

**UPENSKILLS**

# ENTREPRENEURSHIP SKILLS DEMAND IDENTIFICATION

RESEARCH STUDY

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## INTRODUCTION

As “2019 OECD Skills Strategy: Skills for Shaping a Better World” notes, skills are an essential driver of economic and social progress. OECD Secretary-General Angel Gurría notes that “skills are the foundation upon which countries build prosperous and inclusive societies”. Skills indeed are vital in enabling individuals and countries to thrive in an increasingly complex, interconnected and rapidly changing world.

However today skills shortages have become one of the major constraints to productivity, economic growth and inclusiveness in many countries. According to OECD Skills Strategy published by OECD Centre for Skills, several trends are affecting skills across the world: globalisation, technological change and demographic change. Now we can add pandemic to this list, as it shapes current education and labour market in a remarkable way. A more integrated world economy, emergence of global value chains, offshoring and outsourcing, rapid development of new technologies, remote work opportunities require constant upgrading of skills. Increased vulnerability of some employee groups, expansion of sources of learning, especially online, emergence of new forms of work and new jobs make an impact on education and training. Against this background, getting skills right becomes even more critical for ensuring well-being and promoting growth that is inclusive and sustainable. To thrive in the world of tomorrow, people will need higher levels and different types of skills and to respond to these challenges many

countries will need to re-engineer their skills systems.

These reasons show that there is a need for a new model for skills development. Tertiary and life-long education, after acquiring primary and secondary education, should focus on transversal skills with regular upskilling and reskilling in the future. An answer can come as an acquisition of entrepreneurial skills by young people.

This report is part of the “Upgrading entrepreneurship skills” project, and it is focused on data from seven European countries: Latvia, Spain, Greece, Italy, Croatia, Poland and Norway. The first chapter provides a look at entrepreneurship environment in seven countries and theoretical framework on skills demand. In the framework of this research study, each involved partner institution has conducted primary data collection (whether survey, focus groups or interviews) in their country to find out opinion of young people and/or entrepreneurs what skills are in demand to become entrepreneur. Overview of the results and analysis of respondents’ answers are available in the second chapter, which allows us to identify which traits leads to success and to create a portrait of successful entrepreneur in each country. The comparative overview in the third chapter contains a sum-up of entrepreneurial skills in demand for each country. It is followed by compilation of best cases of non-formal education for entrepreneurship in chosen European countries and conclusions.

# 1. ENTREPRENEURSHIP SKILLS DEMAND IDENTIFICATION AND BUSINESS ENVIRONMENT ANALYSIS IN EUROPEAN UNION COUNTRIES

## 1.1. Entrepreneurship skills demand identification and business environment analysis in Latvia

### 1.1.1. Short overview of business support services available for young people

Latvian Startup environment is dynamic and rapidly growing. To nurture this growth, all important stakeholders – private and public sectors, investors, academia and startup enthusiasts – joined hands together. Nowadays Latvian Startup infrastructure consists of 400+ active startups, a pool of institutional investors and business angels, a diverse range of modern co-working spaces, dozens of incubators fueled by government, educational institutions and private individuals, as well as a calendar full of exciting gatherings, productive conferences, hackathons and meetups. Moreover, a unique Startup Law has been passed and Startup Visa is available for foreign citizens who are willing to come and kick their startup off in Latvia. Read more about the Latvian startup environment and opportunities that are available for young



people on the startup portal [www.startuplatvia.eu](http://www.startuplatvia.eu).

The Investment and Development Agency of Latvia (LIAA) provides several programs designed to foster the activity of young entrepreneurs.

### INNOVATION MOTIVATION PROGRAM

Typical profile of Support Recipient: A person does not have a strong business idea but is determined to go down the entrepreneurial path. Usually this person is looking for encouragement to try and the right people to try it with.

The program raises awareness among the wider community about innovative entrepreneurship and provides support for those who want to start. Among other things, the program organizes various

hackathons, networking meetups, workshops, and other capacity building activities which help the entrepreneur to define the next steps. The overall program budget is EUR 5 303 932: 85% is provided by European Regional Development Fund and 15% comes from the Latvian state budget.

Find the latest news of technologies and innovation in Latvia at <https://labsoflatvia.com/en/>

## BUSINESS INCUBATORS

Typical profile of Support Recipient: A person has a business idea that needs to be refined and, possibly, backed up with a business plan. Usually the person is looking for mentorship from successful business people and guidance on how to test the business idea. An enterprise that needs a boost and financial support.

The most available and popular business support for young people and future entrepreneurs is the business incubators system. 15 business incubators were set up by Latvian Investment and Development Agency (LIAA) in various cities of Latvia. Individuals and entrepreneurs who are not registered for more than three years are welcome to join the pre-incubation or incubation. The admission takes place continuously. At the Magnetic Latvia business incubator, there are available workspaces equipped specifically for the entrepreneur development needs, mentor consultations, and entrepreneurial networks. If an enterprise needs funding, the incubator covers 50% of the expenses for the services, equipment, and materials aspiring entrepreneurs need to develop their product. The amount of funding ranges from EUR 20,000 to EUR 200,000. Incubators also hold seminars and training in subjects that matter the most to young entrepreneurs.

Read more: <http://inkubatori.magneticlatvia.lv/en/>

### Latvian incubators offer:

- Assessment of your business idea and its viability;
- Advice on business model improvement;
- Mastering business skills and abilities;
- Coworking space;
- Free advice, training and workshops;
- Mentorship by experienced entrepreneurs and experts;
- 50 % co-financing for purchase of services required for development of business (accounting, premise lease, design, marketing, technology consultations and prototyping, certification, laboratory costs, etc.);
- Grants in amount of up to EUR 10 000 for purchase of various services and up to EUR 5 000 for equipment purchase.

In the pre-incubation, you can use the incubator coworking space and office equipment, consultations, training and mentor support for up to six months free of charge to validate your business ideas and their viability. If you succeed, you can qualify for incubation afterwards. The Incubation program lasts for up to 4 years or as long as the company has reached the incubation goals. Admission to the incubation takes place in March and September.

## THE MEASURE FOR COMMENCING COMMERCIAL ACTIVITY OR SELF-EMPLOYMENT

Typical profile of Support Recipient: young unemployed people to launch a business, must be registered at the State Employment Agency (SEA) and comply with the following conditions: have received professional secondary or higher education specialising in entrepreneurship, business management or other corresponding field, or in a field

where business activities or self-employment start-up is intended; have received professional education that ensures the required knowledge in the field of business managements or a field where business activities or self-employment start-up is intended; have received professional secondary or higher education and informal

education (no less than 120 academic hours) in the field of business management.

The Measure for Commencing Commercial Activity or Self-Employment is organised and promoted by the State Employment Agency. While entrepreneurship support has been increasing in Latvia, both in terms of public support provisions and programmes offered by non-government organisations, there is only one programme that is specifically targeted to the unemployed young people.

This measure aims to provide advisory services and financial support to help qualified unemployed people to launch a business and sustain it with support for at least 2 years. To qualify, the young person must be registered at the State Employment Agency (SEA) and have knowledge and experience related to business management.

Started in 2008, this support measure is provided in two phases. First, participants attend a series of consultations that provide individual assistance to support the

preparation and development of a business plan. Each participant can attend 20 individual consultation sessions over a period of 6 weeks. Consultations are done by business professionals who are contracted by the SEA. These sessions focus on identifying business ideas and building a plan around them. Once the consultations are completed and participants have a business plan, the SEA manages an evaluation process to select those projects that will be supported within the second phase. The second phase of support provides additional individual business consultations and financial grants.

In 2019, this activity has involved 154 unemployed who wanted to start their business, 145 out of them had developed and submitted their business ideas. Positive evaluation by experts was received for 73 business plans.

Program's Best practice example: <https://witberry.lv/wit-berry-maija-pirma-odzina-ir-ilva-kavicka/>

## START PROGRAMME

Typical profile of Support Recipient: a person over 18 years old who is interested in starting a business, has started a business within the last 3 years or is interested in starting a new business in another sector.

ALTUM (state-owned development finance institution, which offers state aid for various target groups with the help of financial tools (such as loans, credit guarantees, investing in venture capital funds, etc.) offers a programme called Start Programme, which

is open to anyone over 18 years old who is interested in starting a business, has started a business within the last 3 years or is interested in starting a new business in another sector. The support provided includes free assistance with business plan preparation and implementation, training and subsidised loans.

More services are available here: <https://www.altum.lv/en/>

### 1.1.2. Analysis of legislation in sector of entrepreneurship in Latvia

In Latvia there is no legislation which would define state measures to support young entrepreneurs. The most relevant legislation is **Startup Law**. In recent years, Latvia has been making changes to become more

appealing to the Start-up environment from a legal perspective. The first version of Start-up Law was accepted in the year 2016 and came into force a year later. The main aim of the Start-Up Law was to contribute to the

creation of Start-Up enterprises, thus promoting the usage of innovative products and economic growth as well as developing the research field in Latvia. The business-friendly law defines Start-Up as an innovative scalable business with high economic potential. The Start-Up Law was a powerful signal and a way of expression that the government of Latvia is willing to make contributions and follow along with the modern global business trends.

To reduce the financial pressure for the Start-up enterprises in Latvia, **the Law on Aid for the Activities of Start-up Companies** Section 8 determines “An employee of the start-up company is exempt from the personal income tax if regarding him or her a fixed payment has been made for the income subject to a payroll tax obtained in the start-up company”. Therefore, instead of monthly payments into the State Social Insurance budget for a Start-Up employee, the employer must only pay a fixed payment – 301.77 Euro – which is worth the minimal payment of two months into the State Social Insurance budget. Therefore, the employer himself must not pay the monthly personal income tax. With the tax relief and co-financing aid for attracting highly qualified employees (co-financing intensity 45%) the employer is able to recruit qualified workforce.

Although the Law is beneficial for the companies with innovative ideas and high potential of economic growth, the majority of Start-Up enterprises had difficulties with the criteria to qualify as a Start-Up company by the introduced Law. The requirements to apply for the payment benefits to ensure faster development of the Start-Up enterprises had many prerequisites that, for the majority of the companies with innovative products, were too difficult to fulfill. Because of the requirements such as no equity ownership in other companies, and a minimum of 70% employees must

have MSc or Ph.D. degree, and the fact that the specific Start-Up enterprise cannot be related to other companies made it practically impossible to register for the tax relief.

The main issue with the Start-Up Law was that the Start-Up companies cannot have a related company. Research has found that approximately 27% percent of the Start-Up companies in Latvia have founded related companies abroad with the aim to attract bigger amount of risk capital into their companies, which is a common practice in the Start-Up companies’ environment. In order for the benefits of the Start-Up Law to become more accessible in the 28th of January 2020 there were made amendments to the Law, which provide the possibility to qualify for financial benefits also for Start-Ups, which have established a company, that is registered abroad, in order to receive venture capital investment.

A significant proportion of the Start-Up companies were not able to apply for the financial benefits because of degree requirements of the employees of the Start-Up companies. Data from the research about the Start-Up environment in Latvia showed that 90% percent of the survey participants had bachelor’s degree and 56% percent had Master’s degree. Only 4% of the survey participants stated that they have obtained a Doctor degree. Because of that the government of Latvia made amendments to the Law in 2020 suggesting decrease of requirements of employees’ degree level in Start-Up companies.

**Conclusion:** With the implementation of the Start-Up Law the government of Latvia has made contributions to improve the environment of entrepreneurship in Latvia to attract advanced and experienced labor force, which therefore promotes a faster development of the Start-Up company.

### 1.1.3. Analysis of availability of human resources in Latvia

In 2019 approximately 122 271 people aged 18-24 were registered in Latvia, which formed only 6,4 % of the total population of the country. It is also worth noting that the total amount of youngsters has fallen by more than a half in the last 30 years in Latvia. As the birth rates have experienced decrease, it is foreseen that the proportion of youth will become even smaller within the upcoming years. Therefore, it is predicted that the job market of Latvia could experience a lack of labor force in the future.

Analyzing the data from the education institutions of Latvia in the Year 2018 around 60% percent of people aged 18-24 were studying – 15 % were in high school, 11% had chosen to study in vocational education institution and 34 % were studying in university or college.

In 2008 more than half of the university students studied social sciences. However, in 2018 only a third of the students chose social sciences as their field of study. In the last few years, the youth course of education has changed, which is due to the

modifications of demand in the labor market. In addition, the financial support of the government for the exact sciences in education has attracted youth to study engineering subjects. The same situation has been observed in vocational education. The most popular direction of studies has remained engineering, construction, and manufacturing, while the service-related courses of studies remain as the second popular option among the students.

In 2017, around 60% of graduates of vocational studies were employed while approximately 5% were unemployed, and the rest – 35% - remained economically inactive. Around a quarter of the graduates continued their studies.

**Conclusion:** The human resources of youth have experienced decrement in the last years, which could create a lack of labor force in the future. Because of the change in demands in the labor market and support of the government, more students choose to study engineering-related subjects instead of social studies.

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#### 1.1.4. Analysis of level of youth employment and NEET situation in Latvia

Figures released by the Central Statistical Bureau (CSB) show that in the 2nd quarter of 2019 Latvia's unemployment rate constituted 6.4%. Latvia's unemployment rate continues to exceed the European Union (EU) average. In addition, last year Latvia still had the highest unemployment rate in the Baltic states – 6.4 %, compared to 5.1 % in Estonia and 6.2 % in Lithuania.

During the same period the youth unemployment rate accounted for 15.1%, which is 3.9% higher than a year ago and 1.6% higher than in the previous quarter. In the 2nd quarter of 2019, in Latvia there were

61.5 thousand unemployed persons aged 15–74. During the year, the number of young unemployed persons grew by 1,100.

Regarding the situation of NEET, Latvia does quite well in comparison with EU average indicators. Young people who are not in education, employment or training, aged 18-24 years, were 11,2% in 2018, while in EU average they were 13,7%. It is worth to note that in comparison with the period of economic crisis the share of NEETs in Latvia decreased twice: from 22,6% in 2010 to 11,2% in 2018, as mentioned above.

Eurostat data indicates that about 5% of 20-24 years old young people are self-employed in EU countries, while in Latvia this indicator is 4%. According to GEM Latvia Report 2015-2018, early-stage entrepreneurial activity rate among 18-24 years old fluctuated from 2015 till 2017, being around 16% in 2015, 25% in 2016 and 20% in 2017.

GEM Latvia Report also indicates that only half of survey participants believe that

successful entrepreneurs have high prestige in society. Same opinion was identified in Belgium, Spain and Croatia, while in Estonia  $\frac{2}{3}$  of population positively assesses the image of entrepreneurs. Eurobarometer 2012 data shows that 80% of Latvian inhabitants consider that entrepreneurs exploited other people for their own benefits and 53% think that entrepreneurs care only about their profit.

### 1.1.5. Review of entrepreneurship skills demand in Latvia

As data of Global Entrepreneurship Monitor shows, very often people engage in entrepreneurship in the countries with high unemployment and income inequality, high risk of poverty, low social security. Young people are forced to look for alternative ways to ensure their income, so they choose to launch entrepreneurship.

Therefore, one of the best contributions to one's career as an entrepreneur is the development of soft skills. In January of 2019, LinkedIn.com conducted research which concluded that 57% of senior managers point out that soft skills are more important than hard skills. The top-5 of soft skills most in-demand in 2019 are: creativity; persuasion skills; collaboration; adaptability; time management skills. In 2020 emotional intelligence came to the list. Emotional intelligence is the ability to perceive, evaluate, and respond to your own emotions and the emotions of others. The need for emotional intelligence underscores the importance of effectively responding to and interacting with our colleagues.

In December 2019, Latvian Information and communications technology association (LIKTA) provided their **list of the most important competencies in the future:**

- ability to learn;
- ability to take initiative;
- ability to organize one's work;
- ability to learn, adapt to new situations and solutions;
- a positive attitude;
- ability to transform themselves and change their thinking;
- ability to be creative in any profession or life situation.

The list was combined by entrepreneurs themselves. "We support those who want to learn," said CEO of "TET" Ltd., one of the biggest Latvian companies - internet service provider, telecommunications, technology and entertainment company, during the annual LIKTA conference. As a result of discussions, **three ideas** were put forward:

- 1) to teach innovation and design thinking, and basic ICT skills to young people from kindergarten;
- 2) to build the image of Latvia as an ICT leader country or a place to experiment with new technologies, by teaching relevant innovation skills for entrepreneurs;
- 3) to provide a platform for collaboration between the private, public and academic sectors at a global level.

## 1.2. Entrepreneurship skills demand identification and business environment analysis in Spain

### 1.2.1. Review of entrepreneurship skills demand in Spain

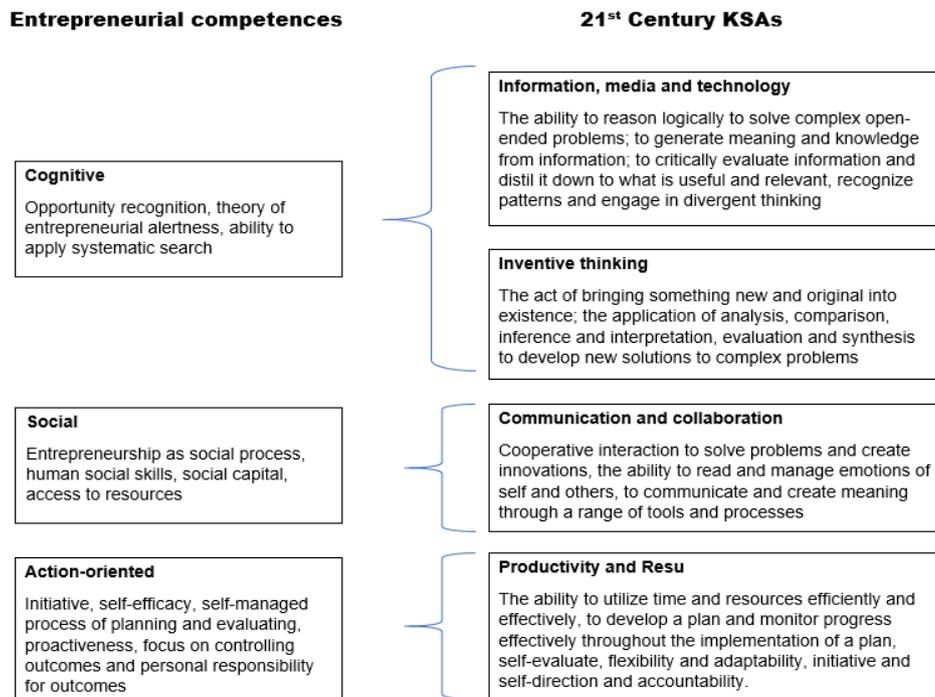
There is evidence to suggest that there is a link between entrepreneurship skills and some measures of business success. The evidence regarding the impact on business performance of specific education, training or support programmes to promote entrepreneurship is limited, suggesting the need for further experimentation and systematic evaluation.

It is important to consider that entrepreneurship is considered to be a key factor in promoting economic development, innovation, competitiveness and job creation, yet little is known about the skills required for successful entrepreneurship.

Most entrepreneurs and motivated professionals know the importance of investing in themselves, from building valuable skills to improve their strengths over time. And nowadays, the importance of that skills has changed from what might have been most important a decade or two

ago. A lot of that is based on technology, but some of it also is based on the way employees want to be able to work.

Alongside development of 21st century knowledge, skills and abilities (21st century KSAs), researchers investigating entrepreneurial competencies have produced a multitude of theoretically and empirically supported concepts, including human capital, social capital and social skills, self-efficacy and creativity, that have demonstrated a relationship to entrepreneurial activity. While many specific entrepreneurial competencies have been identified, they appear generally to fall into three major categories: cognitive, social, and action-oriented. A more in-depth analysis of identified entrepreneurial competencies demonstrates relevant connections between the KSAs relevant for the 21st century. These connections are articulated below and illustrated in the figure below.



## SOFT SKILLS

Skills you need to have as an entrepreneur according to Spanish entrepreneurs and experts:

- **Curiosity.** Natural and emotional instinctual behavior that generates exploration, investigation and learning. An entrepreneur will deal with new problems or situations and this will allow him to move forward, provide opportunities and do actions. This also goes with creativity.
- **Efficiency.** Need of high performance when it comes to solving a problem.
- **Resilience.** Talking about the ability to overcome negative situations and being prepared for anomalies and get out of your comfort zone. Besides, risks should be taken and courage is valuable in the situation.
- **Communication.** Clear and concrete communication is decisive in each conversation regardless of whether it is with clients, partners, peers or prospects.
- **Spot new trends.** Keep up to date on new startups because the market and business move fast and try to be “trendy”.
- **Networking.** This strategy allows to create synergies and business opportunities with people who have similar aspirations to ours.
- **Time management.** It is important to plan carefully the activities and task, sometimes giving them priorities, defining milestones or the urgency; so clear objectives will help to get it.
- **Customers.** The final objective is the customer needs, so make sure the products and services are focused on it, and therefore the brand strategy.
- **Sales.** Being comfortable creating business opportunities. Important to know the sector, listening ability, patience to be a good seller, etc.

## E-SKILLS

In addition, e-skills or digital skills have become important because of the impact of Information and Communication Technology (ICT) on the overall economy and the significant effect on productivity growth approaching several percentage points in many countries. The use of ICT throughout the value chain contributes to improved business performance and trends suggest that ICT will continue to be a driver of growth.

The competitiveness of European industry is thus dependent on both the effective use of ICT for industrial and business processes and the knowledge, skills and competences of existing and new employees. From here appears the term “e-skills” that

encompasses a wide range of capabilities (knowledge, skills and competences) and issues which can be spanned over a number of economic and social dimensions. The ways individuals interact with ICT vary considerably, depending on the work organization and context of a particular employer, or home environment.

European Commission identifies certain e-skills which covers mainly three general categories:

**ICT practitioner skills:** the capabilities required for researching, developing and designing, managing, producing, consulting, marketing and selling, integrating, installing

and administrating, maintaining, supporting and providing a service of ICT systems;

**ICT user skills:** the capabilities required for effective application of ICT systems and devices by the individual. ICT users apply systems as tools in support of their own work, which is, in most cases, not ICT. User skills cover the utilization of common generic software tools and the use of specialized tools supporting business

functions within industries other than the ICT industry;

**e-Business skills:** the capabilities needed to exploit opportunities provided by ICT, notably the Internet, to ensure more efficient and effective performance of different types of organizations, to explore possibilities for new ways of conducting business and organizational processes, and to establish new businesses.

