:</b> The University of Perugia has entered into an agreement with Virgilio 2090, a voluntary association of Rotarians for the mentoring of young entrepreneurs, for the implementation of a free mentoring programme aimed at encouraging the conception and implementation of entrepreneurial economic development programmes.</p> <p>The programme is aimed at aspiring and young entrepreneurs, resident in the regions of Umbria, Marche, Abruzzo and Molise, aged 35 or under and who have graduated no more than 24 months previously. The tutoring activities cover strategic positioning, market entry, organisational consolidation, business management and the assessment of financial issues.</p>	
<p><b>Relevance to The Missing Entrepreneurs:</b> The initiative responds thoroughly to the issues raised by the desk-based research for Italy.</p> <p>The project fills the gap between the willingness of young people to embark on a entrepreneurial path and the lack of information, training and financial and organisational issues.</p>	

## AUSTRIA

<b>Title of the best practice:</b> KMU digital	
<b>Website:</b> <a href="https://www.kmudigital.at/">https://www.kmudigital.at/</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> Ministry for Digital and Economic Affairs (BMDW)	
<b>Year/Timeframe:</b> 2018 onwards	



<b>Target group(s)/Beneficiaries:</b> SMEs
<b>Description</b> <p>The support programme “KMU digital” was launched in 2017 and targets SMEs. Its main objectives are to provide <b>information</b> and raise awareness on topics related to the digitalisation of economy, including an overview of existing European and national support measures, but also to concretely support Austrian SMEs in digitalising. This concrete support consists among others of <b>company-specific coaching</b> and the funding of training programmes. Generally, the programme is well known and positively perceived by the industry in Austria. The second biggest challenge regarding the digital transformation of SMEs is the lack of know-how – right after the lack of financial instruments – which is addressed under the scope of the programme. In 2018, the programme supported 42 projects that were currently active.</p>
<b>Relevance to The Missing Entrepreneurs:</b> <p>Awareness raising; Coaching opportunities; Funding opportunities</p>

<b>Title of the best practice:</b> aws	
<i>Underline the type that best describes the best practice:</i> <b><u>Program</u></b>	
<b>Website:</b> <a href="https://www.aws.at/">https://www.aws.at/</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> Ministry for Digital and Economic Affairs (BMDW) Ministry for Climate Action, Environment, Energy, Mobility, Innovation and Technology (BMK)	
<b>Year/Timeframe:</b> ongoing	
<b>Target group(s)/Beneficiaries:</b> SMEs, prospective entrepreneurs	
<b>Description:</b> Austria Wirtschaftsservice Gesellschaft mbH (aws) is the promotional bank of the Austrian federal government. It supports companies in implementing their innovative projects by offering soft loans, grants and guarantees, particularly in cases where the funds required cannot be obtained sufficiently through alternative funding.	

Specific information, coaching and services are also offered to prospective, existing and expanding companies. Support provided through the aws can help entrepreneurs:

- set up an enterprise more easily,
- access soft loans from EUR 10,000,
- access finance by providing guarantees,
- develop and implement innovations,
- check strategies thoroughly.

**Relevance to The Missing Entrepreneurs :**

Funding opportunities; Coaching available

**Title of the best practice:** fit4internet

*Underline the type that best describes the best practice:* **Other: Platform**

**Website:** <https://www.fit4internet.at/>

**Social media link(s):**

**Leading organization/Author:** fit4internet association

**Year/Timeframe:**

**Target group(s)/Beneficiaries:** youth, employees and those re-entering the workforce, seniors

**Description**

fit4internet is the platform that contributes to the increase of digital competences in different ways, particularly by bundling different forces: The f4i-tools offer the possibility of obtaining an orientation on one's own level of competence and thus, continuing to learn and improve oneself in a targeted way. On the one hand, (learning) resources to increase digital competences are made available in the info modules and focus modules. On the other hand, there is the possibility to search for specific learning offers aimed at digital competences from different providers in the fit4internet catalogue. fit4internet acts as a mediation platform, not as a course provider.

**Relevance to The Missing Entrepreneurs:**

Digital competence assessment; Free educational resources; Course selection

<b>Title of the best practice:</b> Unternehmerin macht Schule	
<i>Underline the type that best describes the best practice:</i> <b><u>Project</u></b>	
<b>Website:</b> <a href="https://www.wko.at/Content.Node/kampagnen/unternehmerinmachtschule/start.html">https://www.wko.at/Content.Node/kampagnen/unternehmerinmachtschule/start.html</a>	<b>Social media link(s):</b>
<b>Leading organization/Author:</b> Federal Ministry of Science, Research and Economy (BMFWF)	
<b>Year/Timeframe:</b> ongoing	
<b>Target group(s)/Beneficiaries:</b> young people of school age, particularly girls	
<b>Description :</b> <p>The school can make an important contribution to attracting more people to the adventure of "entrepreneurship" by awakening the courage and desire to be entrepreneurial in young, growing people.</p> <p>With the project "Unternehmerin macht Schule", successful female entrepreneurs from all over Austria inspire schoolchildren for an entrepreneurial career. Using their own example, they report on the opportunities that entrepreneurship opens up and what can be achieved with an entrepreneurial spirit. They motivate schoolgirls in particular for an independent professional future.</p>	
<b>Relevance to The Missing Entrepreneurs:</b> <p>Awareness raising; Success stories; Motivation; Potential partnership</p>	

## 4. Research Results: Questionnaires

### FRANCE

The participants surveyed present the following characteristics:

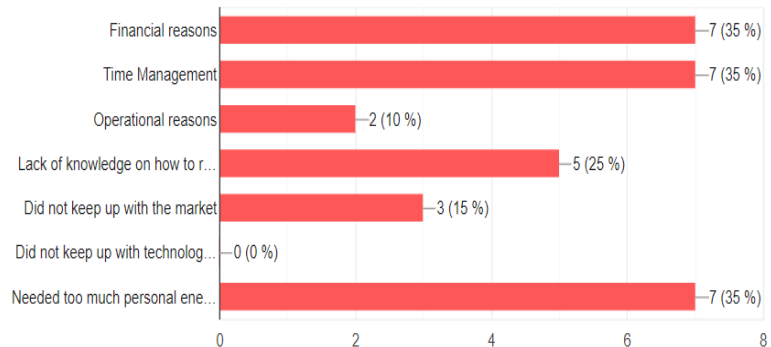
- **AGE:** Almost 78% of the participants were between 18-34 years old, 6% were between 35-44 years old and 16% the rest age ranges 45-54 and 55-64 years old.
- **GENDER:** Regarding the gender, 56% of the participants were female and 44% male.



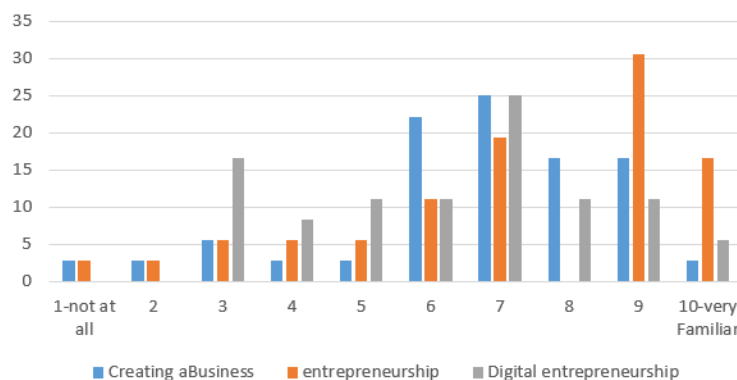
- **NATIONALITY:** 67% of respondents were French. 5.6 % came from EU countries (Romania and Portugal) while the remaining 28 % - from non-EU countries: Algeria, Morocco, Senegal, Venezuela, Lebanon and Mongolia.
- **STUDIES:** Regarding the level of studies 97% had superior level of studies (university and above), only 3% for college degree.

In regard to the digital entrepreneurship, the key results of the questionnaire distributed in France is as following:

- 19% respondents had owned a company in the past, while 81% declare have not had an own business ever.
- Of those who were entrepreneurs in the past 82% close it down. The main reasons for closing down of companies have been related to the financial reasons (35%), time management (35%) and need to much personal energy (35%). 25% claims the lack of knowledge on how to create and manage a business.
- More than 63% of the participants considers itself familiar with the term of the entrepreneurship. 79% are very familiar with entrepreneurship, 69% are familiar with the term of digital entrepreneurship and more than 83% are familiar with the setting up a business. Yet when it comes to the knowledge of actually creating a business, the percentage of absolute confidence drops totally - 61% respondents still prefer to stay out of digital entrepreneurship. Only 39% are ready for the challenge.