#### 1.2.4. Analysis of level of youth employment and NEET situation in Spain

The Global Entrepreneurship Monitor (GEM) is the most important global network on entrepreneurship research which also regularly collects and presents Spain data.

Spain has a low percentage of entrepreneurs but in the last years the Total early-stage Entrepreneurial Activity (TEA) has increased from 5.2% in 2014 to 6.2% in 2019 despite the European average is 7.8% and half of new entrepreneurs are young people between the ages of 18 and 38. Most people however prefer wage-earning jobs to self-employment.

The 68.5% of Spanish entrepreneurs start this adventure because they have detected a business opportunity. In fact, the perception of new opportunities is at the peak of historical series. Inside this group of people, the 57% do it because they seek greater independence; the 25.2% intend to increase their income; and 9.7% want to keep it. On the other hand, only the 28.3% of the entrepreneurial activity in 2018 corresponds to people who were motivated by the need.

One reason for optimism is that the Spanish people are satisfied with their knowledge and skills when it comes to entrepreneurship. However, they consider the lack of other experienced entrepreneurs as something that can block them because of their fear of making mistakes.

The social status of the entrepreneur reflects a downward trend, despite the efforts of the public authorities to make this issue visible.

##### Background

Besides, nowadays in Spain tech sector startups began to pop up some 20 years ago. With the founding of companies like Trade Inn, EDreams and Infojobs a growth trend began that would actually increase during the most severe years of the recession. Spain's technology sector has come to list 2,638 startups, distributed mainly between Barcelona (26%), Madrid (27%) and Valencia (14%). According to Adam Sedó, PR Manager at Amazon Spain, "There is an abundance of technological talent in Spain, but the most important thing is that it's available."

##### Gender stats

Women score lower on the factors that facilitate entrepreneurship and higher in those which inhibit entrepreneurial behavior (such as fear of failure). This could explain that the percentage of men who launch a business is higher in relative terms although the gender gap is reducing. The 55.1% of entrepreneurs are men versus the 44.9% of women.

##### The needs

Regarding funding, 84% require financing to set up their own company and the amount varies, but the average is around 93,000€.

The sources of financing are personal savings (52%), financial institutions (22%), family (14%) and professional investors.

In addition, the dropout rate is lower in Spain. In 2017 it was 1.9%, which is lower than the European average (3.6%). Two out of three people who abandoned business, did it after the business was closed, although in 30% of the cases, the company continued operating by third parties. Some reasons for closing business are: 46% claim that the

company was no longer profitable, 5.6% did so for retirement, 5.5% for financing problems and 3% because they had the opportunity to sell the company.

In terms of intra-entrepreneurial activity, that is, the one that takes place within a great company, Spain is positioned below the European average. Only 1.4% of the Spanish population claims to have set up an entrepreneurial initiative for the organization in which they work.

### 1.3. Entrepreneurship skills demand identification and business environment analysis in Greece

The report about Greece is mainly grounded on information derived by Global Entrepreneurship Monitor, which is focusing on early stage entrepreneurship. To the best of our knowledge, the only available data about youth entrepreneurship in Greece is those included in the report by the Foundation for Economic and Industrial Research (2015) which is highly affected by the financial crisis. Although the report of

the Greek Foundation for Economic and Industrial Research (FEIR, 2019), which elaborates further evidence of GEM data, is oriented towards the early stage entrepreneurship, it includes some key-information on the age of new entrepreneurs, and therefore one can, at least indirectly, to deduce pieces of the picture of youth entrepreneurship.

#### 1.3.1. Business environment and recent trends of early stage entrepreneurs in 2018

According to the Greek Foundation for Economic and Industrial Research (FEIR, 2019), which analyzes the collected data from the country section of the Global Entrepreneurship Monitor (GEM), in Greece, the proportion of the population engaged in early stage entrepreneurship in 2018 is up 6.4% (about 418 thousand people) from 4.8% (314 thousand) in 2017. This is one of the highest performances in the country in recent years, despite moving below the average of innovative countries <sup>1</sup> (2018:

10.1%). It seems that the sharp uncertainties that have existed in recent years and which have affected the new venture are beginning to be eliminated. However, although this finding is a positive development, it does not appear to be accompanied by a substantial improvement in the qualitative characteristics that affect the viability of new ventures.

***By age, in 2018 most of the population in the early stages of starting a business is in the age group of 18-24 (11.5%), (9.5% in***

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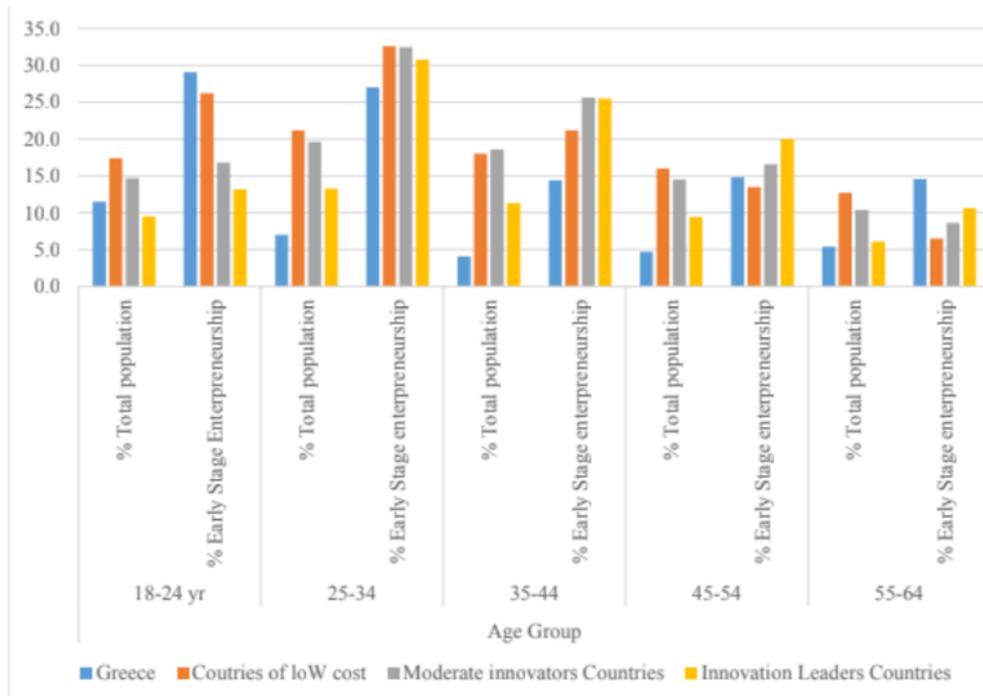
<sup>1</sup> Since 2017, economies participating in GEM have calculated what portion of their early-stage entrepreneurs are considered "innovative." This means that their product or service is considered new in their market and that few or no competitors currently exist. Over the last seven survey cycles since the development of the Innovation Rate indicator, some countries have consistently scored in the top 10 of

participating GEM economies by percentage rate: Chile, Ireland, Luxembourg, France, Guatemala, Slovenia, Canada, Colombia, Denmark, Estonia, Lebanon, South Africa and United States.

*innovative countries*). In all age groups there is a lower participation in entrepreneurship than at least in innovative countries, with the exception of the younger age group. In all, however, **30% of early stage entrepreneurs are between the ages of 18 and 24, with the average age being 36 years**. In recent years, there has been an increase in the participation of young people. However, whether this is a positive development is quite debatable. The widespread involvement of very young people in start-up entrepreneurship is not necessarily desirable, because while they are usually characterized by greater passion and dynamism, they lack that experience and knowledge and possibly the appropriate networking that could potentially improve their chances of success.

In figure 1 the breakdown of start-up entrepreneurs into age groups is illustrated in two ways: (a) as a percentage of the corresponding age population engaged in early-stage entrepreneurship, and (b) the structural breakdown of early-stage entrepreneurs into corresponding age groups. Based on the first approach in 2018 in Greece, the majority of the population in the early stages of starting a business is at the age of 18-24 (11.5%), compared to 9.5% in innovative countries. In all age groups there is a lower participation in entrepreneurship than at least in innovative countries, with the exception of the younger age group.

**Figure 1.** Age distribution of early stage entrepreneurs in Greece and groups of European Countries based on the respective innovation dynamism



Source: GEM (2018), GFEIR (2019) and authors' estimates

Following the second approach, (% of early stage entrepreneurship), 9.1% of them come from the age group of 18-24 years, which is quite high for this category

compared to the innovative countries, where the relative indicator is only 13.2%, while it is enhanced to compared to 19% last year. Overall, the participation of the

youngest in entrepreneurship in the early stages has increased compared to 2017, with a total of 56% of entrepreneurs aged 18-34 versus 50% last year.

However, the average age of an entrepreneur is about 36 years, a performance that is a systematic finding over time.

A percentage of 36.5% of startup entrepreneurs actually launched in 2018 a new business that had been operating for at least three months (new entrepreneurs), with the rest - aspiring entrepreneurs - still in preparation. This performance is slightly below the average of innovation countries (42.6%) and has fallen compared to last year when young people outperformed. Consequently, rising start-up entrepreneurship seems to be fueled more by aspiring entrepreneurs, which suggests a change in expectations and a more favorable

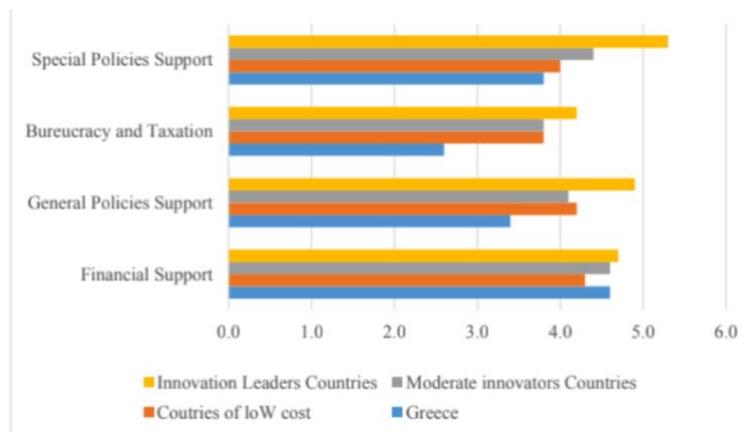
climate in the economy, but not being translated into the path of new entrepreneurship does not mean a real flow of overall entrepreneurship.

36.5% of startup entrepreneurs launched in 2018 a new business that had been operating for at least three months (new entrepreneurs), with the rest - aspiring entrepreneurs - still in preparation. This performance is slightly below the average of innovative countries (42.6%) and has fallen compared to last year when young people outperformed. Consequently, rising start-up entrepreneurship seems to be fueled more by aspiring entrepreneurs, which suggests a change in expectations and a more favorable climate in the economy, but not being translated into the path of new entrepreneurship does not mean a real flow of overall entrepreneurship.

### 1.3.2. Business support for early stage entrepreneurship in Greece

Based on the GEM (2018) survey and GFEIR (2019) data in Figure 2 the evaluation of public policies aiming at the support of early stage entrepreneurship in Greece is presented.

**Figure 2.** Evaluation of government policies for early stage entrepreneurship support.



Source: GEM (2018), GFEIR (2019) and our estimates

In terms of evaluating, **the general policies to encourage entrepreneurship, in Greece these seem to be insufficient**, with the

country ranking fourth from the bottom with an average of 3.4 (versus 3.5 in 2017) among other European countries (Figure 2).

Consequently, a relative stagnation of the index is observed, as opposed to the 2016-17 period where it has improved significantly from 2.7 in 2016 to 3.5 in 2017. This finding is probably due to the implementation of public programs for absorption of European funds intended to support new business ideas. It becomes

evident that youth entrepreneurship support policies should primarily change their orientation from the technology transfer mechanisms toward institutions that aim at boosting entrepreneurial capital and especially changing society's perception of entrepreneurship (Gkypali et al., 2017).

### 1.3.3. Analysis of legislation in entrepreneurship sector (regulatory framework and bureaucratic)

Greece also performs poorly in terms of adequacy of policies to reduce bureaucracy and the consistency of tax policy for new businesses. The average score at this position is just 2.6, slightly higher than the average of 2017 (See Figure 2), placing the country in second place by the bottom of 25 EU countries.

One of the biggest and most important obstacles that any interested person who is aiming to implement a new business idea will have to overcome is to collect the necessary supporting documents for starting a business, depositing it with the relevant public services and handling all legal requirements to obtain approval for the operation of his business initiative. In Greece, the legal framework is extremely

complex with many important details to be kept in mind, but these come from different legislation, which piles up bureaucratic obstacles to start-ups, resulting in many new business initiatives to end even first implemented (FANE, 2019).

According to Young Entrepreneurs Associations (FANE, 2019), **to overcome the above-described bureaucratic barriers to new entrepreneurship, radical legislation should be introduced.** A framework should simplify the procedures for setting up new businesses, make the individual steps that are followed in a simple and comprehensible way clear, facilitates the viability of the start-up business and, to the extent possible, provide additional incentives and protection for young entrepreneurs.

### FINANCIAL SUPPORT

In terms of adequacy of funding for business ventures, Greece is averaging 4.6 (fig.2), which is slightly lower than in the innovation leader countries, but at the same time showing a sharp increase from 3.8 in 2017 (last in the ranking). Interestingly, however, Bulgaria occupies the highest position with an average of 5.8, a country that is known to influence in various direct and indirect ways the domestic business activities. Funding for businesses other than "traditional" forms of banking, or even government subsidies, may

involve modern mechanisms such as crowdfunding, business angels or even venture funds. However, despite the nominal abundance of financial instruments in the country, the availability of these is judged by experts to be limited. Of course, this is a "problematic" general area not only in Greece but throughout Europe as the financial crisis has adversely affected the business environment in most European countries.

### SPECIAL POLICIES FOR YOUTH ENTREPRENEURSHIP

Special policy measures aiming at the strengthening of youth entrepreneurship, have been evaluated in the GEM context. More specifically experts evaluated (i) the role of science parks and business incubators, (ii) the number, the size and the orientation of support programs which target exclusively young entrepreneurs and (iii) the ability and attitude of public

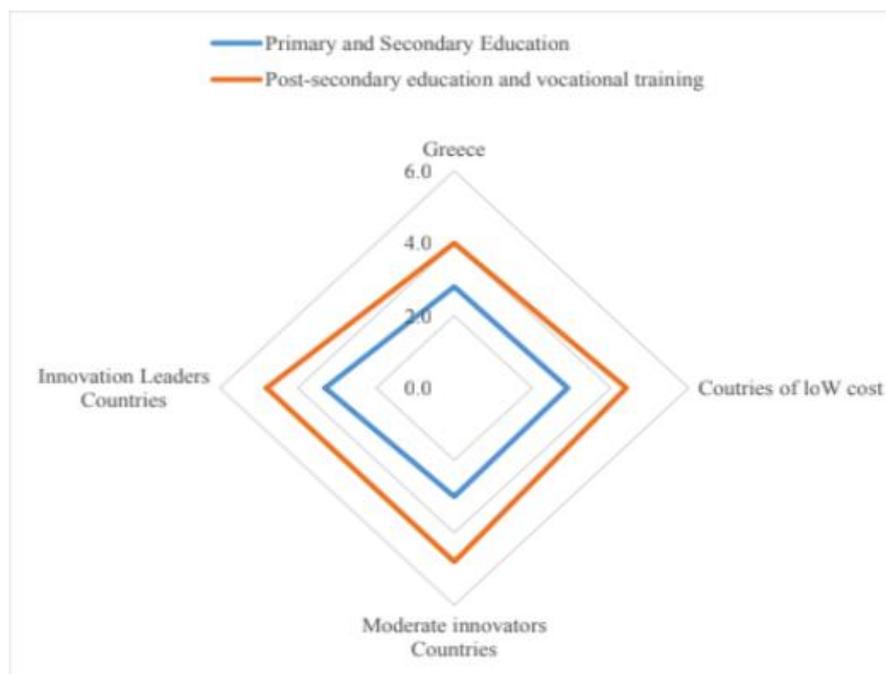
organizations towards the support of new enterprises. Evaluation results showcase that Greece is slightly higher compared to 2017, in the fourth position from the bottom, as opposed to the last one (3.8 from 3.5 in 2017, Fig. 2). Weaknesses are identified mainly in terms of the number and successful targeting of state programs and their effective management.

### EDUCATION AND TRAINING

The same picture is revealed when education and training issues of the early stage entrepreneurship are examined. More specifically, Greece is ranked in a low position, with primary and secondary education being perceived as not sufficiently promoting entrepreneurship. In general, in European countries which are classified as innovative countries, the education system at these levels does not seem to contribute

sufficiently to the promotion of entrepreneurship. Equally low is the contribution of post-secondary education and training to entrepreneurship, as Greece ranks lower than the average of European countries. Despite the improvement of this indicator in recent years, the value of the specific component is diminishing for two years consecutively and specifically from 4.2 in 2017, to 4.0 in 2018 (Fig. 3)

**Figure 3.** Evaluation of education and training system with respect to entrepreneurship support



Source: GEM (2018), GFEIR (2019) and our estimates

In particular, in Figure 3 are presented the evaluation results regarding the contribution of the higher university and non-university education, and vocational training institutions in the

provision of good quality and sufficient preparation for the creation and development of new businesses.

## KEY-POINTS

Overall, we could argue that as in most innovative countries, there does not seem to be a significant quantitative difference in the entrepreneurship of younger and older people in our country. However, there are three quality indicators where younger entrepreneurs perform better and exhibit higher dynamism than their older counterparts. These areas can be treated as areas of opportunity, in the sense that their youth entrepreneurship is expected to have a particularly positive impact on the Greek economy. Briefly these three opportunity areas are:

- The ability of young people to perceive faster and deeper the business opportunities, which may result in higher returns for younger opportunity entrepreneurs than the older ones;
- The ability of young people to perceive faster and deeper business opportunities, which may result in higher returns for younger opportunity entrepreneurs than older;
- The stronger dynamism of the ventures started by younger entrepreneurs in Greece are related to the corresponding industrial distribution and therefore the business orientation of the startups. In particular, younger entrepreneurs exhibit higher performance than the older, because the respective new ventures are aiming at the production of goods and services which are placed higher in the value chain of the economy;
- One additional element, which is worthy to mention, is related to the level of education of young entrepreneurs. All the available data showcase that in recent years, and during the financial crisis period, the proportion of younger entrepreneurs with tertiary and postgraduate degrees has increased.
- On the other hand, as the most negative factor remains, diachronically, the “fear of the failure”. Greece ranks first in the corresponding index in almost the entire period of Greek participation in the GEM research program. Some experts have attempted to propose some interpretation to explain this finding, such as the burden of the “stigma of failure” that still accompanies business in Greece, or the rigidity of the insurance system, which poses very high barriers to the flows between dependent work and business. This restriction becomes even more binding because of the lack of any substantial difference of the fear of failure between younger and older entrepreneurs.

## 1.4. Entrepreneurship skills demand identification and business environment analysis in Italy

### 1.4.1. Business environment analysis in Italy

Italy’s economy is based primarily on the transformation of raw materials into finished products to satisfy domestic and foreign demand. Investment opportunities are encouraged and the government, regions and provinces offer investment incentives (many of which encourage industrialization in the southern part of the country). The Italian government also gives Incentives available to encourage

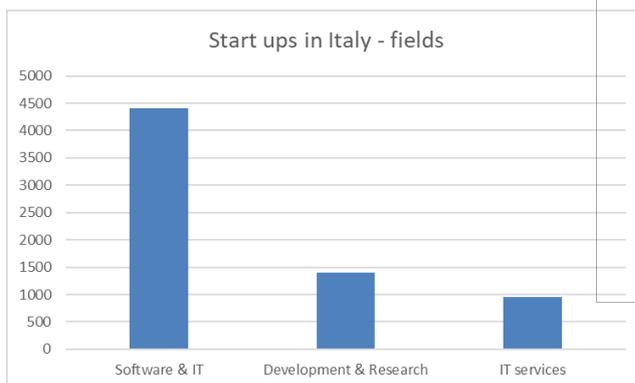
technological innovation and to assist in the development of exports. Incentives take the form of subsidized loans, cash grants, leasing assistance, tax credits and subsidized labour costs.

Industrial enterprises, trading companies, service enterprises, artisans, consortia (groups of entities) and wholesale trade centres are qualified to get incentives for the

developments of new plants, the expansion of existing plants, the development of abandoned factories, plant modernisation, company reorganisations, industrial conversions, services, research projects and innovative initiatives. Most incentives are obtained through special credit bank departments and state agencies, which measure the plausibility of business plans and the creditworthiness of the entrepreneurs.

The Italian government has enacted a **new regulation aimed at encouraging innovation through the creation and development of new companies qualified as “innovative start-ups”**. Several incentives as well as exceptions to the general rules applicable to enterprises provided by the law to stimulate investments in innovative start-ups. Following Italian law (art. 25 of d.l. 179/2012) it can be defined as innovative start up, “All the non-listed limited companies, living since less than 5 years that have less of 5 million euros turnover each year, that have determined technological innovation requirements foreseen by national law”.

**Figure 4. Start-ups in Italy – fields of activity**



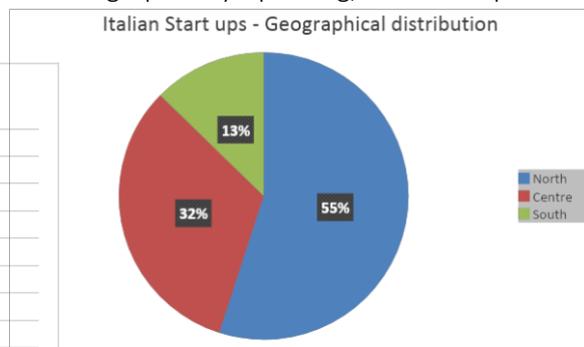
Start-up scenario is living and growing in all Europe, in particular in UK, France and Germany, where it can be found structural conditions to create and develop new enterprises. Following Ernst & Young, in Berlin, every 20 minutes a new start-up is

created. Also, in Italy start up environment is constantly growing, despite the investment’s scenario shows a huge gap with respect to other European economies. In the UnionCamere third quarterly report dedicated to innovative start-ups, at the end of March 2019, Italy reached the record of over ten thousand of start-ups in the national territory, with a +3,2% of growth (317 new startups) with respect to the previous quarter. This growth also stepped up the overall shared capital (+7,7% in 2018).

Analysis showed how Italian start-ups follow the digital era, investing in IT technologies. Only a limited number of start-ups are related to entertainment and tourism (23 and 15 start-ups respectively). In general, 72,6% of Italian start-ups are in the field of services for companies, 18,4% operate in the manufacturing environment and 3,6% operate in the commercial area.

**Figure 5. Geographical distribution of startups in Italy**

Geographically speaking, Northern part of



Italy is the most involved, especially in Lombardia, where a total of 2543 startups are founded (25.2%)

In Italy, start-ups survival rate goes from 10% to 25%, so only one over ten is able to survive in the market. This condition is mainly driven by the absence of market for the product/service: selling something that is not needed or is not attractive for customers is the grates failure mode for

these start-ups. Having a solid business model is essential and normally start-ups that do not survive underestimate this aspect.

**In these realities, it is important to note that only 4,4% of start-ups have a woman as CEO and 8% have a young entrepreneur as CEO.**

#### **1.4.2. Analysis of availability of human resources in EU and educational level availability of human resources**

As reported by McKinsey&Co (an American management consulting firm which publish quarterly since 1964, reports on management topics), youth unemployment over the European Union remains unacceptably high when comparing the past and present rate.

The article highlights how over the last 8 years there has been an increase of youth unemployment. The main causes are: a greater number of old people who did not reach the minimum working age to retire due to a government statute of 2015 and more women with children in Italy are choosing to join or remain in the workforce, because of money need and fear of losing their jobs. This situation makes it more

difficult for younger people to find a job and the competition is higher than ever before.

McKinsey&Co suggested the ideas on how to improve the situation. For instance, to improve financing, governments and money related organisations, the government could offer low-interest loans to students pursuing courses that have a solid employment record, youngsters need to think more strategically about their future gather and share information on the most relevant metrics. Educational and labour mobility is the next solution, by working to make professional qualifications transferable across borders, and share practices and methods for a job success.

(Mourshed, Patel, & Suder, 2014)

#### **1.4.3. Analysis of level of youth employment and the rate of youth entrepreneurship in EU**

##### **CASE 1**

As reported in "THE ITALIAN INSIDER" (Parkes, 2019) the youth unemployment situation is as the same stage of 5 years ago when approximately 46% of young people in Italy were without a job, the highest figure since 1977.

Even during times of economic growth, "when Italy's growth was at its strongest, one young person in three was unemployed, pretty much the same as today" (Parkes, 2019). The question then is, why? High youth unemployment is part of a bigger problem. Italy's long history of economic underperformance is certainly a culprit in this regard; the economy has performed poorly for so long that even periods of economic revival have proven insufficient in

offsetting the damage. Moreover, Italy's dual labor market, created as a result of deregulation of temporary contracts in the 1990s, gave rise to a gap in employment protection between indefinite and temporary contracts, which in-turn led to poor training and a high attrition rate when the recession hit. A pension reform in 2012 also increased the retirement age, which meant that younger workers didn't replace as many soon-to-be retired staff. So, while economic improvement in Italy has not been able to jumpstart the country's otherwise flat-lined economy, it has also made job creation difficult. Making matters worse is the existence of a vertical mismatch, where graduates are overqualified for the labour

market. This is generally caused by the time period between graduating from school or university and the gap between getting an actual job. In their article 'Lost Generation' of Youth Is the EU's Major Problem', written by Anna Isaac the Financial Review points out three notable events that negatively impacted the economies of European nations. These include the global financial crisis in 2008, the Eurozone bond crisis in 2012 and the migration crisis in 2015. Years later, economic recovery remains elusive for many countries, including Italy. While Germany and France have moved forward, countries like Italy remain in a state of

economic uncertainty that greatly affects their youth.

Therefore, economic events within Europe and around the world are likely to dictate whether youth employment rates in Italy improve or continue on a downward spiral. While times are tough for Italy at the moment, and the short-term prognosis is rather bleak, that's not to say all hope is lost. The EU's Youth Guarantee initiative is also a sign that Europe is determined to try reduce youth unemployment in Italy and in other underperforming countries.

*(Parkes, 2019, The Italian insider) (Isaac, 2018)*

## CASE 2

**ENTREPRENEURSHIP EDUCATION AND TRAINING.** In 2012 Isfol started a research regarding entrepreneurship education and training in high schools and universities. They analyzed a series of projects dedicated to entrepreneurship education; about 5000 students per year for each organization and 900 teachers were involved. An important aspect is that those who benefit from entrepreneurship education do develop the skills, knowledge and attitudes necessary for self-fulfillment and development, active citizenship, social inclusion and employment, among these skills and abilities are creativity, spirit of initiative, tenacity, teamwork, knowledge of the risks and the sense of responsibility. The analysis showed that young people who participate in microenterprises programs in secondary schools have a higher propensity to start a business out of school (about 15-20% of the students).

Another area of research has focused the use of active learning in universities. Isfol study has regarded two cases: University of Pisa (public), and the John Cabot University (private American). With regard to the University of Pisa, the PhD Plus project was started in 2011 as extra-curricular path dedicated to PhD students and postdocs: the project has involved more than 300 students mainly with a technical-scientific education; 15 startups were created from the beginning of the experimentation. The use of active teaching was started in John Cabot about two years ago, in the degree course on Business administration and now it's become part of the university curricula. Also, these two cases confirm that those who benefit of a learning entrepreneurship, through the use of active teaching and practice, develop skills and attitudes essential for employability and enterprise establishment.

*(Scialdone, Di Saverio, & Villante, 2014)*

### CASE 3

**A THEMATIC ANALYSIS OF LEONARDO DA VINCI PROJECTS.** The Leonardo da Vinci LLP Programme supported projects that directly developed the entrepreneurship skills of young people as well as their ability to create new initiatives, but also indirectly supported pathways that focused on development of entrepreneurship as employability tool (key competence). Methodologies tested in a sample of Italian projects have fostered the development of innovative ICT-based services, pedagogies and practices for lifelong learning, enabling the comparison of the competences on a transnational level and supporting the transparency and recognition of entrepreneurship skills, including those acquired through non-formal and informal learning. In addition, projects significantly contributed to inspire

young people, by developing action plan concerning Entrepreneurship in education, and to promote active networks between businesses, education and vocational training providers, and research institutions. But there are still many gaps: students that may participate in programmes promoting entrepreneurship in education are still a minority; school does not interact with the world of businesses (teachers' approaches are not oriented to improve the confidence of young people in their own potential); cultural and social system does not allow young people to consider the enterprise as an actual placement opportunity. Only a few "lucky", born and grown up "breathing the air of making business", are able to catch a glimpse of it in their professional development.

## 1.5. Entrepreneurship skills demand identification and business environment analysis in Croatia

### 1.5.1. Business environment analysis in Croatia

Particularly, promotional measures and activities in Croatia were focused on **two target groups**:

- Those encouraged starting own small business (unemployed, employed threat with job lost, women and war veterans and handicapped);
- Those who should be sensible on entrepreneurial spirit (pre-school and school children, students and young graduates).

There are several national programs designed to provide support to those target groups.

#### ENTREPRENEURSHIP PROMOTION NATIONAL PROGRAMME

National Entrepreneurship programme since 1997 with comprehensively designed activities led to the creation of a favourable climate and positive attitude among the public regarding private entrepreneurship. Also, it helped to provide information on the business and investment stimulating measures to all interested parties (Karajić, 2004, 12-15).

The promotion of entrepreneurship was carried out on all levels, from state

authorities to city and municipal authorities, employing various media (television, radio, press, etc.). A variety of specialized publications were issued in order to provide more information to all interested parties.

Promotional activities are an ongoing process aimed to raise awareness on entrepreneurship development with long-term impact to create an affirmative environment, the core of entrepreneurship culture.

## NATIONAL POLICIES AND PROGRAMMES RELEVANT FOR THE DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES

Development of the small and medium enterprise sector and entrepreneurship in Croatia is guided through the following national policies and programmes:

- Strategy for Development of Entrepreneurship in the Republic of Croatia 2013-2020;
- Strategy of Women Entrepreneurship Development in the Republic of Croatia 2014-2020;
- Cluster Development Strategy in the Republic of Croatia 2011-2020;
- Strategy for the Development of Social Entrepreneurship in the Republic of Croatia for the period from 2015 to 2020;
- Strategy for Combating Poverty and Social Exclusion in the Republic of Croatia (2014-2020);
- Strategy for Innovation Encouragement of the Republic of Croatia 2014-2020;
- Rural Development Programme of the Republic of Croatia for the Period 2014-2020;
- EUROPE 2020 – European Strategy for Smart, Sustainable and Inclusive Growth;
- National Reform Programme 2017;
- Operational Programme Competitiveness and Cohesion 2014-2020;
- SBA Fact Sheet;
- GEM research.

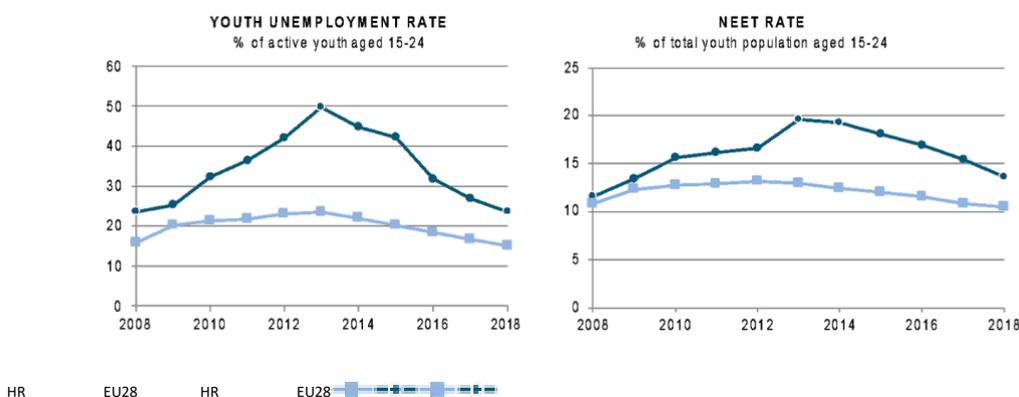
### YOUTH GUARANTEE

Guarantee has become a reality across the EU. It has facilitated structural reforms and innovation in policy design across EU Member States. This document provides extracts from official Commission documents on the implementation of the Youth Guarantee in Croatia. It contains extracts from:

- The country report drawn by the Commission for Croatia in the context of the European Semester;
- The conclusions of the thematic multilateral surveillance review of the Employment Committee (EMCO).
- Results from the data collection on Youth Guarantee schemes.

Croatia presented a Youth Guarantee Implementation Plan on 27 December 2013, updated in 2014, 2015, 2017 and 2019 and also is eligible for the Youth Employment Initiative.

**Figure 6. Youth unemployment and NEET rate in Croatia, 2008-2018**



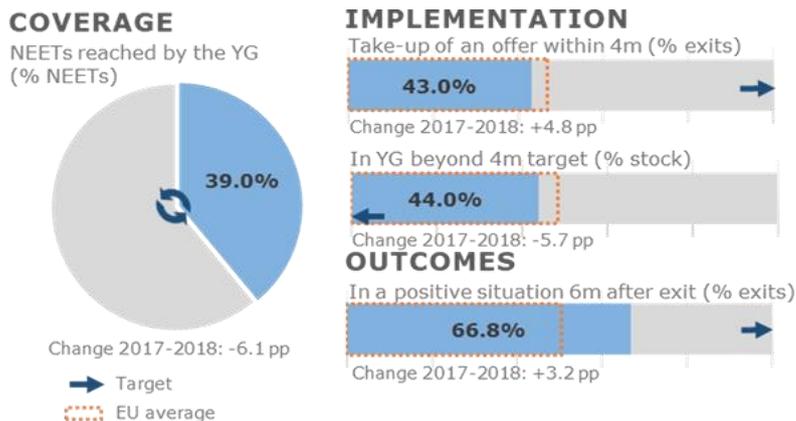
Source: Eurostat, LFS (une\_rt\_a, lfsi\_neet\_a)

## Youth Guarantee delivery

The Croatian Youth Guarantee (YG) implementation plan was presented in December 2013 and updated in 2017 and 2019. The YG scheme was formally introduced in January 2014 and covers all young people aged 15-29 who are registered

as unemployed with the Public Employment Service (PES). In addition to the active labour market measures available to all registered unemployed, the YG in Croatia in 2017 provided access to targeted subsidised employment, traineeship and education measures.

**Figure 7. Youth Guarantee implementation results**



Source: DG EMPL, YG monitoring database, data extracted 09 December 2019. NEETs data were extracted from Eurostat, Labour Force Survey on 21 June 2019.

On average, more than four in ten (44.0%) of those registered in the Croatian YG scheme at any point during the year in 2018 had

been waiting for an offer for more than 4 months, below the EU average of 48.6%, and a continued improvement compared to 2017 (48.5%) and 2016 (55.3%).

### 1.5.2. Entrepreneurship as a key competence approach

The momentum came through benchmark exercise in the implementation of the European Charter for Small Enterprises (EC, 2000) that was extended to the pre-accession region in 2003 when the EU enlargement process foresaw the entry of Croatia and other South East European countries.

The impact and potential of the European Charter implementation was foreseen as strong policy tool for promoting entrepreneurship learning in the pre-accession region. The knowledge and best practices exchange forced a need for a dynamic approach, effective and efficient dialog among group of the regional experts (Karajić, 2012, 247 – 256). A relative survey

on the opinion of EU Charter's national coordinators demonstrated that eight countries needed an interaction in order to improve their entrepreneurial learning policy. As outcome of this process the Croatian State Authority for SME Policy development was firm in decision to introduce entrepreneurship as compulsory study.

This decision was followed by the foundation of the South East European Centre for Entrepreneurial Learning SEECEL as regional institution and instrument for strategic cooperation and strengthening the entrepreneurial capacity and competitiveness of human capital.

The main strategic goal of this instrument is to overtake the role on long-term basis to introduce the entrepreneurship as a key competence in all levels of formal, non-formal, and informal education.

The National Framework Curriculum (MSES, 2010) emphasizes the entrepreneurial learning as one of the core competencies. Its main education goal is development of personality traits, skills, abilities, and attitudes necessary for the action of the individual as a successful enterprising person. Also, the National Strategy for Entrepreneurship Education Development

(GOV Croatia, 2010) defines the Entrepreneurship as one out of eight key competencies. However, in the curricula of the formal levels of education entrepreneurship as a cross curriculum is still not embedded.

The strategic development pillars for the period 2009-2012 were way the SEECEL implements the ISCED 2, ISCED 5/6 and Training Needs Analysis for SMEs at regional level. In the period 2013 and plus, all ISCED levels are included in formal educational system as well as in non-formal learning.

### 1.5.3. Entrepreneurial skills, traits and behaviour by researcher from Faculty of Economics in Osijek

Most entrepreneurs are moved by determination, creativity, resourcefulness, passion for business, production or service. In such an environment of spotting opportunities that others miss, taking risks

and creating innovative solutions, entrepreneurs showcase individual traits and to a greater extent other people's skill (see Table 1). (Delić, Peterka, Perić, Želim postati poduzetnik)

**TABLE 1.** Entrepreneurial skills, traits and behaviour

| ENTREPRENEURIAL SKILLS                  | ENTREPRENEURIAL TRAITS          | ENTREPRENEURIAL BEHAVIOUR |
|---|---------------------------------|---------------------------|
| Persuasion                              | Passion for Work                | Internal Locus of Control |
| Negotiating                             | Self-belief                     | The need for achievement  |
| Presentation                            | Creativity                      | Risk taking               |
| Conflict / conflict resolution          | Ambition                        |                           |
| Leadership                              | Persistence / focus             |                           |
| Strategic thinking                      | Commitment to Business and Goal |                           |
| Decision making                         | Curiosity                       |                           |
| Networking                              | Innovation                      |                           |
| Turning an idea into a business venture | Initiative                      |                           |

## OBSTACLES TO THE DEVELOPMENT OF THE SME SECTOR IN CROATIA

### The main obstacles to the development of entrepreneurship in Croatia:

- Administrative obstacles;
- Inefficiency of the judiciary system;
- Long ownership registration procedures;

- Low focus on entrepreneurial education;
- Bad perception of entrepreneurship as a desired career choice;
- Underdevelopment of start-up ecosystem.

### Starting business ventures and growing enterprises

GEM – Global Entrepreneurship Monitor is the world's largest study of entrepreneurship in which Croatia has been involved since 2002. GEM research monitors the level of activity in starting business ventures at the national level measured by the TEA index. In 2018, the perception of the existence of opportunities to start a business venture in the immediate environment of participants research in Croatia is stagnant, while in the group of countries with which Croatia is compared (EU countries that are participated in the GEM survey and in the group of countries with high gross domestic

income per capita) perception on opportunities continues to grow compared to 2017. This keeps Croatia in the back third of both groups of countries and it widens the gap between perceptions of opportunities in Croatia and comparative groups of countries.

In 2018, the participation of young people aged 18-34 in entrepreneurial activities has increased significantly (to 57% from 46% in 2017) and is above the average of the country comparison groups. The most active age groups are 25-34 and 35-44 (Table 1).

**Table 2:** Entrepreneurial activity in Croatia measured by the TEA index, young people 18-24, 25-34

|                           | 2016 | 2017 | 2018 |
|---------------------------|------|------|------|
| TEA index (%)             | 46,3 | 46,6 | 58,0 |
| TEA index (%), EU average | 41,6 | 41,0 | 42,9 |
| TEA index (%), EU average | 8.0  | 7.8  | 8.0  |

Source: GEM Croatia, CEPOR – SMEs and Entrepreneurship Policy Center, 2018

Entrepreneurial activity is associated with motivation for entrepreneurial action, which can be the result of recognising a business opportunity or lack of other employment opportunities. GEM research measures starting entrepreneurial ventures because of opportunity or out of necessity with indexes TEA Opportunity, TEA Necessity and motivational index. It is desirable that motivational index is as high as possible, because that speaks of potentially better readiness for starting a business venture and

of greater optimism, which is based on recognised opportunity. Motivational index of Croatia in 2018 is 1.9, meaning that there are 1.9 times more entrepreneurs who engage in entrepreneurial activity because of perceived opportunity, and not out of necessity (Table 2). Throughout the observed period, Croatia has a lower motivational index than the EU average, as well as the average of all countries involved in the GEM research.

**Table 3:** Reasons for entry into entrepreneurial activity in Croatia from 2016 to 2018

| Year | TEA Opportunity (%) |            |             | TEA Necessity (%) |            |             | Motivational index |            |             |
|------|---------------------|------------|-------------|-------------------|------------|-------------|--------------------|------------|-------------|
|      | Croatia             | EU average | GEM average | Croatia           | EU average | GEM average | Croatia            | EU average | GEM average |
| 2016 | 5,6                 | 5,3        | 10,2        | 2,6               | 1,7        | 3,5         | 2,2                | 5,3        | 6,6         |
| 2017 | 5,6                 | 6,2        | 10,6        | 3,1               | 1,6        | 4,0         | 1,8                | 5,0        | 3,6         |
| 2018 | 6,0                 | 5,7        |             | 3,1               | 1,4        |             | 1,9                | 5,3        |             |

Source: Global entrepreneurship monitor Croatia, 2018

Starting business ventures out of necessity is one of the ways out of unemployment. Croatian Employment Service provides financial support to its users through grants for self-employment. Grants are a measure of active employment policy intended for

people registered in the unemployment register who have an entrepreneurial idea. Grant in the amount of up to HRK 55,000 is awarded to co-finance the costs of opening and operating a business entity.

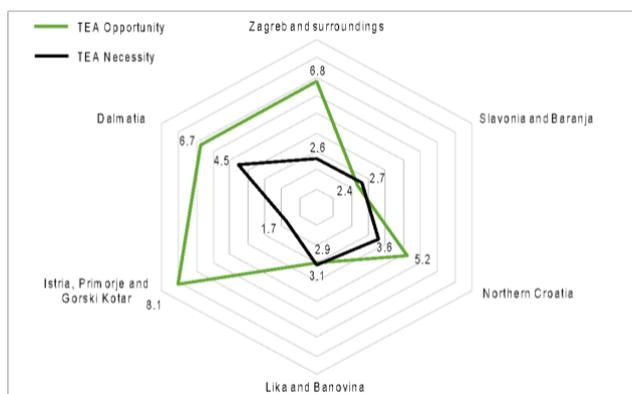
**Regional aspect of the importance of the small and medium enterprise sector**

The GEM research also monitors regional differences in business venture start-up activity. In 2017, a significant increase of entrepreneurial activity measured by the TEA index was recorded in the Dalmatia region, from 7.7% in 2016 to 11.2%, which is also the highest value of the index among all Croatian regions in 2017. Regions of Istria, Primorje and Gorski Kotar, and Zagreb and surroundings, which had a lower index compared to 2016, follow. The Northern Croatia region marked a slight increase in entrepreneurial start-up activity, measured by the TEA index, while the lowest level of

the TEA index was recorded in regions of Lika and Banovina and Slavonia and Baranja.

By including the criteria of motivation for entrepreneurial activity in Croatian regions (measured by the TEA Opportunity to TEA Necessity ratio), additional information on the quality of entrepreneurial activity in a particular region is provided. In 2017, the most business ventures because of perceived opportunity (TEA Opportunity) were started in Istria, Primorje and Gorski Kotar, and the least in Lika and Banovina (Figure 1).

**Figure 8:** Regions in Croatia according to motivation for entrepreneurial activity in 2017



Source: GEM Croatia, CEPOR – SMEs and Entrepreneurship Policy Center, 2018

## EDUCATION FOR ENTREPRENEURSHIP

In the Entrepreneurship 2020 Action Plan, entrepreneurial education and training to support growth and business creation is one of the three main areas of activity, which is in line with the goals of policies that the European Union has been proposing and implementing for many years. In 2010, the National Strategy for Entrepreneurial Learning 2010-2014 was adopted in Croatia, which defined the reasons for learning for entrepreneurship, proposal of inclusion of programmes for learning for entrepreneurship in the educational system, as well as the expected results of entrepreneurship education development. Evaluation of the implemented measures from the Action Plan for Implementation of the 2010-2014 Strategy has not been conducted, nor national strategy for entrepreneurial learning for the next period created.