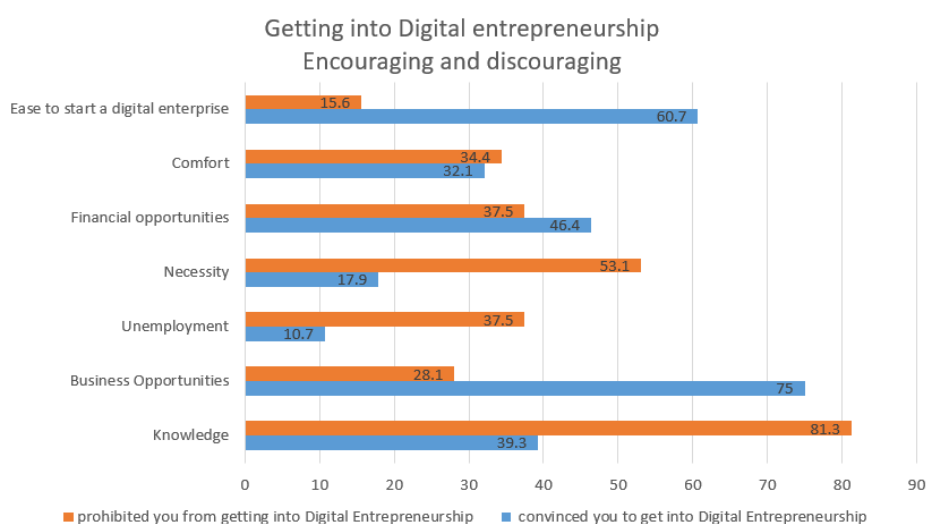
Familiarity with concepts



- Despite the low level of knowledge on digital entrepreneurship (81.3%), this sector is interesting for a significant number of respondents who have considered getting into digital entrepreneurship. The existing business and financial opportunities, as well as

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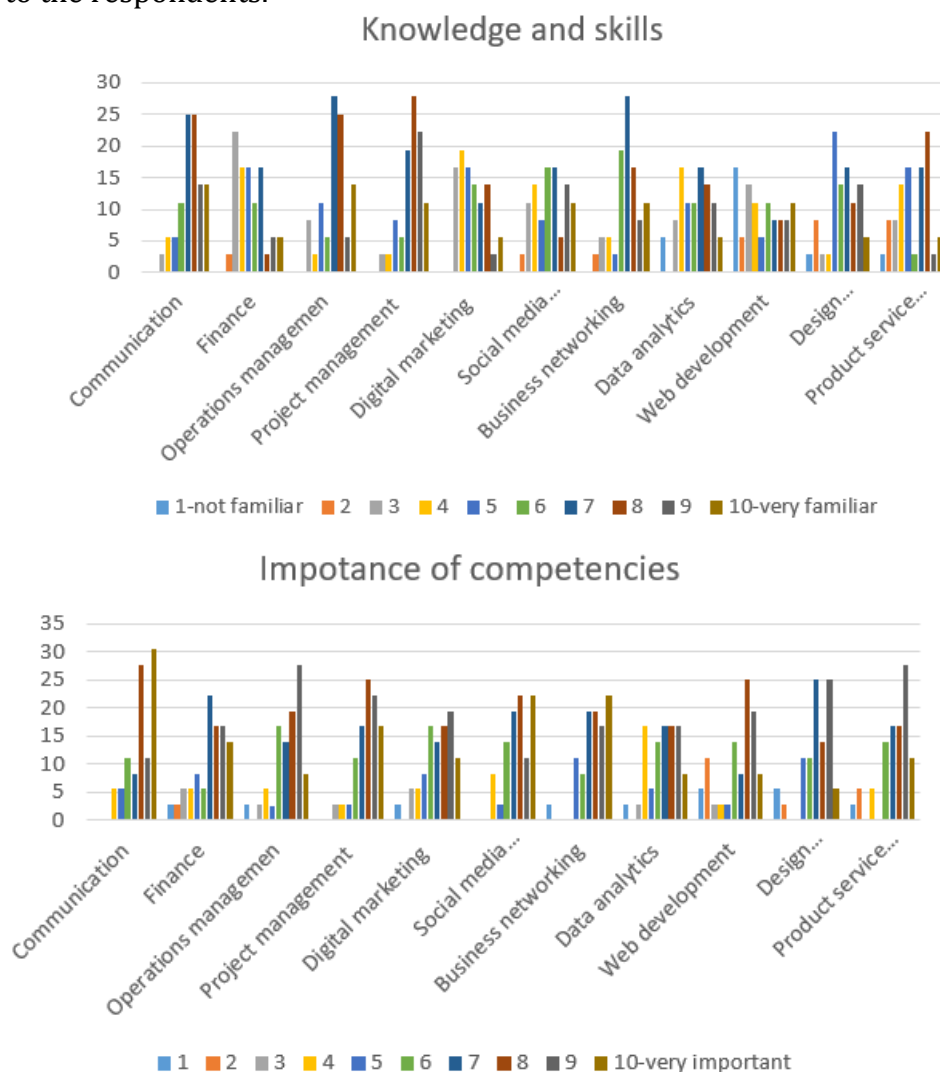
the relative ease of starting on online business, are the main pull factors. However, the majority of respondents still prefer to stay out of digital entrepreneurship, the inability to afford starting a business and the lack of knowledge being the main reasons preventing them from taking the initiative.



- The participants who considered getting into Digital Entrepreneurship (39%) explain the interest by the following factors:
  - New opportunities for businesses in the digital world.
  - Enough knowledge in digital.
  - Digital entrepreneurship is the future of the business.
  - Times benefit from a more competitive and entrepreneurial environment. This gives also more reason, more sense to our daily work to start and support a business.
- The rest 61% of respondents still prefer to stay out of digital entrepreneurship, the inability to afford starting a business and the lack of knowledge being the main reasons to avoid them to get in digital business:
  - Not comfortable with digitalization.
  - Lack of knowledge, Complexity, Need more experience.
  - Financial reasons.

Respondents were asked to auto evaluate their knowledge and their familiarity with the relevance skills for digital entrepreneurship. They retributed the greatest importance to communication, operation management, project management, business networking – which are also the competences in which they rated their own skills the highest. The other

competences considered important – financing, digital marketing, social media management, data analytics, are also reported a higher score but with less skilled according to the respondents.



Regarding the training preferences, the participants declare very different availability:

- Only 17% is ready to dedicate more than 6 months;
- 19% are willing to spend less than 1-2 months and the same percentage of participants for 5-6 months;
- 22% of the participants declare to spend shorter periods of the time less than 1 month as well as other 19% around 3-4 months.

The participants show preferences for the online combined sessions. Thus, blended learning appears the only form of training to satisfy the majority 50%. 28% of respondents agree that at least some kind of face-to-face interaction is needed. The majority of participants show little interest regarding the asynchronous and synchronous



online sessions 19%. All except 1 respondent possess devices enabling them to study online, such as computers, smartphones, tablets.

## *PORTUGAL*

The provided questionnaire was delivered in Portugal. The questionnaire was designed and delivered as an online questionnaire (Google Forms format). There was a total of 42 questionnaires. Specifically, the minimum target numbers (5 each) for the social groups addressed by the project (women, youth, seniors, immigrants) were fulfilled, as follows:

Women – 28 responses; Youth – 25 responses; Seniors – 7 responses and Immigrants – 8 responses.

### **Section A: Demographic information**

Section A was aimed at finding out some relevant information such as age group, gender, nationality, country of residence, legal status, and academic level. Regarding the age group (Q1), the highest percentage of respondents is embraced in the 25-34 years old age group (45,2% - 19 people). About Gender, 64.3% answered as female and 35.7% as male.

About the Nationality, most of the respondents are Portuguese (81%, 34 people).

Regarding Q.4 (“Country of Residence”), 100% of the respondents live in Portugal.

About Q.5, 78,6% are National Citizens; 14,3% Permanent Resident Citizens; 4,8% are Temporary Residents (International Students) and 2,4% are EU Citizens.

Concerning the highest achieved academic level, the majority of the respondents (40,5% - 17 people) owns a University degree (BA/Bsc).

### **Section B: Entrepreneurial background**

About the first question, the results showed a balance. Levels ‘5’ and ‘8’ shared the same number of respondents and were the most voted. Looking at the figures, we can say that most respondents of this survey feel familiar with setting up a business.