Low grades of perception of quality of education for entrepreneurial activity in Croatia at all three levels of education indicate that neither the recommendations of the European Commission, nor the objectives defined in national strategic documents: National Strategy for Entrepreneurial Learning 2010-2014, Strategic Plan of the Ministry of Economy, Entrepreneurship and Crafts for the 2017-2019 Period and Strategy for Development of Entrepreneurship in the Republic of

Croatia 2013-2020 have not found their application in the Croatian educational system.

Also contributing to this is the perception of low media attention to positive examples of entrepreneurial activity, which indicate a lack of support for entrepreneurship at the level of the entire society.

There is a significant number of institutions in Croatia outside the system of formal education that offer education for beginner entrepreneurs and/or already operational enterprises, such as centres for entrepreneurship, business incubators, Croatian Chamber of Economy, Croatian Employers' Association and private companies active in the sector of adult education.

Croatia is far from the EU average of the countries included in the GEM survey (in 2018 it was also the country with the lowest grades for both education categories). For the contribution of tertiary education to the development of entrepreneurial competences, Croatia was the worst in both 2015 and 2017. Despite good individual initiatives in encouraging of experiential learning, is still entrepreneurial competency education either extra-curricular or implemented through special subjects, not as transversal competences (Table 3, 4).

**Table 4. Entrepreneurship education - primary and secondary education\***

|      | CROATIA | EU   | NETHERLANDS |
|------|---------|------|-------------|
| 2016 | 2,47    | 3,19 | 5,41        |
| 2017 | 2,39    | 3,34 | 5,59        |
| 2018 | 2,45    | 3,26 | 5,40        |

\*1-the worst, 9-the best

**Table 5. Entrepreneurship education - tertiary education\***

|      | CROATIA | EU   | NETHERLANDS |
|------|---------|------|-------------|
| 2016 | 3,83    | 4,56 | 5,85        |
| 2017 | 3,69    | 4,67 | 6,18        |
| 2018 | 3,71    | 4,75 | 6,18        |

(\*1-the worst, 9-the best)

## ENTREPRENEURIAL INFRASTRUCTURE AND ENVIRONMENT

Entrepreneurial infrastructure comprises entrepreneurial zones and business support institutions, and their activity should be aimed towards "...balanced regional development of the Republic of Croatia, faster growth of entrepreneurship and increasing investments and employment within the area where entrepreneurial infrastructure is planned or built". Business support institutions include development agencies, entrepreneurial centers, business incubators, science and technology parks, competence centers and free zones.

### Examples of good practice:

Centre for Entrepreneurship Osijek ([www.czposijek.hr](http://www.czposijek.hr))

Business Incubator Klis d.o.o. ([www.pj-klis.hr](http://www.pj-klis.hr))

Competence Centre Ltd. ([www.cekom.hr](http://www.cekom.hr))

Technology Park Varaždin d.o.o. ([www.tp.vz.hr](http://www.tp.vz.hr))

Act Group (<https://act-grupa.hr/>)

Erasmus for young entrepreneurs (<https://www.erasmusentrepreneurs.eu/page.php?cid=5&pid=018&ctr=HR&country=Hrvatska>)

The development of the supporting entrepreneurial infrastructure includes institutions, which meet the entrepreneurs' needs for counselling and consulting services, business information and training. Through systematic implementation of Government Programme for SME development in the last two decades an institutional network has been established that comprises 21 Regional development agencies, about 80 Entrepreneurial centres, Entrepreneurial incubators and Small business zones throughout twenty-one county of Croatia.

Law-economic clinic Osijek (<https://www.pravos.unios.hr/katedra-trgovackog-prava/pravno-ekonomska-klinika>)

SMEs and Entrepreneurship Policy Center – CEPOR, ([www.cepor.hr](http://www.cepor.hr)) is an independent policy center (think-tank) whose goal is to influence the public-political environment emphasizing the role of small and medium enterprises in the Croatian economy and contribute to the development of entrepreneurial culture and stimulating institutional and regulatory framework for entrepreneurial activity. In achieving its goal, CEPOR continuously monitors the small and medium enterprise sector and the

development of entrepreneurial activity in Croatia through two projects: Participation in the global GEM – Global Entrepreneurship

Monitor research and Preparation of the Small and Medium Enterprises Report – Croatia.

### Recommendations for individuals / bearers of entrepreneurial activity in the direction of assuming greater responsibility for personal decisions and choices and more proactivity and innovation:

- Insisting on a reform of the educational system that will provide adequate education for acquiring entrepreneurial competences,
- Ensure acquisition of entrepreneurial competences by using other sources of informal learning,
- Dissatisfaction with quality of life should be converted into an entrepreneurial challenge by considering self-employment, with the prior acquisition of an adequate level of entrepreneurial competence

Entrepreneurial environment, that is, individual components may be incentive or limiting to entrepreneurial action in any one phase of the venture life cycle: from the perception of opportunity, the formation of intentions, to the launching of a business venture, from managing growth to ceasing operations. Systemic characteristic of

entrepreneurial environment (interconnectedness of all components) allows the identification of a component that, given its inefficiency represents the bottleneck and determines the effective capacity (strength) of the entrepreneurial context / environment in which undertake entrepreneurial activities.

### KEY POINTS

The biggest obstacles in Croatia are in the field of radical interventions, regulatory framework, entry barriers, education for entrepreneurial competences and creating the conditions for cooperation between research institutions and the business sector. Croatia has relatively good technological equipment, but there are no new products competing with the market, so it suffocates in the "red ocean" with numerous competitors of similar products. The introduction of the concept of innovation vouchers and various other government programs to intensify research and business sector collaboration is promising. **Croatia is at the top of the EU in terms of entrepreneurial activity, but this hidden component of the country's entrepreneurial capacity is not well recognized by employers.** With incentive compensation programs within the company, this entrepreneurial activity of the employees would very effectively contribute

to the creation of new products, and thus to a better utilization of invested in the technological equipment of the company and competitiveness (Singer, S.).

There are, on average, 5 times more people entering the EU for entrepreneurial activity because of the perceived opportunity, and in Croatia there are only 1.9 times more such entrepreneurs.

In 2018, the already observed phenomena continued: Croatia has significantly more companies investing in the latest technologies, but there are fewer companies with new products, which makes them more competitive in the market. The competitiveness indicator (combining venture data with innovative products and no strong competition) positioned Croatia (24.6%) slightly below the EU average (27.7%). Due to the lack of new products, most businesses are still unable to exit the domestic red ocean market.

In 2018, 9.6% of Croatian employees have entrepreneurial activity within their company, while the average for EU countries participating in the GEM survey is 7.6%. Although the high level of entrepreneurial activity of employees is repeated year after year, it is still not recognized as an important component of Croatia's entrepreneurial capacity.

**Croatia is still significantly more “male” in terms of entrepreneurial activity**, at the level of the EU average. The difference in entrepreneurial activity does not arise from differences in motivation or differences in perceiving opportunities, but rather as a result of a combination of motherhood, organization of family life (child care and care of elderly family members mainly on women) and cultural context.

People with higher levels of education are more likely to see opportunities, more convinced that they have the necessary

knowledge and skills to start a business venture, better connected with entrepreneurs (they know someone who started a business venture in the last 2 years) and intend to start a business venture in the next 3 years.

Changing conditions can be ensured by coherent, simultaneous and consistent government policies to create a supportive entrepreneurial environment (primarily in eliminating administrative barriers), educational institutions (by enabling everyone to build their entrepreneurial competences in the education process), business, research and financial (through strengthening competitiveness based on innovation and growth) and individuals (who will drive business ventures for a perceived opportunity).

## 1.6. Entrepreneurship skills demand identification and business environment analysis in Poland

### 1.6.1. Business environment analysis in Poland

Poland has emerged as a dynamic market over the past 25 years and has become a major actor within Europe, being the sixth-largest economy in the EU. The country performed well during the 2014-19 period, with the real GDP growth rate generally exceeding 3%. In 2019, Poland's economy expanded 4% (IMF estimates). Private consumption is strong, while favourable

labour market developments are the main growth drivers. Notable is that public investments are largely financed with EU funds the absorption rate being one of the top in Eastern and Central Europe. In 2020 both private and public investments are expected to moderate little, so as the economy which is projected to reach a growth rate of 3.1% this year and 2.7% in 2021 (IMF).

**Table 6. Economic indicators in Poland, 2018-2021e**

| Indicators         | 2018 | 2019 | 2020e | 2021e |
|--------------------|------|------|-------|-------|
| GDP growth (% yoy) | 5,1  | 4,1  | 3,3   | 3,3   |
| Inflation (% yoy)  | 1,2  | 2,2  | 2,6   | 2,5   |
| Unemployment (%)   | 3,9  | 3,5  | 3,6   | 3,5   |

|   |      |      |      |      |
|---|------|------|------|------|
| <b>Public budget balance (% of GDP)</b>   | -0,2 | -1,0 | -0,2 | -0,9 |
| <b>Gross public debt (% of GDP)</b>       | 48,9 | 47,4 | 45,5 | 44,3 |
| <b>Current account balance (% of GDP)</b> | -0,4 | -0,4 | -0,4 | -0,1 |

Source: European Commission; „e” = estimate

### The Polish economy has several advantages:

- It uses the financial resources from European Structural Funds in an efficient way.
- It has a very resilient banking system.
- It has a strong domestic demand.
- It is positioned strategically between Eastern and Western Europe.

### But on the other hand, Poland faces several challenges like:

- A rigid labour code.
- An old and deficient road and rail infrastructure.
- A weak commercial court system.
- A burdensome tax framework.

In 2019 the unemployment rate remained stable at 3.8% and the demand for labour force is expected to remain strong in the upcoming years, with the unemployment rate estimated by the IMF to maintain the similar level in 2020 and 2021.

2020 is set to see a considerable rise in the minimum wage and an increase in public sector wages, however, more than one in four employees have temporary contracts, twice the EU average. Finally, there are still large disparities between the east and the west of the country.

### MAIN SECTORS OF INDUSTRY

The industry sector is employing 31% of the workforce and contributes 28.6% of GDP. The manufacturing industry's value adds 17% of the Polish GDP during 2018. The country's main industrial sectors are construction, machine manufacturing, telecommunications, transport, industrial food-processing, environment and IT. The steel and shipbuilding industries registered a constant decline.

In Poland, more than 60% of the land area is occupied by farms. Statistically, 10% of the active population is employed in Agriculture and contributes with 2.1% of GDP. The country has enough resources, being in general self-sufficient in terms of its food supply. According to the Polish Agricultural Market Agency (ARR), there are roughly 1.5

million small family farms of less than 9ha in the country.

The tertiary sector represents 56.8 of GDP, employing about 59% of the active population. The sector is changing fast, having a high dynamic, especially for financial services, logistics, IT and tourism. Tourism sector in particular experienced an impressive growth in recent years, with the number of tourists visiting the country reaching the record figure of more than 20 million tourists in 2019.

For 2020 and 2021, predictions are not so optimistic, being acknowledged that private and public investments will slow down in intensity. The global context will also influence the international trade dynamic,

the exports being affected. The current crisis from China, caused by 2019-nCoV might positively influence Poland exports, but this will be seen during spring-summer 2020. Poland is also dependent on imports from China and it is still unknown how this situation will end. The “Black Swan” scenario coming true brings fear among analysts. They think that financial markets react on the death tolls increase, sometimes 10% of the value of the stocks going down.

Poland’s very good economic performance position in antagony with its political situation. Poland’s economy suffers because of the growing gap between the country and the European Union. In December 2017, the EU recommended launching an unprecedented disciplinary process against the Polish government due to the latter’s judicial reforms, which the EU calls a “clear risk of a serious breach of the rule of law”. The said reforms effectively put the

### 1.6.2. Business support for youth entrepreneurs

Information on how to set up a business and source funding is widely available, and can be located on various websites, including those of the Ministry of Development (Ministerstwo Rozwoju) and the Ministry of Development Funds and Regional Policy (Ministerstwo Funduszy i Polityki Regionalnej), the Ministry of Family, Labour and Social Policy (Ministerstwo Rodziny, Pracy i Polityki Społecznej) the Polish Agency for Enterprise Development (Polska Agencja Rozwoju Przedsiębiorczości) Bank Gospodarstwa Krajowego (The National Development Bank), Employment Offices, Student Career Centres, business incubators, regional and local entrepreneurship support centres, entrepreneurship foundations and associations.

The website of the Ministry of Development (Ministerstwo Rozwoju) includes information on loan and guarantee funds,

Supreme Court under the control of the governing party.

Observation of changes in the structure of economic activity is important as not all industries (defined at different levels of the Polish Classification of Activities) identically contribute to general welfare. They differ in terms of e.g. development prospects, labour intensity, capital intensity, labour productivity, profitability, level of innovation or level of prices of products sold, both on the domestic and on the international market. Changes in the share of respective industries in total output, employment or investments may reveal the qualitative aspect of economic growth, in particular the extent to which the growth rate can be maintained in the future due to shifting labour and capital resources to industries, that more effectively transform those resources into value added.

grants, economic zones and Corporate Social Responsibility.

The Ministry of Family, Labour and Social Policy has launched the Youth Guarantee Initiative website.

Information regarding the forms of assistance when starting a business is available on the websites of provincial and district Employment Offices and through the Green Line service (i.e. electronic and telephone service centre for clients of Employment Offices from all over Poland).

The website of Academic Business Incubators (Akademickie Inkubatory Przedsiębiorczości) provides information and a contact form for interested parties. The website of Bank Gospodarstwa Krajowego contains extensive information about the loan scheme for young people provided by the Ministry of Family, Labour

and Social Policy - “First Business – Start-up Support”.

### ACCESS TO CAPITAL

The access to capital to start business is available from several sources:

- The **“First Business – Start-up Support”** scheme of the Ministry of Family, Labour and Social Policy is implemented by Bank Gospodarstwa Krajowego. The aim of the scheme is to develop entrepreneurship and create new jobs. Funds for the implementation of the scheme come from the Labour Fund. A loan for starting a business may be granted to:
  - a. Final year students in higher education institutions
  - b. Graduates of a higher education institution within 4 years from the date of graduation or receiving their vocational qualification
  - c. Registered unemployed

The loan amount is PLN 91 604 (as of 1 December 2018). These are low-interest loans. Repayment period is up to 7 years. Borrowers who have obtained a business start-up loan may benefit from free consultancy and training services.

### ACADEMIC BUSINESS INCUBATORS (AKADEMICKIE INKUBATORY PRZEDSIĘBIORCZOŚCI)

Academic Business Incubators were established in 2004. The goal was to create a place in Poland where one could start a business and acquire support without huge risk. The offer is mainly for students, but can also be availed of by other people. Academic Business Incubators offer the possibility of setting up a Trial Company, without registering a business. The pre-incubation model (Non-ZUS Business) involves using the legal personality of Academic Business Incubators by first-time entrepreneurs for the purpose of setting up their business.

In addition to accounting and legal support, the offer includes using the offices of Academic Business Incubators, consultations with experts, training, mentor support, and other support.

In 2005, the nationwide network of Academic Business Incubators had 12 incubators, while in 2019 there were more than 60. In 2006, there were 300 start-ups in the Incubators. In 2019, there were more than 3000.

Academic Business Incubators is Europe’s leading start-up organisation, setting trends in Poland and abroad, which, together with the Business Link network and the Seed Capital fund, forms a start-up ecosystem comparable to the Google ecosystem. Since 2004, thanks to Academic Business Incubators, more than 12,000 companies have been created, including well-known brands such as PhotoBlog.pl, Chomikuj.pl, MISBHV, Key2Print, and Glov.

### EMPLOYMENT OFFICES

Employment Offices offer funding support for starting a business (see 3.9) – this is a form of support provided to the unemployed. The amount of funding is specified in a contract, but cannot be higher than 6 times the average salary (i.e. PLN 25 533 as of December 2017, PLN 29 035 as of September 2019). The aid is non-repayable, provided that the conditions specified in the

contract are fulfilled. Some Employment Offices run schemes which offer funding to young people (aged 18 to 30) for the running of a business. An example is the scheme “Activation of unemployed young people in Warsaw (II)” co-financed by the European Social Fund under the Knowledge Education Development Operational Programme, Sub-measure 1.1.1.

## PRIVATE OR NGO SECTOR SUPPORT FOR YOUTH ENTREPRENEURS

There is an obvious trend in Poland regarding entrepreneurial skills development. The NGO sector is offering various opportunities for youth, meant to support them in improving their business skills as they are important for starting-up a business but also for career and for building

a strong professional character. Several NGOs are taking the role of regrating European funds, mostly ESF, within different business projects implemented by youth. However, most of these organizations are offering courses for young entrepreneurs aiming to improve their skills.

### 1.6.3. Analysis of legislation in entrepreneurship sector in Poland

In the following chapter will have an overview on recent institutional and legal environment:

Horizontal business regulations In July the Act of 7 July 2017 amending the Act on personal income tax and the Act on corporate income tax entered into force. The amended provisions aimed at creating the mechanism stimulating the investment process performed by entrepreneurs. It is assumed that thanks to introduced changes the wider range of entrepreneurs will be more willing to invest in machines and devices, which in turn will have an impact on the improvement of productivity and competitiveness of the run enterprise.

In 2018- 2019 the works on the Package 100 changes for companies are on progress. 85% of designed solutions already entered into force in 2017.

On 5th of February 2018 President of the Republic of Poland signed the Act of 10 January 2018 amending certain acts in relation to shortening of the retention period of personnel files and their

digitalisation: 10 years instead of 50 years as it was before.

The Act of 6 March 2018 - Entrepreneurs Law as the central act of the commercial law contains the canon of fundamental principles which materialise the freedom of economic activity and lay down the general framework for conducting it. The adopted provisions aim at strengthening rights and guarantees of entrepreneurs. General principles set the standard of actions taken by public bodies in matters of entrepreneurs. The package introduced the Ombudsman for Small and Medium-sized Entrepreneurs whose main tasks are to uphold the interests and protect rights of entrepreneurs.

The Act of 6 March 2018 on the Business Activity Central Register and Information Record and Information Point for Entrepreneur (CEIDG) is another regulation under the package. The most important modifications include: allowing for sharing the register of powers of attorney and commercial powers of attorney in CEIDG, introducing the principle of automatic

resuming economic activity following the lapse of suspension period, restricting the range of data contained in the entry to CEIDG not directly connected with economic activity or not significantly influencing the safety of economic trade.

On 28 May 2018 President of the Republic of Poland signed the Act of 12 April 2018 on principles of obtaining information on clean criminal record of persons seeking employment and persons employed in financial sector entities. On 7 June 2018 the Sejm of the Republic of Poland passed the Act on the succession management of a natural person's enterprise. On 30 June 2018 the Act of 10 May 2018 on the support for new investments entered into force. The main objective thereof is creating attractive conditions for conducting economic activity and investments, not only for large enterprises, but in particular for entities from the SME sector. The provisions of the Act provide an opportunity to make use of many reliefs related to conducting economic activity which Special Economic Zones give.

On 6 June 2018 the concept of the new Public Procurement Law was published. It presents the proposal of overall reform of the public procurement system and its new shape. The new Act envisages, inter alia, more effective spending of public funds, increasing the competitiveness of

proceedings, greater access to public procurement market for SMEs, increasing the certainty and transparency of the law and greater transparency of proceedings.

The Act of 20 July 2018 on the amendment of some acts in order to reduce social contributions of natural persons conducting economic activity on a smaller scale (will enter into force on 1.01.2019) introduced solutions aiming at solving the problem related to the excessive burden imposed on entrepreneurs conducting low-revenue economic activity (inter alia, connected with the seasonal activity).

Currently works on the so-called simple joint-stock company (PSA) are in progress - the draft Act on amending the Act - the Commercial Companies Code and certain other acts is after public consultations and inter-ministry consultations. The new type of activity - simple joint stock company will be an ideal solution for young innovative enterprises, the greatest capital of which is an idea.

Nowadays works on reducing the problem of payment gridlock are in progress. Over a half of Polish enterprises declares that late payments constitute a barrier to the development of their activity. The payment periods exceeding even 120 days have the same effect.

#### 1.6.4. Education and training in Poland

##### Highlights on Education and Training in Poland:

- Early school leaving continues declining; participation in early childhood education and care among children under 3 remains low.
- The higher education reform has been launched, bringing major changes to the functioning of higher education institutions.
- Implementing the 2017 school system changes is causing organisational, financial and curricular challenges. Further challenges relate to teachers' pay, emerging shortages, and initial and continuing training.
- Participation in adult learning remains low.

In the 2018/19 school year, 87.3% of children aged 3-5 years were covered by pre-school education (in rural areas –

67.0%), which represented an increase of 7.9 percentage points as compared to 2014/15 school year. Among upper

secondary schools, vocational schools were increasingly popular.

The share of technical secondary school students rose from 36.9% in the 2014/15 school year to 40.8% in the 2018/19 school year. By contrast, there was a 2.2 percentage point decline in the share of students of basic vocational and stage I sectoral vocational schools and 1.7 percentage point drop in general secondary school students. The net enrollment rate in higher education in the academic years 2014/15-2018/19 was by 2.2 percentage points smaller, which proves that the trend of widespread academic education slowed down.

Among university graduates, an increase was recorded in the percentage of those in science, technology, industry and construction which rose from 22.8% in the 2013/14 year to 28.5% in 2017/18. In the years 2014-2018, the number of economically active people edged up.

In the years 2014-2018, the number of active borrowers registered in public libraries fell from 164 to 155 people per 1,000 population. There was also a decrease in the number of borrowed volumes per reader – from 18.3 to 17.1 yearly. However, a 36.7% rise was recorded in the number of participants of selected cultural events organised in cultural centers and establishments, as well as in community centres and clubs (34.7% in urban and 42.4% in rural areas).

### 1.6.5. Availability of human resources

The results of the labour force survey (LFS) indicate that in the third quarter of 2019, economically active persons constituted 56.7% of the population aged 15 years and more. Compared to the previous quarter, the rate increased by 0.5 percentage point, whereas in respect to the third quarter of 2018 it stayed at a similar level (a drop by 0.1 percentage point).