Regarding Q.8, participants were asked to state whether they have never owned a business or if they did. 73,8% (31) never did, while 26,2% (11) did. Respondents who

had chosen the option "I owned a business in the past, which was..." in Q.8 would be referred to Q8. a. Although 11 people had chosen this option, only 5 participated in Q8.a. Of these 5, 2 respondents closed the business, 1 of them sold it and the remaining 2 chose the third option "Please provide reasons as to why you do not own the business now: (go to Q8. b.)". However, there may have been flaws in the interpretation of the options as Q.8b had 7 responses. Of those 7 answers, the majority (5 people - 71.4%) said they closed their business for financial reasons. The second most voted reasons were "operational reasons" and "needed too much personal energy". "Time Management", "Lack of knowledge on how to run/adjust the business" and "Did not keep up with the market" had 1 respondent each.

Regarding Q.9, 8 people have responded to it and the answers range from 4 to 29 years (even though the latter is a case of inheritance).

When asked to evaluate the current state of their business (Q.10), despite 81% responding they do not own a business (this was a compulsory question), the remaining percentage was divided between three different opinions.

Q.11 reflected the evaluation from Q.10. Despite the majority of "I do not own a business" answers, it should be highlighted the fact that the COVID-19 pandemics brought many problems to the respondents. Regarding the "Everything is going well" respondents, one of them is happy with the possibility of working from home and, finally, the other respondent stated that there is a regular demand for the services offered, so everything is going well. In the last question, it is safe to affirm that most of them are quite familiar with the term.

### **Section C: Digital Entrepreneurship**

In Q.13, the majority of the participants feel quite familiar with the term "Digital Entrepreneurship".

As for Q.14, the majority have never thought about the referred possibility. The 19 participants who have considered getting into Digital Entrepreneurship were invited to explain the reasons why in Q14. a. Among them, participants stated that the field of Digital

Entrepreneurship is particularly fruitful in business and financial opportunities, has a greater proximity to customer's needs, being a low-cost growing sector with better reach and practicality.

In Q.15, the top-3 referred responses were "Business Opportunities", "Financial Opportunities", and "Ease to start a digital enterprise" (50% - 9 people).

In Q.16, the top-3 reasons were "Knowledge", "Necessity" and "Financial Opportunities".

In Q.17, regarding 'Communication', all 42 participants stated to have a  $\geq 5$  level of knowledge and practical familiarity with this skill; about "Finance", there was more balance between responses below 5 and responses above; next topic was "Operations Management", and the figures were quite like the previous one; about "Project Management", the most chosen option was level, and participants showed they generally feel familiar and gather knowledge about this topic; "Social Media Management" gathered a good percentage of familiarity and knowledge; about "Business networking" shows an even division regarding the familiarity and knowledge of the topic; regarding "Data analytics", some division was shown in the degree of familiarity and knowledge about this topic; in "Web development", the most chosen option was level 3; about "Design thinking/Creativity" topic, results show a tendency to a reasonable degree of knowledge and familiarity in this respect; as for "Product service development", the most chosen option was level 3, with 21,4% (9 people).

In Q.18, regarding 'Communication', all participants chose levels  $\geq 6$  in the scale of importance; as for "Finance", the same tendency is kept; considering "Operations Management", again we see participants giving high importance to this skill; about "Project Management", the most chosen options were levels 9 and 10, with 23,8% (10 people), each, being levels 1,2; concerning "Digital Marketing (Branding, Logistics, Distribution)", 88,1% of the respondents have chosen levels of importance from 6 to 10, showing that participants also attribute great importance to this skill; regarding "Social Media Management", most participants chose levels  $\geq 6$  (92,8% - 39 people); as regards "Data analytics" skill, 85,7% of the respondents have chosen levels of importance  $\geq 6$ , showing that this skill is also important for them; about "Web development", 85,7% of

respondents chose levels  $\geq 6$ , thus showing that the vast majority of participants also place great importance on this skill; about “Design thinking/Creativity”, the most chosen option was level 10, with 23,8%, thus, many of the participants think this is important; finally, concerning the “Product service development” skill, 92,8% of the respondents have chosen levels  $\geq 6$ , once again revealing that participants consider this skill to be important.

In Q19, most of the contributions relied on knowledge about digital marketing and interpersonal skills related to the management of people and teams, as they consider relevant to the development of a business.

Regarding Q.20, most participants (83,3%) stated that they would only be willing to attend that training for “Less than a month” (23,8%), “1-2 Months” (38,1%) or “3-4 Months” (21,4%). The less chosen option was “More than 6 Months”, thus showing that participants are not very willing to invest time in their training.

In Q.21, the most chosen option was “Blended methodology, followed by “Face-to-face classroom setting” and “Online asynchronous”. From these data, we can conclude that the participants value, above all, the human interaction, in person, as a learning method, also giving some importance to the convenience of self-management of the available time.

At last, in Q.22, 92,9% of participants stated “Yes”, and only 7,1% stated “No”. From this data, we can see that the willingness to learn, based on a face-to-face method, as nothing to do with the lack of technological resources (at least for these participants).

## *SPAIN*

During the month of May 2021 we launched a questionnaire to the pre-defined target groups in order to collect the actual needs of the project target groups as follows:

The under-represented population groups in digital entrepreneurship focused on 4 types of end users:

- Women: of any age.

- Immigrants: any person with a migratory background. In this list is included any person who has:

- migrated into their present country of residence;
- previously had a different nationality from their present country of residence;
- at least one of their parents previously entered their present country of residence as a migrant.

- Youth: it is usually referred to people from 15 to 29. In some context (this applicable to our project) the definition can be extended up to people aged 34.

- Seniors: In some contexts, such as employment (this applicable to our project), people may be considered 'older' as of age 55 or even 50, on average in the EU a person is thought of as old just before he or she reaches 64 years of age.

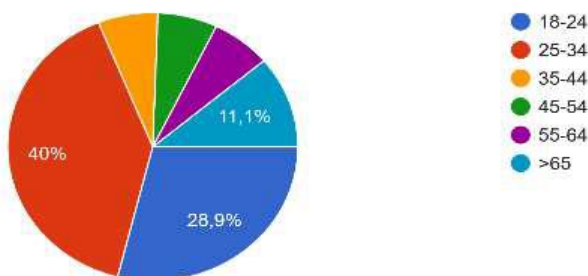
- In terms of knowledge and experience we would primarily target the above groups that are:

- New entry entrepreneurs: Recently started their business and want to improve their businesses or take advantage of digital tools for carrying out their businesses.

- Willing to become entrepreneurs: These would be people who are thinking on starting their own business and seek for help and tools in this regard. For example, to engage these groups, we could contact public administration with employment offices and entrepreneurship programmes.

## Field research results

We obtained 45 answers distributed in the following way regarding the demographic data:



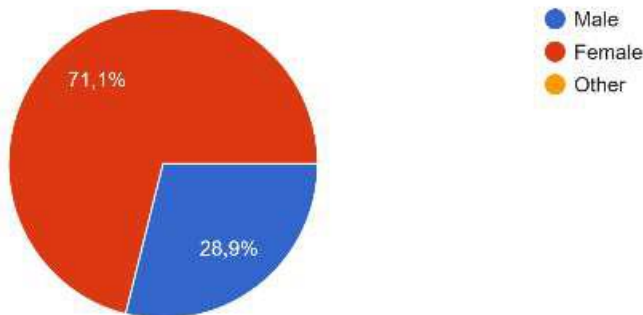
data:

Almost 70% of the participants were between 18 and 34 years old. 11%

over 65 and 7% each of the rest age ranges 35-44, 45-54 and 55-64.

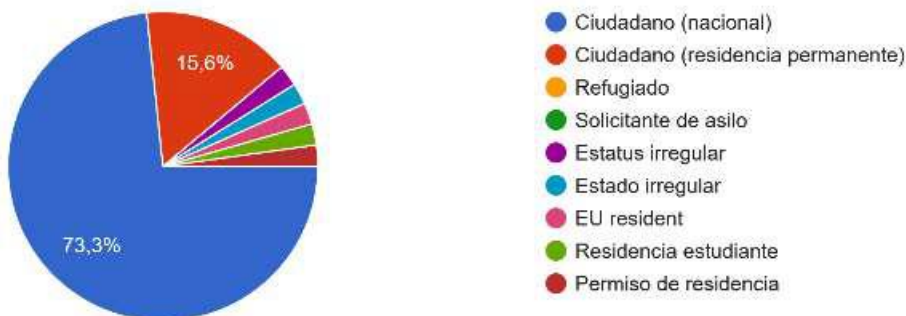
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Regarding the gender 70% of the participants were female and 30% male.



Only 4% of the participant had a different nationality than Spanish and 99% of them with their residence in Spain. Regarding the legal status 73% were nationals, Spanish, 16% people with permanent residence and only 1% each was irregular, EU resident,

student and with legal permit.