84.2% of households had Internet access in 2018, which represented an increase of 9.6 percentage points in relation to 2014. The Internet was used primarily to search for information about goods and services (64.0%), send and receive e-mails (60.7%), use social networking sites (49.9%), look for information about health (47.7%) and Internet banking (44.0%).

Research and development concentrated 24.4% more people in 2018 than in 2016. 37.2% of the total number of persons employed in R&D were women. 4,207 inventions were filed at the Patent Office of the Republic of Poland in 2018 (6.3% more than in 2014) and 2,906 patents were granted (14.3% more, respectively).

Expenditures on education and educational care, tertiary education, as well as on science and health care in 2017 accounted for 9.4% of the state budget expenditures (0.5 percentage point less than in 2014). Local government entities expended PLN 70,512.2 million on education in 2018 (22.1% more than in 2014), which constituted 30.2% of the total expenditure of their budgets. The average individual cost of education in higher education was 17.7 thousand PLN in 2018, which means a 22.5% gain with respect to 2014. In 2014-2018, the number of taxpayers transferring 1% of the due income tax to public benefit organisations increased from 12.0 million to 14.1 million people, and the value of the transferred amounts grew by PLN 252.9 million (49.5%).

In the third quarter 2019, employed persons constituted 54.9% of the population aged 15 years and more. Compared to the second quarter of 2019, as well as over the year the rate increased respectively by 0.5 percentage point and by 0.3 percentage point.

In the third quarter 2019, unemployed persons constituted 3.1% of the

economically active population aged 15 years and more. Unemployment rate dropped as compared to the previous quarter, as well as over the year.

Unemployed persons registered in labour offices at the end of September 2019 constituted 5.1% of the civilian economically active population. The registered unemployment rate was lower than the one observed in June this year and September of

the last year, respectively by: 0.2 percentage point and 0.6 percentage point.

In the third quarter of 2019, economically inactive persons constituted 43.3% of the total number of the population aged 15 years and more. The percentage decreased as compared to the previous quarter (by 0.5 percentage point), and it was similar to the one observed at the same period last year (a growth by 0.1 percentage point).

### 1.6.6. Analysis of level of youth employment and the rate of youth entrepreneurship in EU

According to ILO in 2019, the estimated youth aged 15 - 24 unemployment rate in Poland was 10.14 percent.

The Institute for Structural Research (IBS), a think-tank specialising in the effects of public policy on areas such as the labour market and demography, has found that there are up to 750,000 people aged between 15-29 that could be channeled into the labour market with the right support and policies. According to the author of the article from The First News, Poland could plug some of the gap in its labour market by tapping into a pool of hundreds of thousands of people who are neither working nor studying, a new report has found.

“It’s a paradox that employers are having trouble finding workers, and at the same time there’s such a large group of young people who can’t find work or aren’t even looking,” said Iga Magda, IBS vice president and a professor at the Warsaw School of Economics, in a press release. “With support from the government, these people could find work in services, trade or tourism. The problem is that neither decision makers nor businesspeople can reach them.”

Poland, to an extent, has relied on an influx of workers from neighbouring Ukraine to help keep the economy humming, but the IDS report indicates that policies supporting women in the workplace could also help.

It is well known that the governmental program known as 500+ was the main reason which made many women exit the labour market to raise children. The program foresees that for every born child, the mother will receive a governmental support of 500 PLN monthly. “We need to look at the effectiveness of programmes to bring young mothers back to the labour market,” said Iga Magda. “Experience in countries such as Germany, France and Sweden shows that women’s labour-force participation increases when they can find part-time work and there’s widespread access to high-quality nurseries and preschools.”

One of the biggest problems of transition from education to work is the significant share of young people, who are no longer in education or training, but they also do not have a paid job. So-called NEETs are usually counted in the population aged 15-24.

In Poland such age range may be misleading due to the national legislation, which impose schooling obligation on youth till the age of 15, and education obligation till the age of 18 (either at school, or at the employers’). This means that there is no official data on teenagers. Even if in Labour Force Survey some teenagers aged 15-17 could be identified as dropouts, they cannot be officially coded as NEETs, because they are formally registered as pupils in schools or trainees in other types of institutions, even

though they do not attend in practice. Consequently, in the database of LFS results on the NEETs rate by age, Eurostat shows no data in the age group 15-17. And while before 2017 there was some percentage of NEET reported in this age group (0.5-0.9%), such data was marked with “low reliability” mark.

However, data for age groups 18-24 and 25-29 are reliable and show the dynamics in youth chances on the market. Over time there can be three different stages of NEET rate fluctuation defined.

### The 3 phases reflect:

- a. integration with the EU, emigration and economic recovery process (2004-2008),
- b. economic crisis (2009-2013),
- c. economic recovery and implementation of the youth focused policies (2013-now).

It is to be noted that in the last 5 years the NEET rate in Poland decreased significantly. In 2018, the NEET category amounted to 11.7% among youth aged 18-24 and 17.2% among youth aged 25-29.

**Table 7. Young people neither in employment nor in education and training by age in Poland, 2004- 2018 (%)**

| Age \ Year | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 15-17 yo   | 0.8  | 0.9  | 0.7  | 0.6  | 0.7  | 0.6  | 0.7  | 0.7  | 0.6  | 0.6  | 0.6  | 0.5  | 0.5  | NA   | NA   |
| 18-24 yo   | 20.4 | 18.7 | 17.2 | 14.5 | 12.3 | 13.8 | 14.5 | 15.4 | 15.9 | 16.4 | 16.0 | 14.7 | 14.1 | 12.8 | 11.7 |
| 25-29 yo   | 28.8 | 27.3 | 24.3 | 21.6 | 19.3 | 20.5 | 21.6 | 21.4 | 22.1 | 22.7 | 21.2 | 20.5 | 18.9 | 18.0 | 17.2 |

Source: Eurostat (online data code: edat\_lfse\_20)

### 1.6.6. Literature review of entrepreneurship skills demand in Poland

The share of job openings requiring high-level qualifications is expected to be 61%, 18 pp above the EU-28 average, while 32% of job openings is expected to require medium-level qualifications, 14 pp below the EU-28 average. Only 7% of job openings are expected to require low-level qualifications, 4 pp below the EU28 average.

The number of jobs requiring a high-level qualification is expected to increase within traditionally high-skills occupations such as business and administration associates and professionals and science and engineering professionals. Given the high level of qualification of the supply, there will also be a demand for high qualifications within traditionally medium-skills occupations such

as sales workers and market-oriented skilled agricultural workers.

The share of workers with high-level qualifications is expected to increase markedly to 60% in 2030, 20 pp above the EU-28 average, while the share of workers with medium-level qualifications is expected to decline significantly reaching 36% in 2030, 9 pp below the EU-28 average. The share of workers with low-level qualifications is expected to slightly decline, reaching 4% in 2030, 11 pp below the EU-28 average.

The supply of highly-qualified workers is expected to broadly match their demand by 2030. This includes, however, the increased demand for highly qualified workers within occupations that traditionally were filled with medium qualified workers. While there

might be a slight oversupply of medium-qualified workers, the demand for low-qualified workers is expected to slightly

exceed their supply, potentially leading to mismatch.

### 1.6.7. Considerations on characteristics and competencies of entrepreneurs

The 2017 report Aktywni+ (Eng. Active+) indicated a few key competences that are especially sought after in Polish enterprises at the moment and in the near future.

#### 1. Data management skills: analysis, credibility assessment, researching and logical thinking

While Polish companies provide their employees with the smartest new tools that enable accessing information in no time, all this data still needs to be processed and analysed. Younger Polish generations are more likely to have such skills, but a lot of current employees do not know how to deal with big chunks of data properly. This is where foreign employees, who have mastered this, are more than useful.

#### 2. Technology literacy

In the age of robotics, automation and Artificial Intelligence, cooperation with these new elements of business is necessary. Not all Polish companies have included such advanced techniques in their activities, so if you have experience with that, you are ahead of many Polish candidates. Good thing if you are also good at thinking out of box, strategy making and finding exceptions to the rules, whenever technology happens to be flawed.

#### 3. Social intelligence

Having the capacity to navigate interpersonal relationships is a huge advantage in any workplace. Positions in Poland, similarly to the rest of the world, evolve in the direction of project and team work. Poles, who are quite individual, are still adapting to this change, but if you have already acquired necessary skills and find it easy to cooperate with as well as manage other people, you have a big plus!

#### 4. Flexibility

It is indeed a popular word, but it really is something Polish people may lack. Due to our rocky history and national character, we tend to favour stability over change. In the world where no job is constant, people share workload and experiment with being employed in more positions at once, you can forget about old-fashioned security. Polish labour market is opening up to these changes, too, so all those in favour are kindly invited to join this revolution.

## 1.7. Entrepreneurship skills demand identification and business environment analysis in Norway

Within the latest years, the entrepreneurial environment has shrunk and experienced decline as it has gone from 9,1% of adults starting firms in the Year 2005 to 5,7% in 2015. Thus, **Norway has transformed from a country with comparatively high levels of entrepreneurial activity to an average level.** Despite the overall decrease of the entrepreneurial ecosystem there has been seen an improvement in early-stage entrepreneurial activity in particular among young adults ranging in age of 25 to 34.

However, in spite of increasing share of youth entrepreneurship in Norway and fairly high levels of identified opportunities for entrepreneurship and a highly educated population, large proportion of Norwegians have stressed and identified that they lack the essential competences for founding and maintaining an enterprise. To address these issues **the government of Norway has developed a strategy to improve the environment of entrepreneurial ecosystem in Norway** mainly focusing on areas such as

improving access to capital in the early stage, better access to entrepreneurial competences and making Norway a more appealing country for entrepreneurial activities.

With the strategy of the government of Norway to ensure more availability to capital at an early stage the government is in progress of enabling private investors to invest capital in promising entrepreneurial projects, and it is seen that the authorities will contribute financially so that more socioeconomically profitable projects are completed. To reinforce the enterprises financially at their early stage the government of Norway decided to strengthen the entrepreneurial ecosystem of Norway by providing efficient capital instruments and provide a tax system promoting entrepreneurship. In 2016 launched a pre-seed fund scheme by NOK (Norwegian krone) 100 million in 2016 with the aim to release private investment capital to young, innovative businesses localized in an innovative environment, by the authorities partially funding projects together with private investors. In addition to build up the start-up ecosystem in Norway the government of Norway launched a start-up grant scheme by NOK 150 million in order to promote particularly promising growing businesses, and possibly increase the funding for businesses matching this with capital from private investors.

As for developing the required competences according to the Entrepreneurship Plan of

the government of Norway more focus has been put on education system that contributes to development of entrepreneurial culture and skills. Furthermore, **to upgrade the entrepreneurial skills of the residents the government of Norway has expressed the need to facilitate the commercialization of research and increased awareness of intellectual property rights.** To improve the entrepreneurial sector within the last years the Government of Norway has taken multiple actions to mainly improve already previously mentioned aspects – availability to funds at early stage, improve competence and create an appealing environment to entrepreneurs.

According to the report of Global Entrepreneurship Monitor (GEM) in 2019 the overall evaluation of the governmental policies regarding the business support and relevance of available aid has been marked as 3.06 (in scale of 1 to 5, 1 – highly insufficient, 5- highly sufficient) and in comparison, to the 2015 has experienced rise by 0,79 points. Furthermore, it has been seen that in the latest years the environment of the government entrepreneurship programs has expanded as the GEM index for Government Entrepreneurship Programs reached 3.23 points in 2019 as to in 2015 it being by 0.6 points lower. This global recognition can be explained by the previously mentioned increasing government policy activities to improve the business ecosystem of Norway.

### 1.7.1. State and NGO support for start-up development

According to EACEA National Policies Platform Norway has no public grant-based

schemed for young entrepreneurs specific for start-up creation.<sup>2</sup> However, there is a

general program “Innovation Norway” that can also be applied to young entrepreneurs. In general, “Innovation Norway” contributes in projects in fields of start-up, innovation and development, export and internationalization, and tourism and agriculture. The program provides both grants and loans for start-up development. In 2019, Innovation Norway granted loans

and grants totaling NOK 1,6 billion to start-up companies. 127 entrepreneurial companies received start-up loans totaling NOK 199,2 million. The start-up loan gives entrepreneurial capital to build the company further and commercialize products faster. Innovation Norway provides competence, advisory services, promotional services and network services.

### 1.7.2. Analysis of availability of human resources in Norway

Norway has experienced dynamic growth in its youth population over the past decade as a result of high fertility and immigration. Job growth has not kept pace with demographics, however. While Norway has weathered the Great Recession relatively unscathed, an increasing number of young people are unemployed or inactive. Unlike in many other OECD countries, the number of young people aged 15 to 29 has been rising in Norway in recent years – by 18% between 2007 and 2016 (+157 000 young people). Immigration accounted for over four-fifths of this increase (Figure 1.1, Panel A). However, actual youth population growth outpaced net job creation by about 6% of the youth population between 2008 and 2015.<sup>1</sup> The rise in the number of non-working students accounts for more than half of this differential. The rise in inactive NEETs – that is, not working or studying, but neither looking for work – accounts for one-third, and the remaining sixth became unemployed NEETs.

In the recent Norway has encountered with dynamic increase in its youth population due to rising birth rates and immigration. Yet the

demand in labor market has not been able to pace up with the increase of population. Unlike in many other OECD countries, the number of young people aged 15 to 29 has been rising in Norway in recent years – by 18% between 2007 and 2016 (+157 000 young people). The number of 15-29-year-olds is growing quickly in Norway – by 18% between 2007 and 2016 alone (+157 000 young people) – while it is on the decline in many other OECD countries. Immigration, mainly from Central and Eastern Europe, accounted for over four-fifths of this increase. Spells of NEET status are generally not an unusual feature of a young person’s transition from school into the labour market, and more than two-thirds of all young people in Norway spend at least some time out of school or work between the ages of 16 and 24. But while short NEET spells do not necessarily indicate problems with labour market integration, longer stretches out of education and employment can prevent young people from building up skills, work experience and professional networks and cause lasting “scarring” effects on future employment opportunities and earnings.

**The low incidence of NEETs in Norway is associated with a higher concentration among those who are educationally disadvantaged, who come from low socio-economic backgrounds and who suffer from (mental) health problems. Many were not born in Norway, and a high share of them is detached from the labour market:**

- Low education is the most important risk factor: 56% of NEETs in Norway have not completed upper-secondary education, compared to 36% across the OECD on average. Those without an upper-secondary qualification are seven times more likely to be NEET than

university graduates, the largest gap across the OECD. This is concerning in particular as a much greater share of young people in Norway leave school without an upper-secondary degree than in the OECD on average.

- There is no significant gender NEET gap: Norway is one of the few OECD countries where young women are not more likely to be out of education or work than young men. Thanks to the widespread availability and acceptance of institutionalized childcare, only 17% of all mothers below the age of 30 are NEET, compared to nearly half across the OECD on average;
- Immigrants face a much greater risk: Young people born outside of Norway are more than twice as likely to be NEET as their Norwegian-born peers (16 vs. 7.5%). One reason is that young migrants have lower education levels than their native-born peers. Young migrants' age of arrival however makes an important difference: those who have come to Norway as children do significantly better than those who arrived in late adolescence or early adulthood. In particular, completing at least some education in Norway seems to somewhat protect young immigrants from becoming NEETs later on: young people who arrived in Norway before turning 16 are only 30% more likely to be NEET than Norwegian-borns.
- (Mental) health problems are widespread: Norwegian NEETs are nearly six times as likely to feel depressed, and more than four times as likely to feel nervous, than other young people. These risk ratios are much higher than in the EU average, where frequent feelings of depression and nervousness are only twice as prevalent among NEETs as among the general youth population. Also, the ratio of NEETs to other young people who report poor self-assessed health is much higher in Norway than in the OECD on average (9 to 1 and 5 to 1, respectively).
- While upper-secondary graduates typically only experience short bouts of unemployment or inactivity upon labour market entry, many upper-secondary drop-outs become NEETs in their teens and remain NEET for longer. Young people who have not graduated from upper-secondary school by age 24 are more than three times as likely to be long-term NEETs: 70% of drop-outs vs. 22% of upper-secondary graduates are NEET for over a year.
- Young people born abroad are 50% more likely to be long-term NEETs than their Norwegian-born peers. More than half of this difference is caused by higher rates of upper-secondary drop-out – the remainder can likely be attributed to the fact that recently arrived young migrants tend to start upper-secondary school at a later age.

### 1.7.3. Literature review of entrepreneurship skills demand in Norway

The findings indicate that there is an inverted U-shaped relationship between age and entry into business ownership and between age and both measures of endurance as business owners. This means that it is less likely that a young person could become an entrepreneur rather than people who have work experience for a decade or two. This finding indicates that in a Norwegian society professional experience and competence is valued as a crucial aspect

for establishing and maintaining an enterprise. However, at the same time previously mentioned thesis show that a large proportion of Norwegians have stressed and identified that they lack the essential competences for founding and maintaining an enterprise.

Men in Norway are more likely to become business owners than women. The findings further indicate that there is a positive

relationship between prior income and the odds of entry into business ownership and between prior income and endurance as business owner. Different study's key findings suggest that a typical entrepreneur has obtained at least upper secondary education. As for the education around third of entrepreneurs have education in fields of natural sciences, vocational and technical subjects and one fifth of the entrepreneurs have background in business and administration.<sup>3</sup> This indicates that having education has a high contribution to promote the entrepreneurial ecosystem in Norway.

**As for the soft skills**, according to the Action Plan of Entrepreneurship in Education and Training in Norway the essential entrepreneurial skills have been identified as

- the ability and willingness to take the initiative,
- innovation and creativity, willingness to take risks,
- self-confidence,
- ability to collaborate
- and social skills.

These skills have been identified as the most essential and significant to be taught in entrepreneurial education.

## 2. PORTRAIT OF A SUCCESSFUL ENTREPRENEUR: WEAKNESSES AND TRAITS, STRENGTHS AND ESSENTIAL CAPABILITIES IN EUROPEAN UNION COUNTRIES

### 2.1. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Latvia

The focus group took place on April 9th and gathered 10 participants. The duration of the focus group was 48 minutes.

10 respondents participated in the focus group, 8 of which were females and 2 males.

#### SKILLS

According to the opinion of respondents the most important skills for young entrepreneurs depends on different aspects. Below you can find the analysis of focus group with the information about entrepreneurship among young people. Respondents stated that in order for youth

The sample consists of students only, who are going to start their own business / has already started it. In addition, there were respondents, who are interested in or have a working experience in the fields of business development and start-ups.

to be competitive several core soft skills need to be developed such as: ability to quickly adapt to new situations; open-mindedness; absence of arrogance; ability to quickly obtain new information to a practical usage; problem-solving skills; and finding a compromise.

#### The most important skills for young entrepreneurs are the following:

- Basis knowledge in finance (business reports, cash flow etc.);
- Communication skills;
- Ability to persuade others;
- High work ethics;
- Work dedication;
- Ability to adapt to new and challenging situation;
- Ability to objectively assess the situation;
- Ability to coordinate and to delegate
- Creativity and ambitions.

#### Tools for young people' skillset development to get involved in the labor market:

The most useful tool for developing skills, according to the respondents, is a real-life practice, when young people are involved in labour market. Another tool is education, respondents mentioned that separate subjects devoted to skillset development for young entrepreneurs is needed to increase

efficiency of educational institutions in this field. Besides, respondents mentioned that informal events organized by educational institutions may increase the interest of students in entrepreneurship, if it will be possible to get a reward for it (e.g. grades, certificate, etc.).

**Table 8. Motives for and against becoming an entrepreneur**

| +  | -   |
|--|---|
| Freedom to implement your own ideas                          | The fear of taking risk                               |
| The fact that you are working for yourself                   | Lack of leadership skills                             |
| The dynamic and creative environment that entrepreneurs have | Lack of ideas   |
| Financial gains  | Financial instability                                 |
| Way to make a noticeable influence on the society            | Young people may see higher potential in other fields |
| To see the progress as a young entrepreneur                  |   |

### The image of an entrepreneur in society:

In general, respondents stated that entrepreneurs are perceived with respects because they ensure jobs for others and supply with new services and products. Positive associations with entrepreneurs are caused by the fact that they are leaders and have proved themselves as individuals.

On the contrary, it was mentioned that some see entrepreneurs as bourgeois, some think that entrepreneurs give too less to their employees (in terms of salary, vacation, and other perks). It differs from your social background, according to the respondents.

### Evaluation of business support available for young people:

Focus group participants mentioned that overall there is a lack of business support for youngsters. It is possible to find several options after proper research but still they are very limited. One respondent evaluated available business support as positive, but the negative image of State could potentially hold back new entrepreneurs for applying to the State business support funds because

there is a lot of corruption and personal interests from the state representatives. Another respondent stated that she would prefer to found her company abroad since the investment cultures are more developed in other countries. Therefore, there is a need to develop the business angel investors culture and venture capital funds in Latvia

### The process of foundation the company in Latvia:

Respondents stated that it is easy to legally establish a company but making further amendments such as changes in the Board is difficult and time consuming.

The most popular fields of respondents' interest for business development are social responsibility, renewable energy, fintech or financial analytics. All these fields are progressive, dynamic and require young energy for further development.

## 1.2. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Spain

## OVERVIEW

This report shows a general idea with a short analysis about what skills and methodologies find most useful young entrepreneurs in Burgos, Spain.

## PARTICIPANTS

40 young entrepreneurs took part in the survey. Most of them were entrepreneurs from our training programs such as Explorer or Open Future, both of them are designed for training and mentoring people with business ideas or small start-ups; or start-ups that are in the business incubators.

## SURVEY

The survey was created using google forms, as useful tool to create and share the survey between our contacts. We also used it in the online session with a small group of youngsters as a complement of a training session focused on important skills and abilities that they should work on to develop better competences.

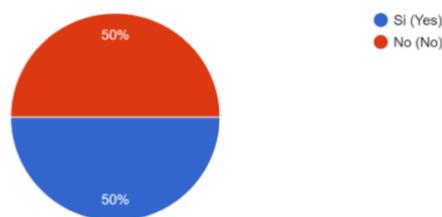
The survey was created in Spanish and English to reach a larger number of

youngsters. The first section was focused on the general information about what type of young entrepreneur the person is and what has motivated him/her to become an entrepreneur. Then, we suggested to respondents some skills and methods to evaluate which ones they find most important or useful for setting up their own business. Finally, we asked their opinion about the available support to set up the business.