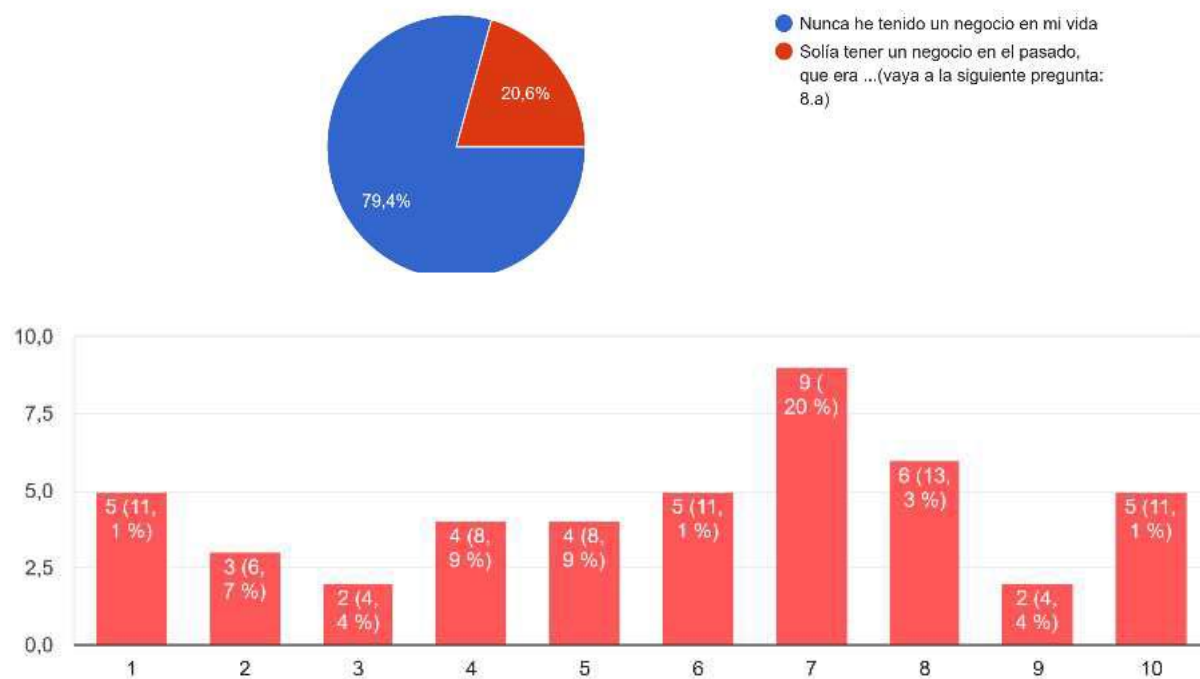


Regarding the level of studies 60% had superior level of studies (university and above), 26% secondary school level and 4% primary school level.





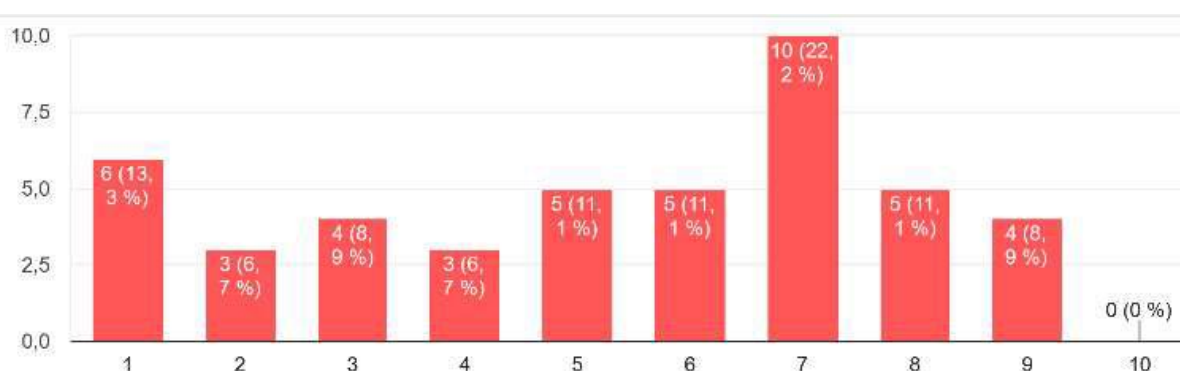
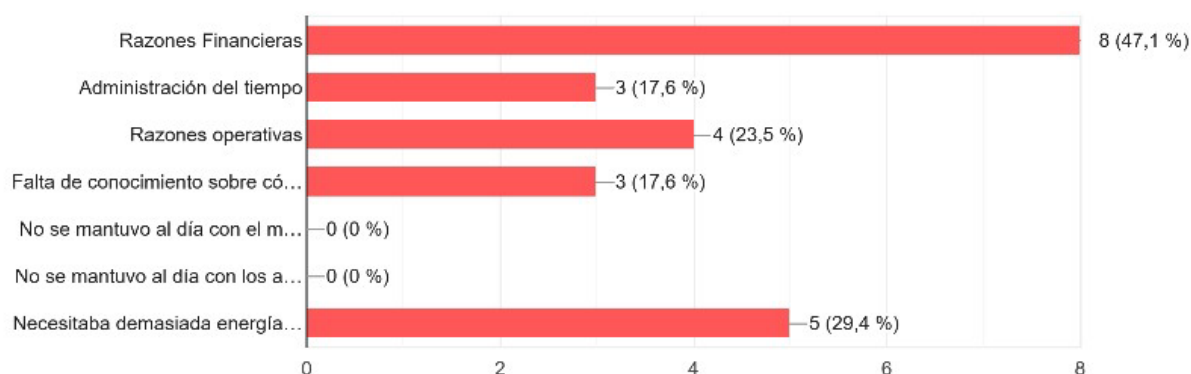
Although 79% of the participants declare have not had an own business ever, 70% declares to be familiar with the business creation (scale from 5 to 10) and only 30% is not familiar with this process. Of the 21% of participating entrepreneurs 50% had an ongoing business for over 5 years and 50% less than 5.



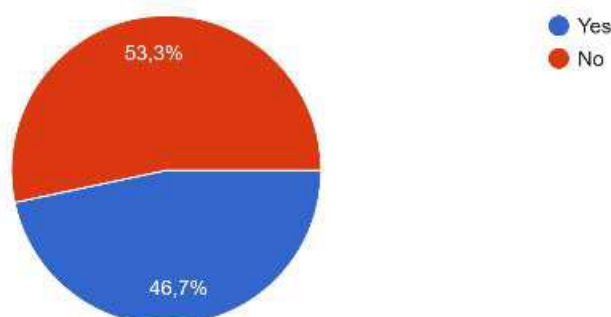
Of those who were entrepreneurs in the past 9% closed it down and 36% sold it. The majority reasons given for not having a running business in the moment of answering the questionnaire are of financial nature (50%) or related to the lack of other resources like energy (29%), time (18%) and other operational issues (24%). 17% claims the lack of knowledge about business creation and management.







The minority (14%) of the participants considers itself familiar with the digital entrepreneurship although the almost the half of the participants has considered this options as an interesting one to start a business.



The reasons mentioned to explain the interest (46,7%) are different:

- Inspired by a START UP of a friend
- Covid 19 and its consequences for the offline businesses
- Need to be more present in the internet, social networks and platforms

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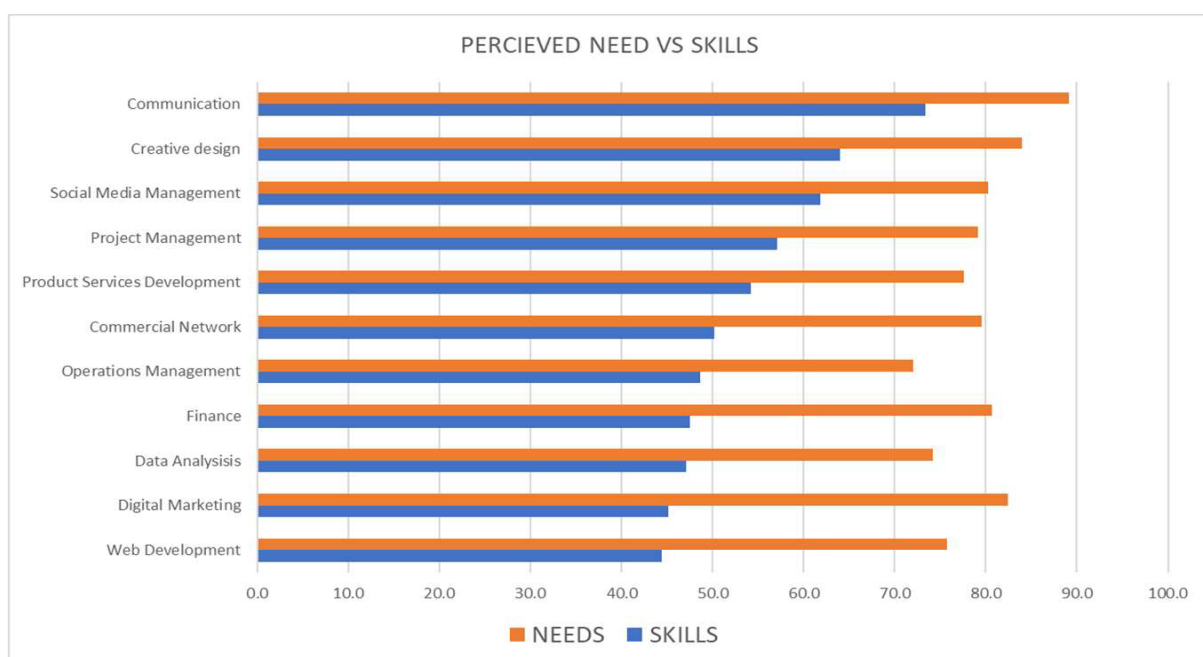
- A possibility to expand the existing business
- Adaptation to the digitized world
- New opportunities for businesses in the digital world
- Promising as low cost/ high benefit
- Technology as support for decision making
- Gives more autonomy, commodity and flexibility

The rest (53%) of the participants' name as well different reasons to explain why they do not consider the digital entrepreneurship as an option:

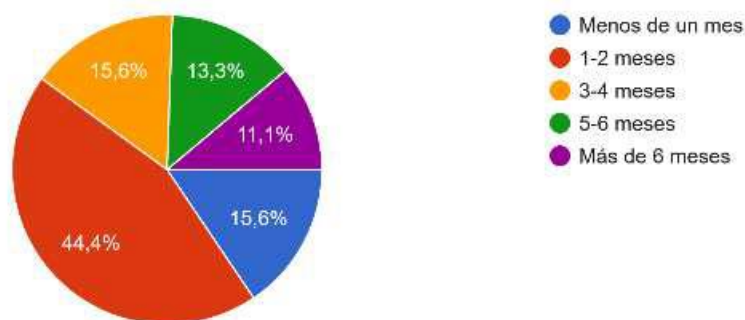
- Lack of knowledge about the technologies
- Lack of understanding of the given opportunities
- Lack of business ideas
- Lack of interest
- Lack of time
- Lack of money
- Other preferences regarding the entrepreneurship
- Entrepreneurship per se not see as an option
- Fast development of the new technologies

Lack of knowledge is underlined as one of the main issues at the moment to take the decision and create a digital business. The participants were asked to autoevaluate their knowledge and practical familiarity with as well as the perceived relevance of the following skills: Communication, Finance, Operations Management, Project Management, Digital Marketing, Social Media Management, Commercial Network, Data Analysis, Web Development, Creative design and Product Services Development.

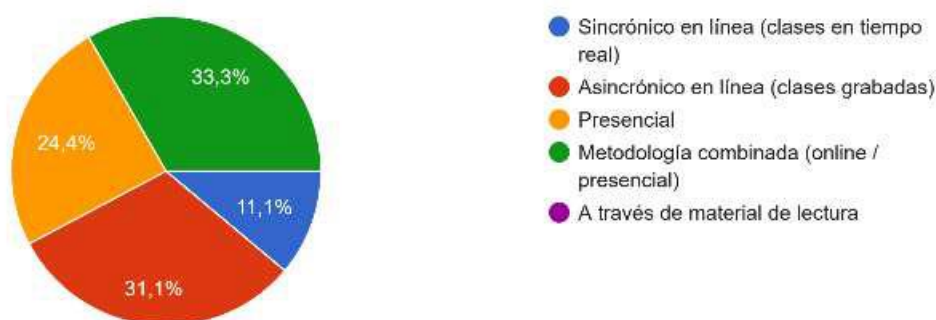
The complete analysis of the perceived existing skills and relevance give as quite a clear idea of the needed skills as presented in the following comparative graph. We can observe that the participant rate their level of skills related to communication, design and project and product management higher than those related to finances, data analysis, digital marketing or web development. At the same time, they show clear needs to close the gap of knowledge they perceive that they have in those area they rate themselves as less skilled as well as understand their relevance as for instance finances, data analysis, digital marketing or web development.



Related to the training preferences on how to start or adapt the own business to digital business, the participants declare to be willing to spend shorter periods of time dedicated to it: 16% less than a month and 44% 1-2 months which makes 60%. Only 11% is ready to dedicate more than 6 months and 15% 3-4 months and 13% 4-5 months.

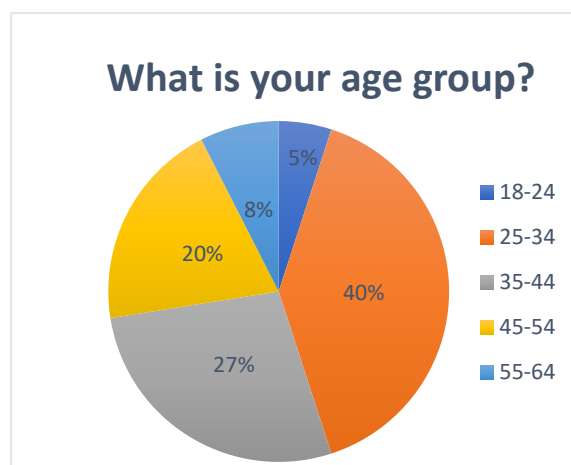


They also show preferences for the asynchronic online sessions 31% or synchronic 11% as well as off and –online combined 33%. The face to face offline module an option for 24%. A 100% of the participants declare to have equipment that would allow them to access online learning.

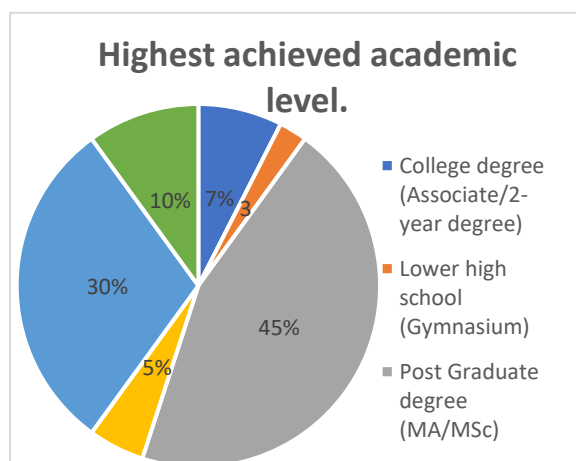


## CYPRUS

A questionnaire carried out with 40 stakeholders within our target groups. This questionnaire aimed to investigate the national context in Cyprus within the realm of our proposal. 40% of the participants were under the *age* of 25-34 while only 5% was 18-24. Regarding the *gender*, 67% of respondents were female and 33% male. Most of the participants have Cypriot *nationality* but there were also people from Greece, Portugal and non-EU countries like Cameroon and Sierra Leone. As far as it concerned the *highest achieved academic level*, 80% of the participants owned a post graduate and a university degree (MA/MSc, BA/BSc, PhD) and the rest 20% had college degree or lower education.



Some of the main reasons that our target group does not own a business today are *financial* and *operational* but people that still owned a business has a duration of 2 years. When people were asked to rate their familiarity with the term *entrepreneurship*, 10 of them replied that they are extremely familiar, while 8 people rate lower than number 5, which was the middle rate. It was noteworthy how they rate their familiarity with the term *digital entrepreneurship*. 10 respondents were not very familiar with the term, while 6 of them were extremely familiar. Nevertheless, only 12 out of 40 participants have never considered of getting into *Digital Entrepreneurship*.