## RESULTS

Most of the participants were between 25 and 35, that's because we also tried to get in contact with youngsters. Generally speaking, there is no difference between men or women to be an entrepreneur. This fact we have noticed in our training programs because in the last editions the difference was really small. Below are presented results and analysis of the answers of respondents on the survey questions.

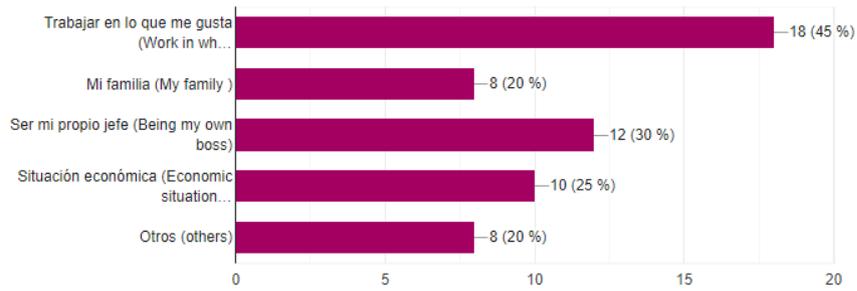
### 1. Has anyone from your social circle established their own business?



This question showed that having someone close to you that have his/her own business is not an important factor to become an

entrepreneur. As you can see the answers split in half.

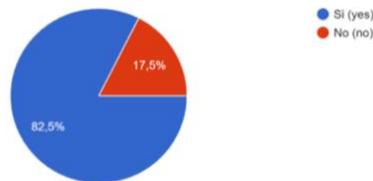
### 2. What motivates you to become an entrepreneur?



As we can see the key factors for young people to become an entrepreneur are working in the field they like and being their own bosses. The least popular reasons are

family and economic situation but together they applied to 45% of respondents, which is slightly less than a half.

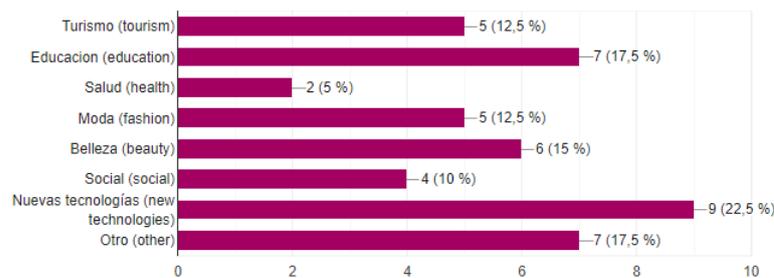
### 3. Have you ever established a business or thought about it?



Most of the respondents have already had an experience of setting up a business or thought about doing it. That makes more valuable the results in the future sections

about skills and methods needed for young entrepreneurs because they are in the real situation and are able to provide their expert opinion based on their experience.

### 4. What type of business do you run (or think)?



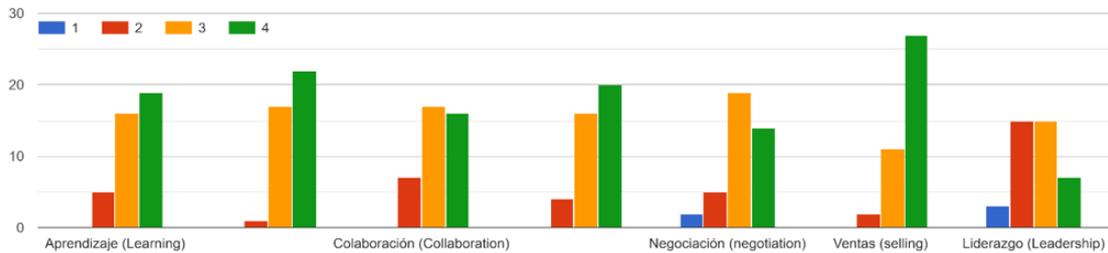
There is a wide range of business sectors, the most popular options are "New technologies" (22,5%) and "Education"

(17,5%), while the least popular options are "Health" (5%) and "Social" (10%).

## SKILLS AND METHODS TO DEVELOP EVALUATION

## 5. What are the most important skills entrepreneurs need in your opinion? (1-not important, 4- very important)

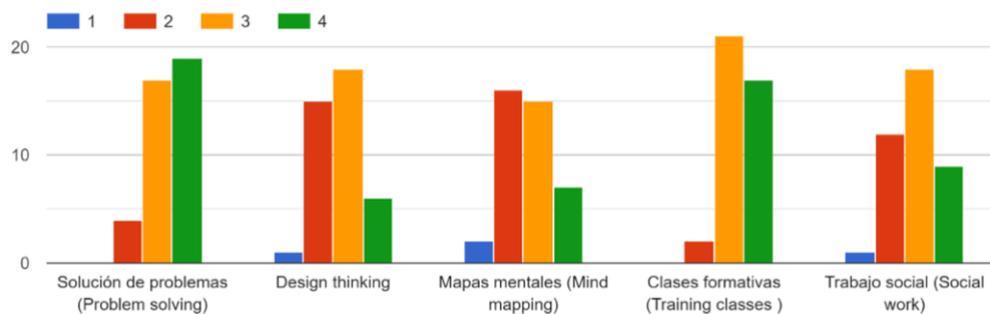
Learning – Persistence – Collaboration – Creativity – Negotiation – Selling – Leadership



Generally speaking, we found that the suggested skills are important for entrepreneurs, especially the selling skills and persistence in business. The least important skill for them is leadership what

makes us think that possible reason is that the respondents have small businesses and perhaps they didn't feel the necessity to manage people or working as a team leader.

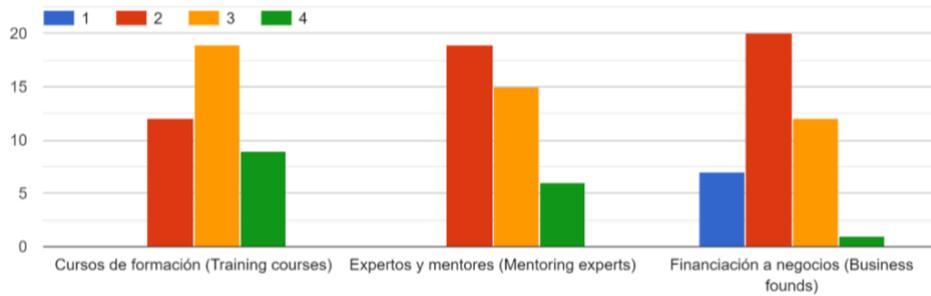
## 6. Which tools or methods do you consider interesting to develop the necessary skills?



We can see a clear importance in problem solving and in training courses; that means that they can be well formed. Other

methodologies such as design thinking or mind mapping are less important for them.

## 7. How do you evaluate business support available for young people? (1-little 4- a lot)



Based on the respondents' opinion, we can see that there are enough training programs for entrepreneurs although the number of mentoring experts insufficient. On the other

hand, entrepreneurs have detected a lack of business funds and that's true; there is not so many public financial support funds or grants.

## 1.2. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Greece

The University of Patras team held one focus group discussion with 12 participants in order to generate primary data that will help explore the training needs of young entrepreneurs in Greece. This report starts with a discussion on methodology, and continues with a discussion on the analysis and findings. The final section highlights some main findings and offers some suggestions contributing to the next Intellectual Output (IO2 - Educational Material).

The focus group discussion revolved around the eight questions of the interview guide, as finalized by the project's team. Following the EU General Data Protection Regulation (GDPR) directions, before the beginning of the session participants were asked to provide in a written format their informed consent to participate in this study. The research was screened and gained approval by the Bioethics Committee of the University of Patras.

### Analysis and Findings

First, we present findings for each of the eight main questions of the interview guide. We, then, provide an overall account of the insights gained through the focus group discussion and we offer some suggestions contributing to the project's Intellectual Output 2 (Educational Material).

#### Training needs for Soft skills

*Q1. Which skills need to be developed by youth to be competitive? (what are the skills that youth lack nowadays?)*

We can identify **six broad categories** falling under what has been termed as soft skills

(i.e. communication, adaptability, responsibility, risk and uncertainty, idea generation and teamworking). These categories and subcategories are illustrated in Figure 9.

Figure 9. Concept map of soft skills needed/lacked by youth



The first category refers to **Communication** skills and includes expression (expressing ideas), communication and presentation skills. The discussion also revealed Reading Comprehension insecurities of young people with regards to processing long texts and understanding their meaning, as well as an inability to concentrate and comprehend important documents, such as long questions in exams for students or legal documents for young entrepreneurs. Participants reported that inability to focus and sustain attention (i.e. limited attention-span), is caused by the extended Internet and smartphone use, as well as the domination of images and video in their everyday communication.

The second category refers to **Adaptability**, mentioned also as flexibility, and related to perception of the environment. Adaptability was denoted as one of the most important skills that young people lack in the Greek entrepreneurial environment.

Another category refers to skills needed to deal with **Risk & Uncertainty**, since young people feel stress and fear of failure when working towards a new idea. This doesn't come as a surprise, since Hofstede's "uncertainty avoidance" is considered a distinctive characteristic of Greek culture (see Chapman and Antoniou, 1998), and an obstacle in towards entrepreneurship and

innovation (Serafeim, 2015). Participants mentioned that failure is not acceptable in Greece and that Greek parents have stereotypes for success which affect their children's emotions and careers. Tied to this is also a lack of "cultural capital" in terms of entrepreneurial spirit. Being raised in an environment where parents are practicing conventional professions, doesn't provide adequate support, nor inspiration towards entrepreneurship initiatives.

The category called **Ideas** refers to generation of new ideas and creativity. Setting goals, information seeking, exploring and researching for new things to do, are important skills for the youth but are under-cultivated by the Greek educational system.

The category **Team-working** refers to skills needed to work in teams and identifying the role in a team, as a leader or follower, as well as skills for collaboration.

The final category refers to **Responsibility**, including the sense of personal responsibility and work ethics. Participants mentioned that Greek youth lack responsibility skills, since the University does not involve compulsory course attendance and Greek enterprises do not cultivate work ethics.

Participants came to the important conclusion that “soft skills” is an unknown term for the youth but also for employers. Only young people that have participated in **Soft Skills needed by young Entrepreneurs**

**Q2. What are the most important skills entrepreneurs need in your opinion?**

The discussion about the skills needed to be developed by young entrepreneurs was also monopolized by soft skills. We could identify

dedicated seminars are aware of the term. Soft skills may also be ignored by HR departments during recruitment.

six broad categories falling under what has been termed (namely Control, Failure management, Initiatives, Collaboration and Persuasion, Learning, Persistence). These categories and subcategories are illustrated in Figure 10.

**Figure 10. Concept map of soft skills important for entrepreneurs**



The first category called **Control** refers to the entrepreneurial skills related to self-assurance in the capability or potential to do something in an organized way. Skills such as self-discipline, self-control and self-assessment, as well as self-organization fall under this category.

The category called **Failure Management** refers to skills related to acceptance of criticism and failure management. Participants mentioned that young entrepreneurs in their first steps lack of self-confidence and are not able to accept the guidance and criticism by mentors.

The category called **Initiatives** refers to skills related to taking initiatives. Participants gave special attention to the young entrepreneurs’ ability of daring, of having the courage, the “boldness” and

“guts”, the audacity to be exposed and continue to reach their goals.

The category called **Collaboration and Persuasion** is related to the ability of entrepreneurs to work in teams and collaborate with other people, but also to influence other people to follow them, to do something for them or to convince them to buy their product and services.

The category called **Learning** refers to skills related to self-education and life-long learning. Finally, the category called **Persistence** refers to skills related to the ability of entrepreneurs to be patient, to persist and when most people tend to abandon an activity, successful entrepreneurs stick with it.

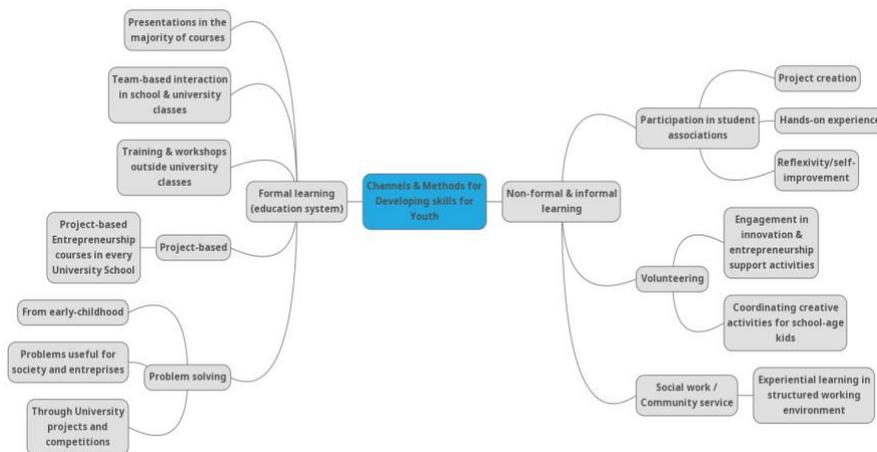
## Methods for developing skills for Youth

**Q3. By which tools or methods would it be possible to develop the necessary skill set for young people to get involved in the labor market?**

The focus group discussion revealed the need to embrace interactive learning methods in

two broad categories of learning environments, i.e. a) in formal learning, and b) in non-formal and informal learning activities. A concept map of learning environments and methods for developing skills for the youth is illustrated in Figure 11.

**Figure 11. Concept map of learning environments and methods for developing skills for the youth**



Coombs and Ahmed (1974) describe three forms of education/learning: a) *formal education* – highly institutionalised, chronologically graded and hierarchically structured “education system”, ranging from primary school to the university; b) *non-formal learning* – organised and systematic educational activity carried on outside the framework of the formal system to provide selected types of learning to particular subgroups in the population of any age; c) *informal learning* – lifelong process by which every person acquires and accumulates knowledge, skills, attitudes and insights from daily experiences and exposure to the environment – at home, at work, at play.

Participants agreed that the *formal education system* should embed interactive learning methods that refer to a hands-

on/real life approach in training activities, capable of building student engagement through guided social interaction.

The interactive learning methods proposed for *non-formal and informal learning activities* refer to *experiential learning* through structured processes for assisting others within the community, such as participation in student associations/unions, volunteering and social work/community service activities.

More precisely, since the majority of participants belong to **student associations**, they stressed that this involvement helped them to gain hands-on experiences, to expose themselves, to work in projects, to reflect and to improve themselves. Moreover, **volunteering**, such as engagement in innovation and entrepreneurship support activities and

coordination of creative and educational activities for school-age kids, were identified by participants as appropriate methods for personal development. Finally, **social work and/or community service** in hierarchically-structured organizations

were analyzed by participants as productive ways for developing soft skills through experiential learning.

### The image of the entrepreneur in the Greek society

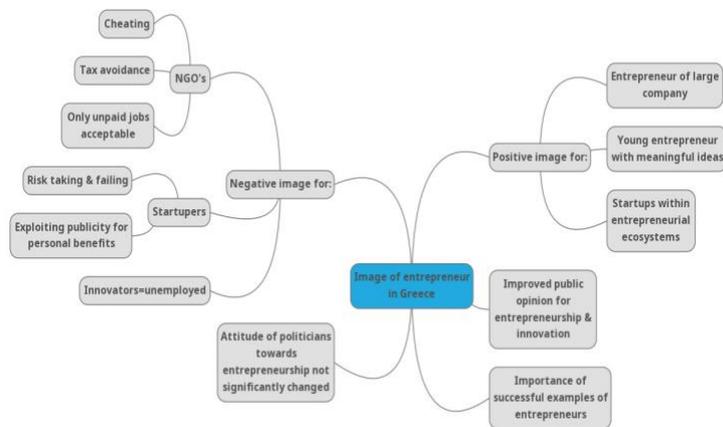
#### Q4. How would you describe the image of the entrepreneur in society?

Although the public opinion about entrepreneurship is believed to have improved in Greece since the beginning of the economic crisis in 2008, the image of an entrepreneur seems to depend on the age of the entrepreneur and her/his line of business (industry). Figure 12 presents the main concepts identified through the discussion.

Participants mentioned that a *positive image* usually involves *successful entrepreneurs of large companies*. Young entrepreneurs with new ideas, generally

speaking *start-upers*, are considered as *risk takers and being prone to failure*. *Innovators* are treated as *unemployed*. One participant noted that age should not be considered as a criterion for success, since young entrepreneurs with meaningful ideas are acceptable by society. Participants agreed that only startups within the startup ecosystem, enjoying mentoring and networking support, are thought of positively, since they are operating within a protected system. A negative image for startups is enhanced by those start-upers that try to exploit their publicity for personal benefits.

**Figure 12. Concept map of the entrepreneurial image in the Greek society**



Participants agreed that:

- Although the public opinion about entrepreneurship has been improved recently, the attitude of politicians towards entrepreneurs has not significantly changed.
- Successful examples of entrepreneurs and media attention given to entrepreneurship is very important for improving the public image of entrepreneurs.

## The Business Environment in Greece

### Q5. How do you evaluate available business support for young people?

FG participants agreed that the **youth in Greece is not aware of entrepreneurship support mechanisms**. The “startup” terminology is considered by participants unknown to the general public. This is perhaps nicely illustrated in the following extract from the focus group discussion:

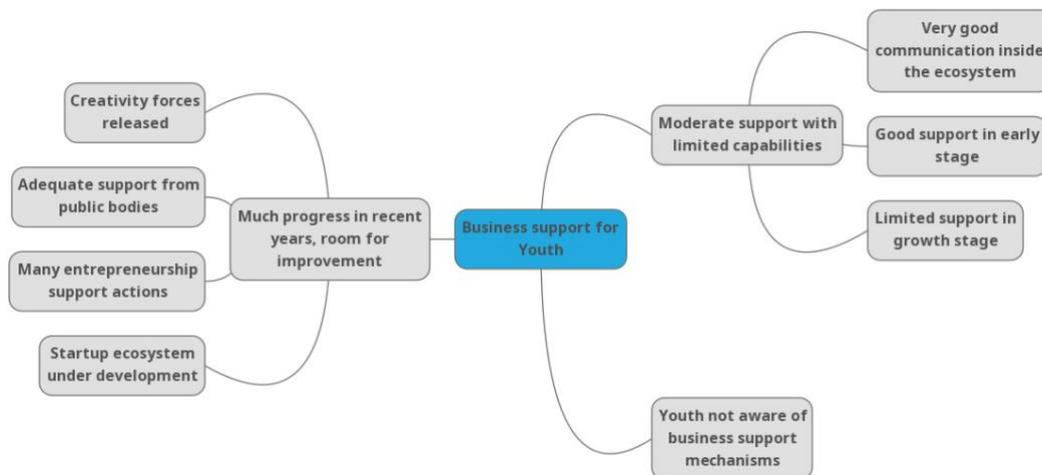
(NK, male, Entrepreneur - Member of entrepreneurship support organisation):  
 - *What was the question when you said to them that you work at an incubator?*

(GG, male, student Working at an entrepreneurship support organisation):

- *If I was a midwife or knew how to assist birth!*

This might be due to the fact that only in the last decade the government started to mention startups, to attract media attention and raise the public awareness about innovation and entrepreneurship in Greece. Availability of support for businesses and startups is considered as moderate and with limited capabilities; the discussion also highlighted low awareness and room for improvement. The concept map of business support for youth in Greece is presented in Figure 13.

**Figure 13. Concept map of business support for youth in Greece**



There has been a great progress for supporting young entrepreneurship the last decade, but there is a room for improvement. Since 2012, creativity forces have been released, public bodies enhanced the support for entrepreneurship and every year many entrepreneurship support actions (such as competitions, events, etc.) are in place.

However, the startup ecosystem is considered as still under developed and able

to provide moderate support with limited capabilities. Participants mentioned that there is a good support in early stages of entrepreneurship, with excellent communication inside the startup ecosystem, but the support is limited when enterprises reach the growth stage. This is also reflected in access to finance and startups funding as presented in the results of the next question.

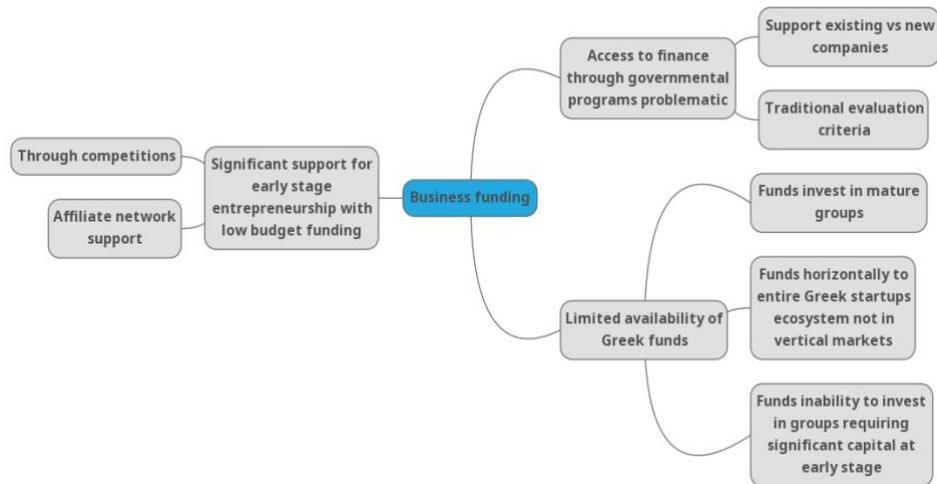
## Business funding

### Q6. What do you think about business funding in your country

According to the EU 2019 Small Business Act (SBA) Fact Sheet (EU, 2020), Greece is one of

the weakest performers in the EU with respect to access to finance. The discussion results about business funding in Greece present a similar view. Figure 14 provides an illustration of the main themes related to funding that came up during the focus group discussion.

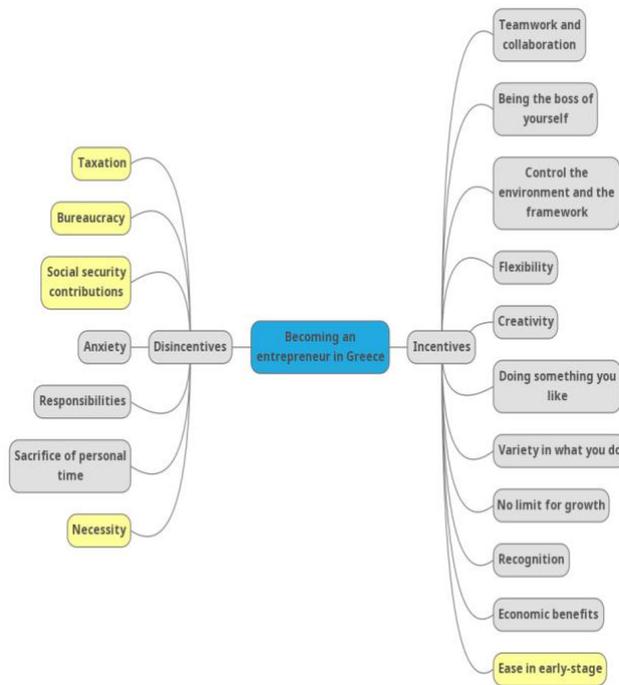
**Figure 14. Concept map of business funding in Greece**



Participants agreed that there is adequate support for the early-stage entrepreneurship, because it usually needs low budget funding which can be achieved mainly through participation in competitions and/or affiliate networks. On the other hand, funding through governmental programs appears problematic, since calls for applications support existing versus new companies and the evaluation procedures follow controversial methods. Moreover, there is limited availability of Greek funds as they tend to invest securely in mature teams.

## Incentives and disincentives for entrepreneurship

**Figure 15. Concept map of incentives and disincentives for entrepreneurship in Greece**  
(yellow nodes refer to Greek business environment)



*Q7. What motivates you to become an entrepreneur? If you don't want to become an entrepreneur - what is holding you back from becoming one?*

The majority of incentives for becoming an entrepreneur in Greece seem personal driven. They include: teamwork and collaboration, being the boss of yourself, control of the work environment and the operational framework, flexibility, creativity, doing something you like, variety in what you do, no limit for growth, recognition and economic benefits. The same stands also for the majority of disincentives, which include anxiety, responsibilities and sacrifice of personal time.

The disincentives for entrepreneurship related to the Greek business environment are the following:

- Paying high taxes and high social security contributions, facing extensive bureaucratic processes;
- The “necessity” entrepreneurship prevails over “opportunity-seeking” entrepreneurship;
- Low barriers/ease in early-stage entrepreneurship. Starting a business in Greece is easy, a startup can easily grow in the protected Greek environment and then internationalize. This is compliant with the ranking of the Greek economy according to the indicator “starting a business” of the world bank, where Greece is ranked in the 11th position among 190 economies. (World Bank Group, 2020).

The Concept map of incentives and disincentives for entrepreneurship in Greece

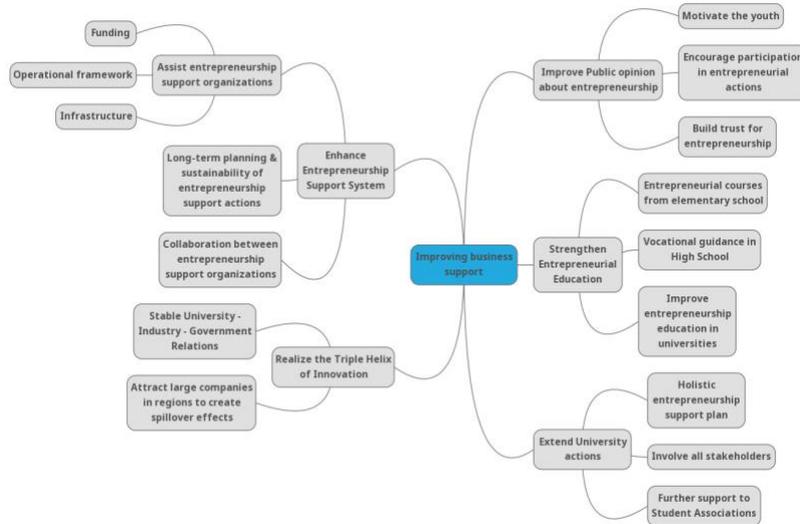
can be found in Figure 15. The yellow nodes relate to the Greek business environment, whereas the grey nodes refer to personal driven incentives/disincentives

### Ideas for improving business support

*Q8. What would be your advice on improvement of business support? (what kind of help is needed from the supporting institutions?)*

In the discussion about ideas for improving business support in Greece, we can identify five broad categories. These categories and subcategories are illustrated in Figure 16.

**Figure 16. Concept map of ideas for improving business support in Greece**



The first category termed *Improving public opinion about entrepreneurship* refers to actions such as motivating the youth, encouraging participation in entrepreneurial actions and building trust for entrepreneurship and entrepreneurial initiatives.

The second category termed *Enhance entrepreneurship support* refers to actions such as assisting entrepreneurship support organizations (funding, operational

framework, infrastructure), formulating long-term planning and sustainability of entrepreneurship support actions and enabling collaboration between entrepreneurship support organizations.

The category termed *Strengthening entrepreneurial education* refers to actions such as introducing entrepreneurial courses from elementary school onwards and enabling vocational guidance in High Schools.

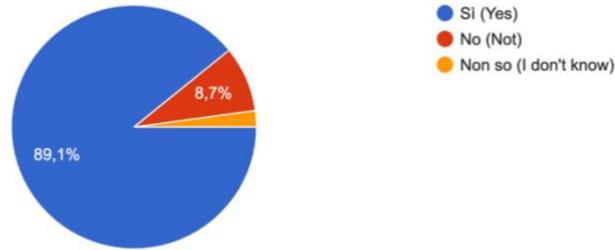
## 2.4. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Italy

To better understand the Italian environment in relation to entrepreneurship, we asked to 100 people to fill in a survey about skills that entrepreneur should have, and what are the possible difficulties they may face. The sample of the survey derives from university, social entrepreneurship and employees. Majority of the people answering to our questionnaire were young people from 20 to 30 years old.

The very first impacting impression is that despite the majority of people (71%) had at least once in their life the idea of opening a start-up, only 17% followed up with actual opening of an enterprise.

A big share of people has friends or relatives who opened a business, so they have a real-life example of characteristics needed to become an entrepreneur.

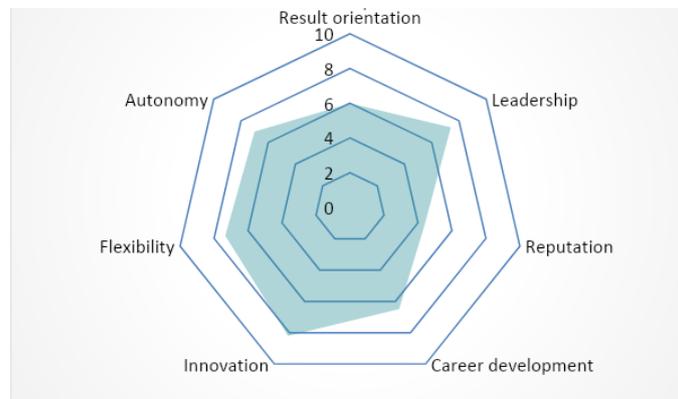
**Figure 17. Are there any entrepreneurs in your social circle (e.g. relatives, friends)?**



Analyzing the context of the characteristics and skills that a person who wants to create a startup should have, it is interesting to note how “leadership” and “innovation” are

perceived as fundamental, while all aspects related to “reputation” are secondary to success.

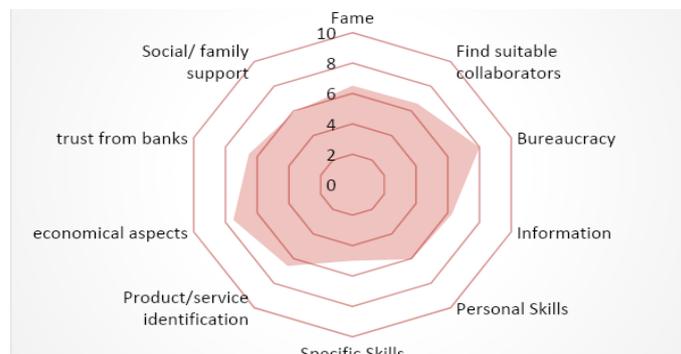
**Figure 18. Skills to start up a business in Italy**



Speaking about the difficulties that an entrepreneur face during the creation of a startup, issues related to bureaucracy are the most annoying and dangerous, followed by all those aspects related to economy, according to the opinion of the respondents.

The complexity of the business opening procedure and the amount of the financial resources to be invested to reach the minimum standard are discouraging the youth to start up.

**Figure 19. Possible difficulties to start up a business in Italy**



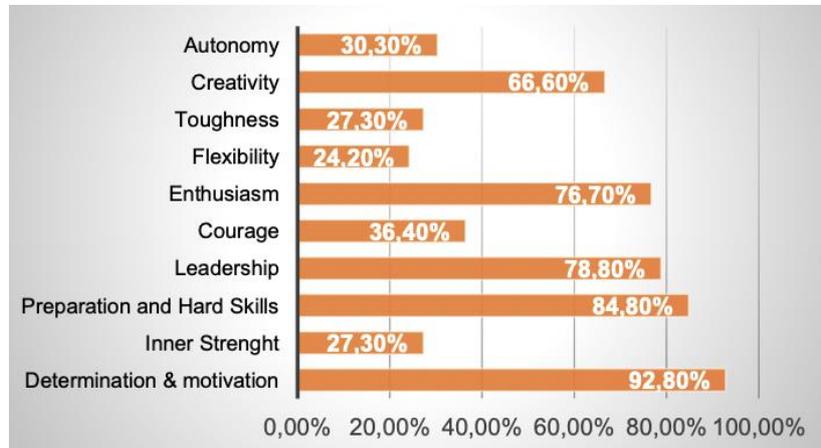
According to the statistics, the most important skills to succeed as entrepreneur

is the determination and motivation, supported by an adequate preparation in

terms of hard skills. It is interesting to note how soft skills as courage, inner strength, flexibility and others are not perceived as

determining factors to maintain a healthy business.

**Figure 20. Skills of successful entrepreneur in Italy**



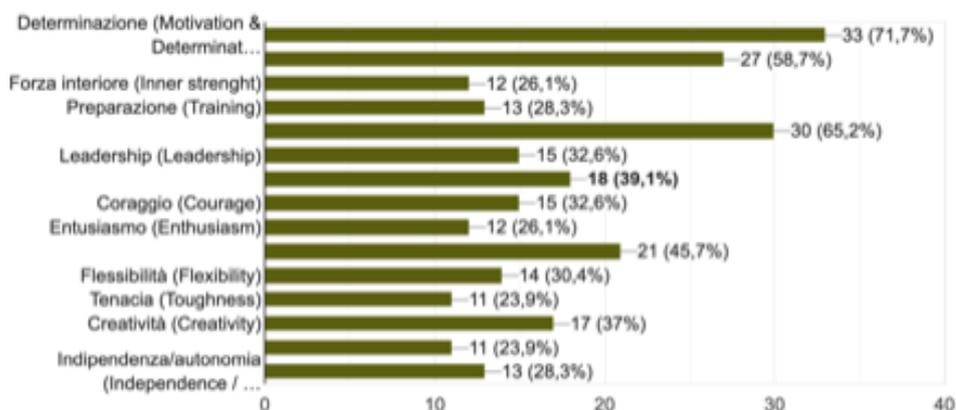
Another interesting finding, is the perception that the state/public bodies are not supporting enough young entrepreneurs. In particular only 9,1% of our sample is satisfied with what Italian government is providing to support startups.

The same perception is reflected while asking what critical issues can arise in the process of expanding a business initiative in other European countries. The majority of the respondents interviewed answered that bureaucracy and not enough support from Italian legislation could lead to a failure in the expansion of an entrepreneurship.

Based on the respondents answers almost all entrepreneurial characteristics are quite important. Good reputation and social

success are not considered as important factors, most probably because it is an individual characteristic, which is associated negatively with some powerful people in Italy. One important characteristic is the flexibility. External factors can appear at any time, so young entrepreneurs should act flexible. During the COVID-19 pandemic emergency in Italy we saw several situations, when enterprises had to adapt to the new rules and several young people opened a delivery food company in small cities, where larger firms were not present yet (e.g. Magenta delivery) or local brasserie transform their draft beer in bottled beer in order to deliver it to local costumers and survive the lockdown.

**Figure 21. Characteristics of entrepreneur in Italy**



The most important skills to succeed as entrepreneur is the determination and motivation, supported by an adequate preparation in terms of hard skills. It is

interesting to note how soft skills as courage, inner strength, flexibility and others are not perceived as determining factors to maintain a healthy business.

### Business support

According to the opinion of the respondents, the public bodies do not provide enough support to young entrepreneurs. In particular, only 8,7% of our sample is satisfied with what Italian government make to support startups. Also, we have a large share of 30,4% who are not aware of what public institutions are doing in order to help young people. One important role that youth associations play is the bridge between public institutions and young people in order to inform them about the tools that can be used and the grants that can be accessed. Often there is a lack of communication between young people and public institutions because it is very hard from PBA to reach young people, for example by promoting initiatives in social media (one of the main tools used by young people) or simply by the lack of places where youngsters can exchange experience (e.g. youth centers).

The majority of the respondents answered that bureaucracy and lack of support from Italian legislation could lead to a failure in the expansion of the business.

Negative answers often concerned the lack of information on how to access the European market, the presence of competitors on the market and above all the big cultural differences between countries that could negatively influence the success of the product abroad.

The majority of the people answered that expanding business abroad will be beneficial in order to increase income, to exchange experience and be able to predict future trending products in Italy (e.g. plastic free water bottle, electric scooter etc.).

## 2.5. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Croatia

Questions were asked to the representatives of business and young people in Croatia. Method used for data collection – semi-structured interview. Both opinions are presented in the analysis to compare two different perspectives. The main results of the answers are analyzed below.

### Q1. Which business, technical and soft skills need to be developed by youth to be competitive? From your experience what are the skills that youth lack nowadays?

**Entrepreneurs:** self-initiative, to be aware of the bigger picture (not just what you do, but the things your business is related to), be aware of the problem, to be flexible, to be prepared, always think of alternative options that are closely related to what you are doing, concentration, have to develop responsibility, have to learn to listen, responsible approach toward business, work ethic, communicativeness, open-mindedness, to know how to recognize opportunity and potential, project management, digital competencies, digital skills, to learn how to work in a mixed group, willingness to learn, self-reliance, creativity.

**The skills that youth lack nowadays:** self-initiative, development of new ideas (a new original idea), persistence, lack of patience, to take risk. In addition, according to the opinion of entrepreneurs, youngsters are too ambitious, and at the same time too passive. They need to be less narrow-minded.

**Youth:** result orientation management skills, listening, willingness to cooperate, teamwork, adaptability to the environment, IT literacy, working experience, creativity.

**The skills that youth lack nowadays:** decisiveness, a desire to work, courage, and impulsivity.

### Q2. What are the most important skills entrepreneurs need in your opinion?

**Entrepreneurs:** communication with people, the ability to make very good estimates in terms of financial indicators, always keep tracking everything you do. Also, entrepreneur should know what are the key factors in the job, to have a good level of computer literacy. Basic knowledge of English is a must. Other skills and characteristics are: initiative, marketing skills, social skills, stubbornness that needs

to be turned into persistence, keep the flag flying, critical thinking, ability to combine practice and theory, multitasking, quick wit, patience, stress resistance, networking and courage.

**Youth:** creativity, diligent attitude, rationality/frugality, business adaptability, fast information processing, multitasking, communicativeness.

### Q3. By which educational tools/methods/approaches would it be possible to develop the necessary skillset for young people to get involved in the labor market?

**Entrepreneurs:** networks with people who have similar interests, social competences, computer literacy (IT skills), combination of practice and theory, importance of linking theory and activity in practice, student training, extracurricular activities, reading of expert literature, online courses, they need

to upgrade knowledge through some courses/educational seminars.

**Youth:** professional trainings, lifelong learning programs, only through experience can youth capture everything and get a sense of what real business is.

### Q4. How would you describe the image of an entrepreneur in society?

**Entrepreneurs:** resourcefulness, available, up to date to respond, transparent, be stricter about himself than about the others, led by example, needs to work on his

mistakes rather than on someone else's, honesty, in Croatia "the entrepreneur is a thief", to have wide spectrum of interests,

at first image of entrepreneurship is bad and negative.

**Youth:** innovative, educated man, good speaker. According to one respondent, in

#### Q5. How do you evaluate business support available for young people?

**Entrepreneurs:** there is absolutely nothing, difficult to find concrete, simple and readable information regarding all the conditions, some supervisors do not even know how to help, Croatia is currently a very fertile ground for business development, there are non-reimbursable forms of support/or financial instruments from the general budget of the Government, it's good not to have a lot of support because it distorts the market, there is some support for self-employment but it is not good

#### Q6. How would you describe the current legislation which regulates youth entrepreneurship? Does such exist in our country?

**Entrepreneurs:** they are doing their job well and we have it; it's easy to set up your business but it's a problem to maintain, there is a struggle with bureaucracy, so you have to be patient and have enough time and nerves to deal with bureaucracy. The

#### Q7. What do you think about business founding in our country?

**Entrepreneurs:** Croatia is almost a perfect country, untapped potential, now is the right opportunity, the opportunities are really good because we have the financial support.

**Government:** too complicated; a lot of paperwork; there are a lot of laws and requirements which are not well aligned; it

#### Q8. What motivates you to become an entrepreneur? If you don't want to become an entrepreneur - what is holding you back to become one?

**Entrepreneurs:** motivated by the difference in salaries between countries, better paid jobs not only have higher earnings but also a greater potential for further advancement than the jobs currently offered in Croatia, I don't see myself as a regular worker, I didn't get the position in the company that I

Croatia, it looks like we're talking about a wretched man who has to deal with pretty irrelevant things.

enough, today it is much easier to start a business than it was before, a lot of bureaucratization, need liberalization of this whole market, it is bad and it is not simple.

**Youth:** not great, but good; the business support is improving mostly because of EU funds; they are accessible to everyone; there is no business support available to young people; there is a lack support from both the state and the institutions.

laws are well written - the implementation of the law is not good, government gives a much bigger impetus today and in general the conditions are much better. We need more rewarding for some good things, laws do not make it much easier.

is restrictive and not the best support; we have some kind of financial support and it is quite good.

**Youth:** all areas offer good support to start a business; we are missing fertile ground for establishing an organization/company; bureaucracy is choking entrepreneurs.

deserve or that I want it, having a good idea, love of work, I always wanted to be an entrepreneur, attracted to working for someone else, doing something more than what is asked of me.

**Youth:** independence - financial independence, being able to organize my

own working hours as well as my free time, to be your own boss, the ability to create

**Q9. What would be your advice on improvement of business support? What kind of help is needed from the supporting institutions?**

**Entrepreneurs:** we need civil servants, who would know absolutely all the necessary rules, documentation in a very simple way how to obtain, how to collect and briefly explain what the obligations of an entrepreneur are, I personally do not see any possibility for improvement of support, it works quite well, institutions should help as little as possible, if you need support, then you need to do something else not to be entrepreneurs, more institutions, such as

**I feel a lot of sympathy with those would -be entrepreneurs whose businesses are now being closed down or destroyed. And on the other hand, we can see how entrepreneurial ideas (but not profiteering) are needed to get us out of the crisis.**

**Entrepreneurs:** I have no idea, I don't think there is any such solution, I'm not enough qualified to answer such question, these are measures that other institutions should take, to have a greater ability to hold reserves in physical matters rather than in money (cheese, wine, coffee, medicines...), IT sector is relevant now, this is a great opportunity for the video game industry, quiz applications, workout apps at home,

your own working hours, you work to develop your idea.

the Entrepreneurship Center, Legal Economics Clinics.

**Youth:** to provide counselling for young people, to organize some lectures and various courses, we lack quality experts who will improve all conditions for starting a business, we need more business angels (an independent individual who provides capital for the development of a business).

there should be ability to adapt - adjusts to the current situation.

**Youth:** this is the ideal business climate for digital marketing, entrepreneurs have outsourced their work digitally now, creation of platforms through which small businesses and family farms operate, digital marketing helps in this situation for the survival of every business.

## 2.6. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Poland

### OVERVIEW

International Project Association INPRO conducted a survey. During the study, 101 responses were collected to help examine the training needs of young entrepreneurs in Poland. This report starts with a discussion on methodology, and continues with a discussion on the analysis and findings. The final section highlights some main findings and offers some suggestions contributing to the next Intellectual Output (IO2 - Educational Material).

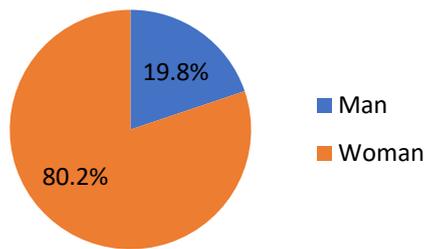
### METHODOLOGY

The basis of our research was survey questionnaire, containing 15 questions. The questionnaire was available in Polish and English. The research was conducted online by spreading information and a request among the network of organizations and beneficiaries of the organization. The study was conducted between 21.04 and 26.04.2020. During this period, 101 people took part in the study. Following the guidelines of the EU General Data Protection Regulation (GDPR), the

questionnaire contained information on personal data protection consent to participate in the study.

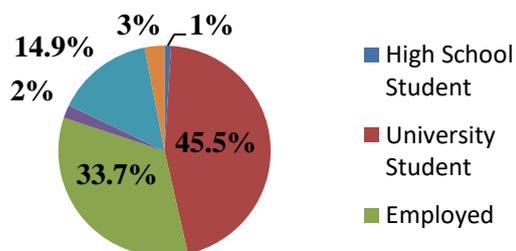
## PARTICIPANTS

According to the technique with which we obtained the data, 101 people came to our study. The group of participants is mostly women - 81 (80.2%), men - 20 (19.8%).

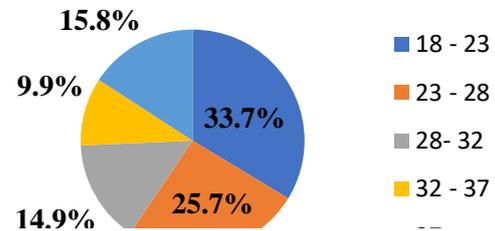


**Figure 22. Descriptive statistics of the study, gender**

The largest group that took part in the study were students - 45.5%, as well as employed people - 33.7%. The least numerous groups were the unemployed - 2% and high school students - 1%.