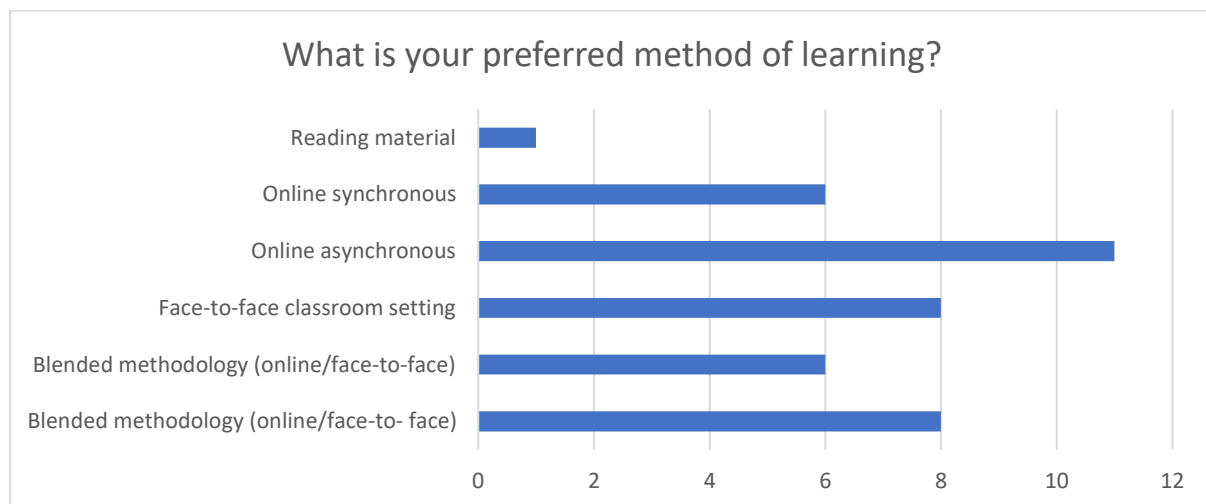
The rest of them are considering of going into digital, because it will offered to them some *business* and *financial opportunities*, while they will expand their *knowledges* into starting a *digital enterprise*. When people were asked to rate their knowledge and practical familiarity with some skills, most people noted that they are very familiar with *communication* and *project management*

term. Many participants though were not very familiar on *web development*, *data analytics* and *product service development skills*.

In order though to become familiar with all the skills and terms that they were asked, they believe that it is very important to have knowledge from all the skills that were mentioned in the questionnaire. They also mentioned some other skills that they would like to have regarding digital entrepreneurship, some of them were:

- creativity
- technical training
- finding sponsor
- video creation and editing
- mobile applications development
- seminars.

All the respondents except one, own equipment that allow them to access to online learning (computer, phone, tablet, etc.). One of the lasts questions was about a method that the participants would prefer to start learning new skills and they answered as the below graphic.



## ITALY

### Demographic data

53 persons were interviewed, 29 women and 23 men. About 70% of the respondents

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belong to the young age group (18-34 years), the rest belong to the age group 35-64 and only one respondent declared an age higher than 65 years. The respondents are mainly of Italian nationality (87%), but 7 respondents have a nationality other than Italian: 2 have Algerian nationality, 1 Bulgarian, 1 French, 1 Italian/Cape verdian, 1 Moroccan and 1 Romanian. The respondents all reside in Italy except for one who resides in France: 85% are native citizens, 15% are citizens with permanent residence. 53% of respondents have an education up to upper secondary school, the remaining 47% have also obtained a Bachelor's or Master's degree or a PhD.

### **Entrepreneurial background**

25% (those who voted 8,9,10) of the respondents claim to have high knowledge related to business creation, 47% (4,5,6,7) claim to have medium knowledge and 28% (1,2,3) claim to have low knowledge.

3 respondents currently run a business, 8 respondents had a business that was closed or sold, while the remaining part of the respondents never had a business for the following reasons: financial reasons (48%), lack of knowledge on how to run a business (31.7%), excessive personal effort (19.5%), time management (14.6%), operational reasons (12.2%).

About 30% of the respondents claim to be well familiar with the term entrepreneurship, 59% medium familiarity and 11% low familiarity.

### **Digital entrepreneurship**

15% of respondents claim to be familiar with the term digital entrepreneurship, 60% claim medium familiarity and 25% low familiarity. This suggests that respondents are less familiar with the world of digital entrepreneurship than with the wider world of entrepreneurship: around 15% of respondents who said they were familiar with the term entrepreneurship moved into the group of those who said they were unfamiliar with the term digital entrepreneurship.

### **Degree of knowledge of respondents on the following subjects**

To make ranking make weighted average with high=3 medium=2 and low=1.

COMMUNICATION high: 39.7% medium: 54.6% low: 5.7% weighted average: 39

FINANCE high: 5.7% medium: 67.9% low: 26.4% weighted average: 29.88

OPERATIONS MANAGEMENT high: 3.8% medium: 66% low: 30.2% weighted average: 28.93

PROJECT MANAGEMENT high: 28.3% medium: 49% low: 22.7% weighted average: 34.26

DIGITAL MARKETING high: 11.3% medium: 62.3% low: 26.4% weighted average: 30.81



SOCIAL MEDIA MANAGEMENT high: 17% medium: 60.4% low: 22.7% weighted average: 32.41

BUSINESS NETWORKING high: 7,6% medium: 56,6% low: 35,8% weighted average: 28,63

DATA ANALYTICS high: 5.7% medium: 58.5% low: 35.8% weighted average: 28.31

WEB DEVELOPMENT high: 9.5% average: 43.3% low: 47.2% weighted average: 27.05

DESIGN THINKING/CREATIVITY high: 17% average: 53.8% low: 30.1% weighted average: 31.45

PRODUCT SERVICE DEVELOPMENT high: 7.5% medium: 56.7% low: 35.8% weighted average: 28.61

**Level of importance attributed by respondents to the following subjects:**

COMMUNICATION high: 81.1% medium: 18.9% low: 0% weighted average: 46.85

FINANCE high: 56.6% medium: 37.7% low: 5.7% weighted average: 41.81

OPERATIONS MANAGEMENT high: 47.1% medium: 43.3% low: 9.5% weighted average: 39.56

PROJECT MANAGEMENT high: 54.7% medium: 35.8% low: 9.5% weighted average: 40.86

DIGITAL MARKETING high: 52.9% medium: 33.9% low: 9.4% weighted average: 39.31

SOCIAL MEDIA MANAGEMENT high: 58.6% medium: 34% low: 7.6% weighted average: 41.9

BUSINESS NETWORKING high: 52,8% medium: 37,8% low: 9,4% weighted average: 40,56

DATA ANALYTICS high: 50.9% medium: 38.7% low: 9.5% weighted average: 39.93

WEB DEVELOPMENT high: 51% medium: 39.6% low: 9.5% weighted average: 40.28

DESIGN THINKING/CREATIVITY high: 58.5% medium: 32.1% low: 9.5% weighted average: 41.53

PRODUCT SERVICE DEVELOPMENT high: 49.1% medium: 37.7% low: 13.2% weighted average: 39.31

The subjects in which respondents expressed a higher degree of knowledge are, in order:

Communication, project management, social media management, design thinking and digital marketing. The subjects with the lowest level of knowledge were web

development, data analytics, business networking, operations management and project service development.

In terms of the importance attributed to them, however, communication was confirmed in first place, followed by social media management, finance, design thinking, project management, web development and data analytics.

### **Other skills related to digital entrepreneurship suggested by respondents:**

1) Problem Solving in emergency situations; 2) Content creation, soft skills, empathy; 3) Language skills; 4) Team work; 5) Innovation; 6) Marketing, creating a site, advertising on social media; 7) Access to funding and facilities; 8) The essential "media monitoring" for competition; 9) Access to calls for tenders; 10) Media management, photoshop etc; 11) The ability to work according to precise schemes and not overwork, so as to optimise personal resources and maximise results; 12) Business plan and break even point; 13) Social media development; 14) Artificial intelligence; 15) Project analyst; 16) Graphics; 17) User experience, Inbound marketing; 18) E-commerce

### **Professional development**

If offered a training course on how to start or adapt a digital entrepreneurship activity, 41.5% of respondents would be willing to invest between 1 and 2 months in the training course. The preferred method of using the possible training course is synchronous online (30.2%), followed by blended methodology (28.3%). Only 18.9% would prefer face-to-face online lessons.

## **AUSTRIA**

A questionnaire was sent out online in order to understand better the training needs of entrepreneurs past and present. A total of 47 responses were submitted, the results of which follow. The mismatch in the some of the data reflects partial answers by some respondents.

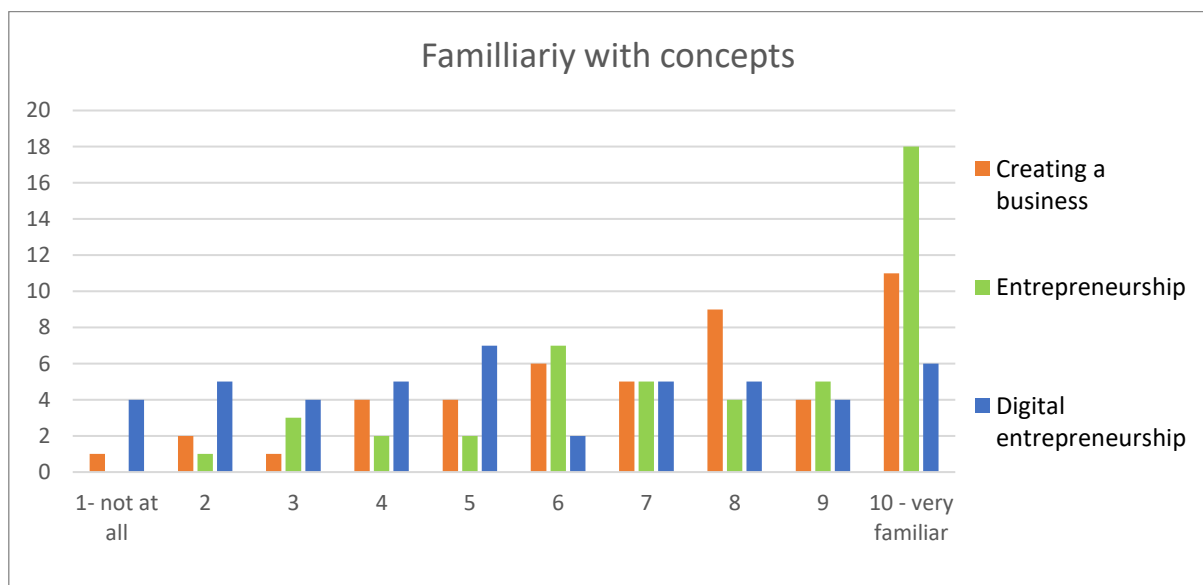
The respondents were nearly perfectly divided by gender. As far as age is concerned, all age groups were represented, with the ones 35-44 years old being the most active, while respondents aged over 65 were the least represented. 29 (62%) of respondents were born in Austria. 21 % came from EU countries: Germany, Poland, Serbia, Slovakia, the Czech Republic, while the remaining 17 % - from non-EU countries: Afghanistan, Ethiopia, India, Syria, Turkey. 70% were Austrian citizens, while 26 % were foreigners with a long-term stay. Only 4% (2 respondents) were refugees.

The vast majority of respondents (83%) did not possess a university degree. Respondents can be divided into two subgroups of roughly equal size: a lower education one – less than secondary educational level, and one with secondary education and above.

20 respondents had owned a company in the past, while 22 did not. Some of the companies existed in the past, while others are still functioning - 7 companies have been closed down, 1 has been sold, and 9 are operational.

The main reasons for closing down of companies have been related to the market and the ability to meet financial obligations (financial reasons: 7, didn't correspond to the needs of the market anymore: 6). That said, a number of companies were closed for personal reasons – their owners couldn't keep up with the demanding lifestyle of an entrepreneur (4), and were not prepared to make further sacrifices.

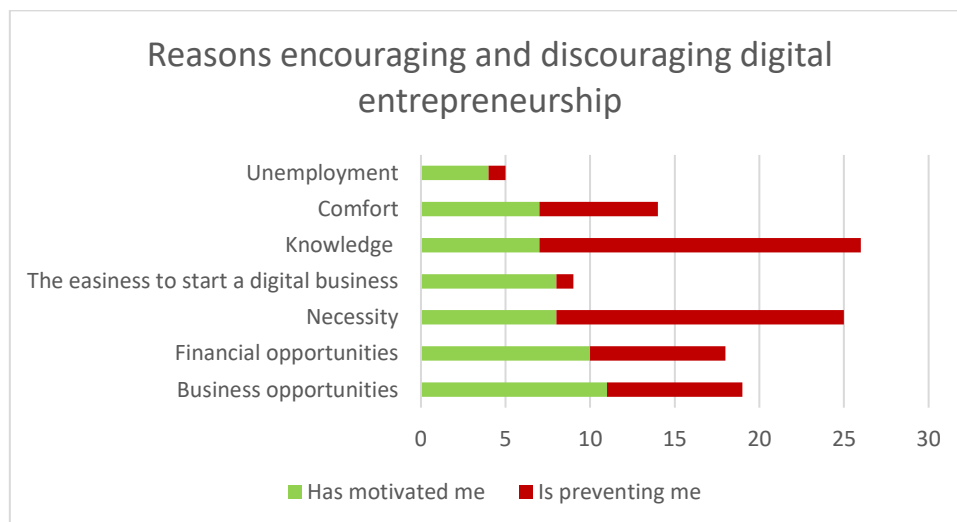
The operational companies include different examples of businesses: 1 company has just been established, 2 have existed for 2 years, 2 – for around 10 years, and 2 – for more than 20 years. 8 companies experience minor and 4 – major problems, while 1 reports no problems at all. The pandemic has had an adverse effect on most of them.



An interesting picture is revealed regarding how the respondents self-evaluate their knowledge on several competences. 70% rate their knowledge of entrepreneurship as significant (6 and above on a 10-point scale), and half of that number – as the highest possible. Yet when it comes to the knowledge of actually creating a business, the

percentage of absolute confidence drops to around two-thirds of the value of entrepreneurship. Perhaps respondents are more likely to rate higher the more abstract category, even if they have experience with business.

Still, more than two-thirds of respondents rated their knowledge of both entrepreneurship and starting a business positively. That is not the case with digital entrepreneurship – more than half of respondents rated their competences as insufficient (5 and below on a 10-point scale), and only 13% gave it a maximum result. This seems to indicate that the majority shared the understanding about the specifics of digital entrepreneurship – it is far more than entrepreneurship in a digital environment, and knowledge and experience gathered with a traditional business do not simply translate to the new context.



Despite the lower level of knowledge, the area presents an interest for a significant number of respondents. 17 of them (36%) have considered getting into digital entrepreneurship. The existing business and financial opportunities, as well as the relative ease of starting on online business, are the main pull factors. However, the majority of respondents still prefer to stay out of digital entrepreneurship, the inability to afford starting a business and the lack of knowledge being the main reasons preventing them from taking the initiative.

Some of the concrete comments by the respondents highlighted further incentives of digital entrepreneurship include: the relevance of digital entrepreneurship on the

current market, especially with closing down of companies because of COVID-19; the benefits of past experience running a company; the benefits of shifting some of the activities of the current business online, e.g. creating an online shop; cooperation with existing platforms, e.g. Lieferando (a food delivery service); saving on travel; the ability to run a business even in a state of poor health that would have made personal attendance impossible; the benefits of self-employment contrasted to the comparative difficulty of finding employment in Austria,

On the negative side, respondents mentioned: a lack of interest in digital entrepreneurship in general – either because of the job security of employment or of retirement plans; a lack of concrete business ideas; a lack of opportunities; a lack of know-how.

Respondents were asked to rate 11 of their competences related to digital competences on a scale from 1 to 10. They retributed the greatest importance to communication (34 max answers) – which is also the competence in which they rated their own skills the highest (14 max answers). The other competences considered important – financing, operational management, and product-service-development, are also among those where respondents have reported a higher score. It is noticeable that all these competences are a part of the traditional entrepreneurship, while competences exclusive to the digital world such as digital marketing, social media management, data analysis, web-development, were both perceived both as important and less developed. The same applies to the competences of project management, business networking and design thinking – perhaps considered ‘softer’ competences.

Some additional competences to the ones in list were mentioned, including knowledge of Austrian specifics, such as laws and tax policy, developing business ideas, retaining customer loyalty.

Because of the identified knowledge gap, most respondents showed an interest in a training to improve their competences regarding digital entrepreneurship. Preferences regarding the length of such a training varied (36% - less than a month, 30 % - 1-2 months, 9 % - one month), but more than two thirds agree that the overall duration should not exceed two months.

Preferences related to the mode of the training are quite varied. 60% of respondents agree that at least some kind of face-to-face interaction is needed (32% blended learning, 28% - face to face), while slightly greater number desire some form of online participation (40 % plus for online learning alone). Thus, blended learning appears the only form of training to satisfy the majority. All but 1 respondent possess devices enabling them to study online, such as computers, smartphones, tablets etc.

## 5. Conclusions and Recommendations

### *FRANCE*

Digital transformation is defined by the changes brought about by new technologies. Computer, tablet, mobile, cloud, digital camera, connected objects... The subjects are multiple, evolving and multiplying at every moment.

On the business side, digital is disrupting working conditions, management, professions, skills, practices, codes, etc. IT teams have assimilated for a while now that change management is key to the success of a project and there, they will have to work extra hard. For their part, the marketing teams have taken the changes head-on and it is not over yet.

The recent situation in relation to the COVID-19 pandemic and the impacts it may have on the labour market to change more rapidly than expected.

One of the main results of the analysis shows a big percentage of people with high and intermediate skills in communication, project management, operations management and ad. It is noticeable that all these competences are a part of the traditional entrepreneurship, while competences exclusive to the digital world such as digital marketing, social media management, data analysis, web-development, were both perceived both as important and less developed.

We recommend following the government initiatives, the different foundation already cited in this report, associations to help people on the digital transformation. Example with PIX, which is a free online public service and open to all (pupils, students, professionals, job seekers, retirees, women, etc.) to assess and develop digital skills through learning and fun challenges. It responds to an issue of strong society: fight against the digital divide by providing the means to each citizen to improve and enhance the lifelong mastery, through the Pix Certification, recognized by the state and the world professional.

### *PORTUGAL*

Most of the participants in the Portuguese questionnaire were composed of young women, although there was also a good representation of immigrants and senior citizens. For their characterization, it is relevant to mention that the majority has a high level of education (complete high school or higher education) and has not or had never run a business. Those who have already managed or are managing a business only report that there have been minor and surmountable problems in management. The majority of participants seem to be familiar with the terms entrepreneurship and digital entrepreneurship, although less familiar with the last, having identified financial reasons as the leading motive not to own a business. In fact, it seems that the financial aspect is both the main reason to start a business, being it digital or not, as the impediment to start it. For respondents, the key attractions of digital business are the financial and business opportunities, being the lack of knowledge and financial background, the fundamental motives keeping them to get into digital entrepreneurship. Despite it, roughly 50% of the respondents have already thought about the possibility of getting into digital entrepreneurship. Concerning the familiarity with the entrepreneur's skills, participants tend to be more comfortable with communication, finance, operations and project management and less with data analytics, digital marketing (branding, logistics, distribution) and web development. They view all skills listed in Q.18 of the questionnaire as being very important, but put an emphasis in communication, finance and digital marketing. Indeed, asked to refer other skills, they referred topics related with digital knowledge or people management. However, despite rating knowledge, particularly,



digital knowledge as a key factor to successfully manage a business, especially a digital business, respondents aren't willing to spend a lot of their time on training, with a large majority stating that they would prefer a training that lasted less than a month, or between 1 and 2 months. Still regarding training, the participants indicate that the preferred learning method should be based on a mixed system, online and face-to-face, followed by face-to-face classroom setting and online asynchronous. These options aren't based in the lack of the necessary equipment, that allows online learning, once the vast majority of respondents (92,9%) stated to have that kind of equipment (computer, phone, tablet, etc). The analysis of all the data, gathered from the responses to the questionnaire, allows us to deduce that, in what concerns entrepreneurship, the target groups place a high value on people management skills and human, in person, interaction, recognizing some lack of technical knowledge, which should be met with specific and very targeted training, taking up little time and equipping them with the right tools to successfully develop a business.

## *SPAIN*

The centrality of the new information and communication technologies in the various fields has crystallized in new ways of communicating and relating in our life in society. This impact has been generalized in all areas and this outlines new scenarios for the future in our relationship with training and work including the entrepreneurship and specially the digital one.

The recent situation in relation to the COVID-19 pandemic and the impacts it may have on the digital entrepreneurship and the labor market in general, have only given greater centrality to the importance of digital skills and their relationship as a competitive factor in a context of economic uncertainty. One of the challenges from a sociological perspective is to explore whether these changes will have an unequal effect among the different members of society or whether, indeed, the level of digital skills can become a determining factor in accessing the market.

One of the main results of the analysis shows how, among the surveyed persons, there is a very important percentage of the people with an intermediate and advanced level of

digital skills, more than 50%. Instead, it is highlighted how approximately 24% have basic skills or do not have digital skills (11%). Among the different sub-dimensions of digital skills -information, communication, problem solving and computing-, it stands out how computer skills are the least extended, since only half of the surveyed persons claims to have an advanced level, so they become the most discriminatory.

We recommend to follow the established 10 key disciplines in the digital environment of a company and a total of 41 derived competencies requested by the Spanish SMEs presented on the page 17f in the moment of the creation the training programmes to be offered by The Missing Entrepreneurship project.

### CYPRUS

People from our target group are willing to know new things and cover some gaps regarding digital entrepreneurship. Even though this could be time-consuming, people and especially seniors are open to participate in seminars and expand their knowledges and skills. The data analysis of the questionnaire that was provided to our target group, showed some very interesting answers regarding the question 11. "Please give some additional information regarding the status of your business reflecting your evaluation above."

*"Although the company faced the covid crisis after the first year of its establishment, it only closed during the strict lockdown, adapted to the new electronic reality, had a presence and work on social media, put forward new educational work and closed several presentations with the required security measures. He now has pre-booked presentations for all of next year."*

*"Our business has a social orientation. Due to the situation of pandemic we had to try for online, but we did not have the desired results. Not everyone can work from home, especially business based on interaction with the world, and they are very active in bazaars and events."*

Even though people are struggling to carry it through the difficult times, there is a hope for optimism to manage through.

Some recommendations could be the interesting initiatives that are taking place in different organisations or online. Due to the pandemic of COVID-19, lots of initiatives are getting into digital world and are more accessible to everyone nowadays.

### ITALY

Italy is one of the last countries in Europe in terms of the degree of digitalisation, digital skills and their application, both in the 'civil' and everyday spheres, and in the

entrepreneurial and commercial spheres. It should be noted that Italy's business landscape consists of SMEs. During the pandemic many SMEs have however turned their attention to e-commerce, but we are still at a low level.

The main obstacles are identified for young people, women and migrants:

- Young people: difficulties in accessing credit; lack of experience, lack of support and counselling.  
A big boost in recent years has been seen in the agriculture 4.0 sector.
- Women: Gender effect and work-life balance; more-difficulties in accessing financial sources; excessive tax burden, excessive bureaucracy; negative economic performance, unfair competition; burdensome labour costs, and complexity of the market and increase of competitors.  
The share of female enterprises that know and adopt Enterprise 4.0 is slightly lower than that of male enterprises.
- Migrants: lack of language skills, early school dropout of minors, unrecognised qualifications, citizenship or residence permit, origin, religion and social class.

On the other hand, seniors make up the largest share of the Italian managerial class.

The main topics/competences addressed by the questionnaire in which respondents expressed a lower degree of knowledge are, in order:

web development, data analytics, business networking, operations management and project service development.

In terms of the importance attributed to them, however, communication was confirmed in first place, followed by social media management, finance, design thinking, project management, web development and data analytics.

## AUSTRIA

Women in Austria are very active in business creation. While they still in general operate smaller businesses with less employees, capital and growth ambitions than men, the situation is improving. The number of companies initiative by women grows and initiatives such as Unternehmerin macht Schule are a good example of inspiration for future generations of entrepreneurs.

While young entrepreneurs in Austria are highly skilled and ambitious, there aren't very many of them. More awareness raising and skill training is needed to incentivise more young people to try out their ideas by setting up businesses.

Seniors under 65 are very active in the entrepreneurial sphere, being highly skilled and experienced. On the other hand, those over that age more rarely employ others, even if they are self-employed. More research is needed to establish the exact reasons for that and if they need support is setting up businesses.

Migrants in Austria cannot be treated like a homogeneous group. While linguistic training and cultural and legal orientation are certainly welcome, sometimes these people come from a very active entrepreneurial environment and already have the skillset necessary to set up a business.

Despite rapid advances in technology, Austrian enterprises are experiencing a digital skill gap – many employees simply don't have the necessary ICT skills to deal with the challenges of their work. While larger companies are capable of addressing those needs through training initiatives, SMEs and start-up in particular are especially vulnerable.

There are numerous government and civil sector initiatives to address the area of digital competences in general, but not all of them are suitable to the needs of prospective entrepreneurs. Some university degrees and free online courses are the best available resources so far. It would be helpful if existing resources are supported by interactive workshops. The ability to perform and skill assessment using an adapted version of DigiComp is a clear strength for Austria.

Prospective entrepreneurs in Austria can find ample support in the form of coaching and funding opportunities. Better awareness of these option will stimulate more people to start their own initiatives, particularly young people, who seem to need the most encouragement.

Digital entrepreneurship is a new field requiring a specific skillset, and even seasoned entrepreneurs often lack the knowledge to transition to the online sphere. In particular, competences such as digital marketing, social media management, data analysis, and web-development, are areas where few potential entrepreneurs feel confident.

That said, for many even the more foundational entrepreneurship skills are missing. Because of that, if a training is to meet the needs of diverse groups of potential entrepreneurs, it must consist of two sections with a different level of difficulty: a foundational module focused on entrepreneurship and digital skills, and an advanced

module with an emphasis on digital entrepreneurship. Based on the survey responses, blended learning is the preferred form of delivery and the desired duration is less than 2 months. That duration should be considered indicative for a single module, as the majority of participants will be unlikely to go through both, and for those who do, a significant number of respondents were willing to dedicate up to 4 months for training purposes.

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