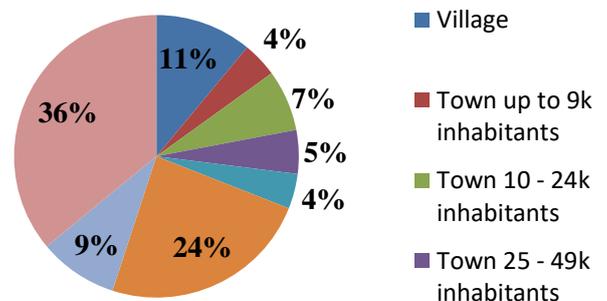
**Figure 24. Descriptive statistics of the study, employment**



**Figure 23. Descriptive statistics of the study, age**

The age of our study group is the advantage of young people, as much as 33.7% of people aged 18-23, as well as people aged 23-28 (25.7%). The smallest age group that participated in the study were people aged 32-37 (9.9%).

As for the place of **residence of our respondents**, as many as 36% of them live in a city of over 500,000, while 24%, lives in a city of 100 - 249 thousand inhabitants. This shows that the majority of our respondents are young people living in large Polish cities. The smallest group here are people - 4%, from cities to 9,000 inhabitants.



**Figure 25. Descriptive statistics of the study, place of residence**

## AIM AND RESEARCH OBJECTIVES

The aim of the focus group was to explore and evaluate the training needs in soft skills for young entrepreneurs. Consequently, the research objectives were defined as follows:

1. To explore the variety and the importance of soft skills for young entrepreneurs.

2. To examine perceptions on the business environment and the relevant support offered for youth entrepreneurship in Poland.
3. To explore incentives and disincentives for engaging with entrepreneurship.
4. To explore perceptions on the image of an entrepreneur.

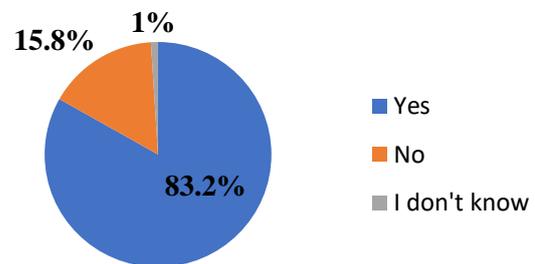
## ANALYSIS AND FINDINGS

This section presents the results of each of the 11 main survey questions. Therefore, an overview of graphical charts, their discussion and general observations about the conducted research will be illustrated.

### Perception of running a business

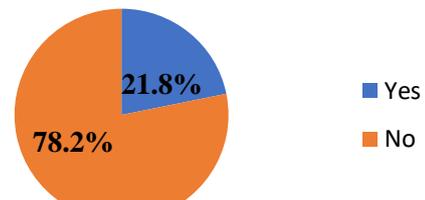
#### Q1. Have you ever thought of starting a business?

In this question, as many as 83.2% of respondents considered setting up their own business/company. 15.8% did not think about starting a business. Only 1% of respondents had no opinion on this topic.



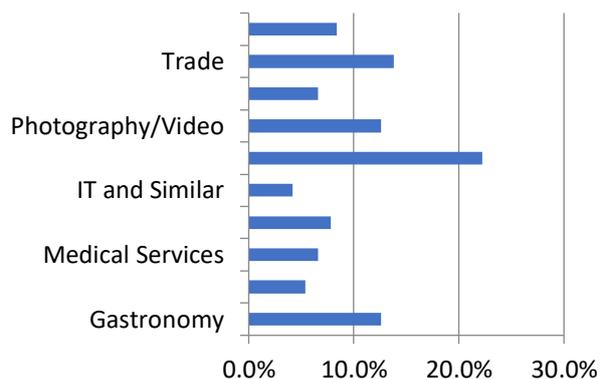
#### Q2. Have you ever established a business?

In the question about creating a company, 21.8% replied that they had ever created a company. However, 78.2% of respondents have never created a company.



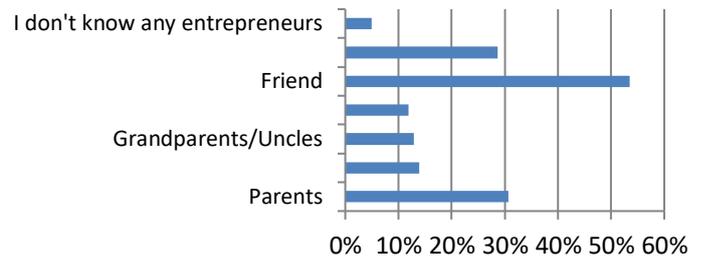
#### Q3. What type of business do you run (or think of running)?

Education/training is the most popular category among industries that respondents are running or would like to do so - 22.2%, followed by trade - 13.8%, as well as photography/video and gastronomy with the same percentage - 12.6%. IT and similar industries show the lowest popularity in the survey - 4.2%.



#### Q4. Are entrepreneurs present in your social circle? If so, who are they?

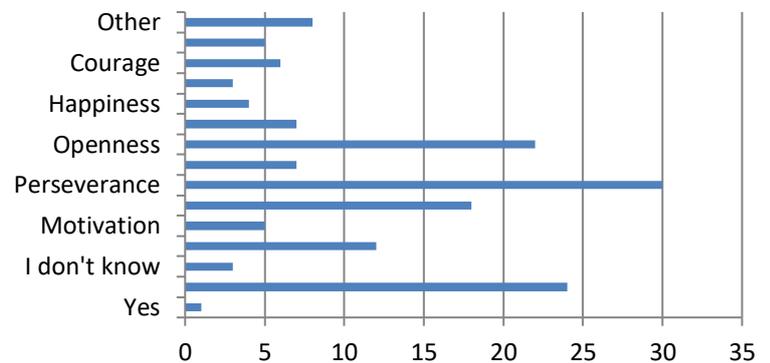
As many as 95% of respondents have entrepreneurs in their social circle. Most often they are their friends - 53.5% and also parents - 30.7%.



#### Internal and external factors determining the conduct of business

#### Q5. In your opinion, what characteristics are relevant when running your own business?

In this question, the respondents expressed their opinion on the degree of character traits that they believe are useful in running their own business. According to respondents, especially useful features (scored 5) are the ability to self-organize your own work, flexibility, creativity, as well as the desire to fulfill yourself through your work. The least useful (scored 1) features that the respondents chose were education and the pursuit of fame and social success.



#### Q6. In your opinion, are there any other characteristics particularly important when running your own business? If yes, which ones?

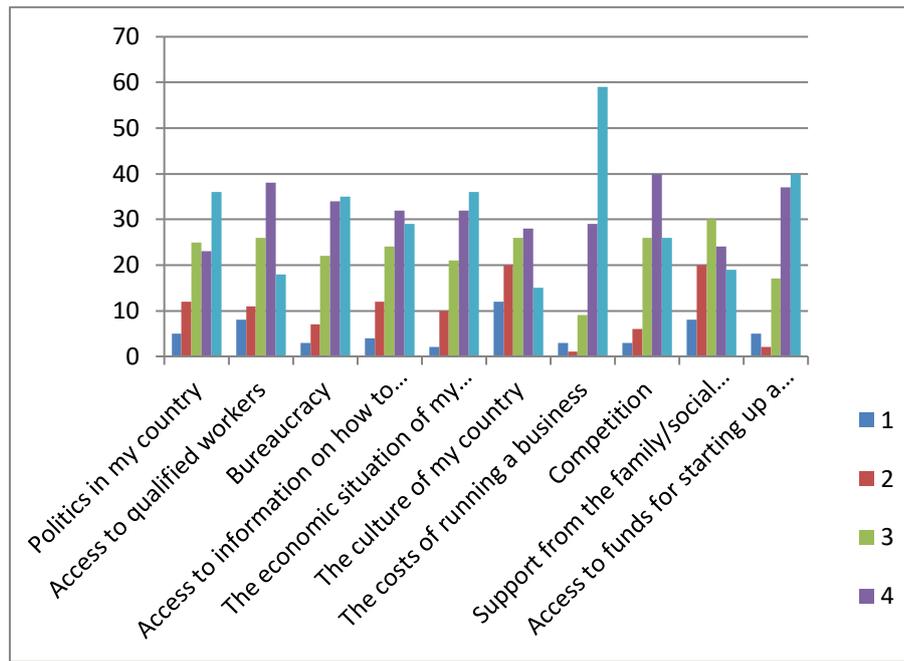
According to the respondents, there are other character traits that are particularly important in running their own business, including perseverance, openness, entrepreneurship and stress resistance. A

fairly large proportion of the respondents (24) stated that there are no other characteristics than those mentioned in the previous question, especially important in running their own business.

#### Q7. To what extent do the following factors influence the establishment (or running) of your own business?

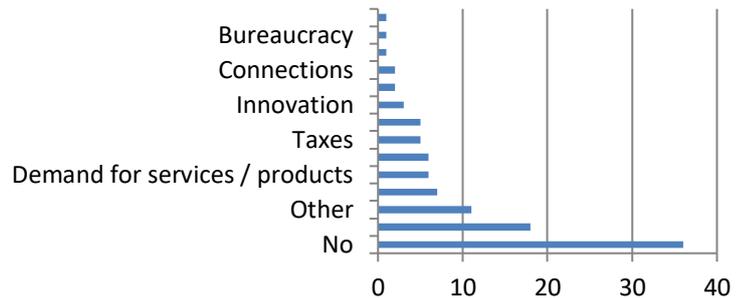
The factor that stands out the most and is visible in the chart below is the cost of doing business. The people participating in the study recognized that this is the factor that affects the establishment or running their own business to the greatest extent (scored 5). According to the study, factors that can also significantly affect the establishment or

operation of a company may also be access to financial resources for opening a business, the country's economic situation, bureaucracy and also the policy of my country. The factors that have a low impact (scored 1) on establishing or running a business turned out to be the culture of my country and the support of family/friends.



**Q8. Are there any other important factors which influence opening and running a business?**

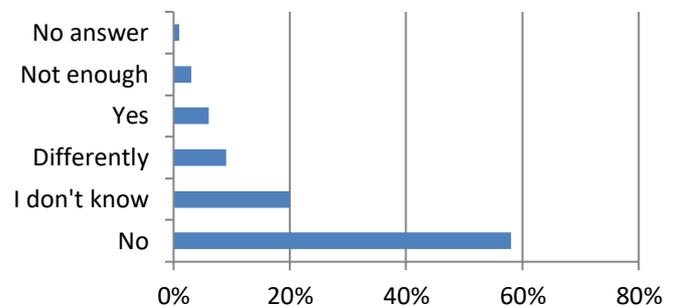
In this question, most respondents do not notice any more important factors affecting the establishment and operation of their own business. However, there have been few answers giving such factors as: business idea, demand for given services/products, equity, taxes or determination.



**Q9. Do you think that state authorities in Poland sufficiently support young entrepreneurs? Why?**

According to the respondents, state authorities in Poland do not sufficiently support young entrepreneurs, as many as 58% think so. In their explanations, the respondents mainly stated that state authorities have very low awareness about the support of young entrepreneurs and programs or institutions accompanying them (e.g. Business Incubators). In addition, complicated bureaucracy, large tax burdens, which are often destructive to micro-enterprises. Another example that our respondents give is very limited funding,

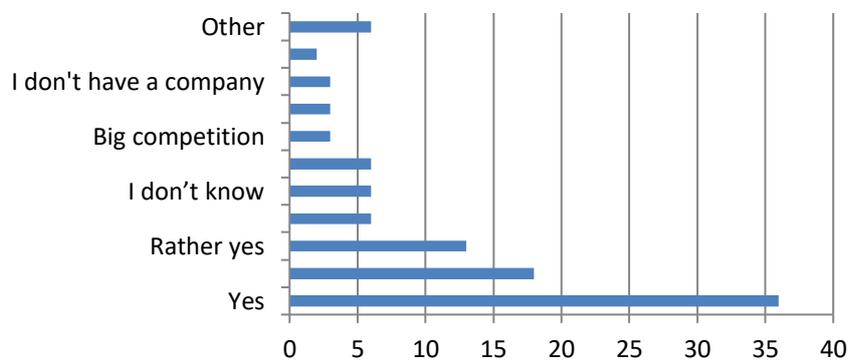
both in their amount and in the conditions that must be met for the entrepreneur to receive it.



### Q10. Do you think your company (or your business idea) has a chance to expand abroad?

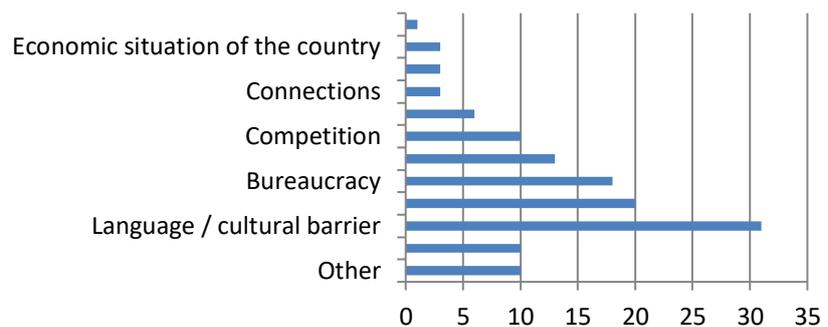
Most of the respondents are convinced that their company or business idea has a chance to develop outside the country. Respondents talking about their chance to develop activities abroad are above all convinced that is possible because other countries are more open to creative industries, whereas unfortunately, in Poland it is developing very slowly and not everyone is convinced. Other reasons are also the

nature of business, which does not limit the entrepreneur to one country, and depending on the development of the company may operate in many countries. A very important aspect in favor of an opportunity on a foreign market is well-profiled activity not only culturally but also economically. According to the respondents, international market activities also help in a new view on the subject and a competitive approach to business development.



### Q11. In your opinion, what are the biggest challenges of developing your business (or your business idea) abroad?

One of the biggest obstacles to developing a business, or an idea of it, abroad that the respondents indicated was the language/cultural barrier. Other major obstacles that may also appear when developing activities abroad are limited budget, bureaucracy, lack of knowledge (and the saturation) of the market. Participants of the survey indicated the factors such as acquaintance, fear, economic situation of the country or business idea as the smallest obstacle.



## CONCLUSIONS

Internal and external factors are considered to significantly affect young entrepreneurs wanting or planning to set up their own business. To sum up the results of the questionnaire in the study group, internal

factors that can help young people become involved in entrepreneurship are: ability to self-organize your own work, flexibility, creativity, pursuit of fulfillment through

work, perseverance, openness, entrepreneurship, resistance to stress.

At the same time, external factors that are also significant and have an impact on the involvement of young people in entrepreneurial activity include: running costs, access to finance to open a business, economic situation of the country, bureaucracy, country policy. It is important to emphasize that both internal and external factors that support young people in engaging in entrepreneurship as well as planning to set up their own business are very important for young entrepreneurs in Poland. According to the statements of our respondents, it follows that many

entrepreneurial initiatives in Poland are implemented out of necessity, and not because of specific business opportunities. Factors encouraging and discouraging involvement in entrepreneurship can be individualized (the ability to self-organize your own work, flexibility, creativity, striving to fulfill yourself through your work) and the business environment (including, among others, taxes, bureaucracy and the economic situation of the country). When it comes to the business environment in Poland, startups and reliefs seem to be the only incentive for young entrepreneurs, while taxation and complex bureaucracy are unfortunately the most critical disincentive.

## 2.7. Portrait of a successful entrepreneur: weaknesses and traits, strengths and essential capabilities in Norway

Focus group and interview questions were conducted by Norway partner, each run for approximately 30 mins.

**Participants:** Two separate sets of interviews were conducted, one involving entrepreneurs and entrepreneur-educators (i.e. persons involved in teaching entrepreneurial skills to youth), designated Group 1, and one with young people in a vocational track of upper secondary school, designated Group 2. As it proved difficult to arrange an interactive focus group due to timing and Covid-19 related issues, interviews were conducted individually but with reference to statements made by other respondents. The interviews generally lasted

between 40-60 mins and responses have been summarised.

Group 1 included an entrepreneur involved in innovative learning support to industry, an entrepreneur involved in providing locally sourced food to offices and events, and a teacher of vocational IT skills to upper secondary youth.

Interviews were conducted online with a guarantee of anonymity and confidentiality of statements made.

Group 2 included six students in the vocational IT track of upper secondary school and included one student who was already involved in setting up his own IT-related security consultancy.

### Part 1 – Skills for the labour market

#### 1.1. What are the skills that youth lack nowadays?

The consensus view here was that ‘the labour market’ is a very wide and general term. As one member of Group 1 put it, “what young people see as the labour market depends largely on their feelings about mobility. Do they want to travel away from their hometown? Do they want to live

and work in another country?” What are the local industrial or commercial, or public sector, opportunities?”

In terms of skills, all participants agreed that communication and social skills were important, and that sometimes youth lack

these skills. However, this is a meta-cognitive issue, according to group 1, since being able to talk to peers is not the same as being able to talk to co-workers, customers or senior management. In other words, one has to think about what one is going to say, to whom, in what kind of tone, and with what intentions.

An important aspect of communication skills is to be able to think critically about what others are saying. In fact, one member of Group 1, who had experience with two large, multinational, consulting companies, stated that:

“The most crucial skill for anyone, especially at the higher levels of management, is to be

### Q1.2 Which skills need to be developed by youth for them to be competitive in the labour market?

- A) business skills?
- B) technical skills?
- C) soft skills?

With regard to business skills, young people in Group 2 were aware of the need for self-promotion in business, and the associated level of risk-taking that was often required. This was difficult for many young people within a Norwegian culture of equality and, to some extent, conformity, or not standing out from others.

Group 1 participants were more focused on ideas for teaching business skills, such as simulations and role-play. There was a high degree of crossover between the skills required in existing businesses, as employees or ‘intrapreneurs’, and in entrepreneurial activity. Participants felt that existing businesses in Norway were receptive to employees with initiative and the ability to develop innovative practices. However, the school system was felt to encourage conformity and individualism, although these qualities are, to some extent, paradoxical

able to detect bullshit in the communications of others, whether written, presentational or in written reports”.

Amongst Group 2, there was agreement that, whilst today’s youth were much more aware of the possibilities of the world of work, there was also a heightened degree of competitiveness that was frightening. This manifested itself when looking for internships, which are becoming more difficult to find. This also meant that the various work-experience opportunities were often in fields that were not of direct interest to the young people involved.

Regarding technical skills, Group 2 felt they had a good background in ICT, as they were all from the vocational track in upper secondary school, where ICT was a core subject. One of them commented that:

“We learn a lot of our skills at home, playing video games and such...if we don’t know something, we find it on Youtube... sometimes this puts us ahead of the teachers.”

The Group 1 participants also felt that technical skills were nowadays too diverse and complex to be successfully taught in school, and that companies were looking for young people who could learn on the job. In entrepreneurial contexts, the key to success was often the so-called soft skill of teambuilding, since, for many types of activity, the required skills were spread across a number of areas. This is especially important to overcome the perception that those young people who were technically skilled were also inclined to be difficult to

work with, due to overconfidence in their own abilities.

A related problem was that school education in ICT was focused on coding and programming rather than the customer relationship skills required to be, for instance, a User Experience (UX) designer. These customer-facing areas required a more rounded set of social skills, which schools were not always able to impart. Simulations of business activities were just that, simulations, without the pressure and responsibility experienced in the real world. Consequently, outside players from business or industry would be helpful in providing more realistic simulations.

The area of soft skills also brought up the question of competition versus collaboration. For the young people in group 2, too much of school activity was about competition, requiring an individual approach, rather than collaboration, which was often regarded as cheating. However, group 1 participants saw that schools were changing their methods, and that there was much more groupwork than 20 years ago. But group 2 thought that they learned much of their team skills outside school, through video games. This also helped their language skills (mainly English), which provided them with a competitive advantage in many Norwegian companies

### Q1.3 Which tools or methods could be used to develop the necessary skill set for young people to be more competitive in the labour market?

The main factor here was felt to be experience in real world contexts. As discussed above, simulations, according to both groups, were insufficiently similar to the real world and were therefore inferior to work experience as interns or apprentices. On the other hand, internships were frequently unsatisfactory because staff in enterprises had insufficient time to work with and train interns. The answer would be more support for enterprises in providing training and development for interns.

Regarding the idea of specific tools for skill development, there was an overall feeling that there were plenty of these on the Internet but that most of them were too broad in scope to be effective. Business

development games lacked risk, although they were useful for introducing key concepts such as cashflow. Group 2 had done several of these exercises at school, but felt the most valuable activity was preparing personal information and CVs for internships, together with mock interviews.

Group 1 also had strong opinions about internships. On the one hand, these were useful for identifying possible future employees. On the other hand, it was time consuming to deal with interns within a fast-moving commercial environment, and more institutional support would have been welcome in providing funds for staff time to be more actively allocated to training and supporting interns.

## Part 2 - Entrepreneurs

### Q2.1 What motivated you to become an entrepreneur?

For the entrepreneurs consulted in the focus group, the main motivational factors were:

A) The desire to bring an innovative product into the public domain.

B) Perceptions that existing businesses were either not flexible enough to develop new ideas, or would take over new ideas without properly crediting those who developed them.

- C) The feeling of control imparted by ‘being your own boss’.

All the entrepreneurs in Group 1 were motivated by the desire to make business more sustainable. Although Norway is, in many ways, committed to sustainability (e.g. encouraging electric cars, use of hydro power), its historical dependence on oil and gas as exports, and the high standard of living of Norwegian citizens, were negative factors in overall national sustainability. The entrepreneurs in the group were highly committed to sustainability. In the case of the catering business, supporting local food suppliers was a key issue, and one that would have long-term effects on ‘food kilometres’. As Norway currently imports a high percentage of its food from elsewhere, this was a real contribution to sustainable development.

The entrepreneur involved in business innovation suggested that large businesses, such as the state oil company, were paying some attention to sustainability, but had the resources to do more. Government funding of startups designed to promote

### Q2.2 What are the most important skills needed by entrepreneurs?

The most important skill identified by both groups was, in most cases, the ability to persuade and motivate people either to effectively perform the necessary tasks within the enterprise, or, where relevant, to buy its products or services. Also important was the ability to see ‘the whole picture’ when it came to a particular market

### Q2.3 How would you describe the image of entrepreneurs in Norwegian society?

Sometimes there is an attitude of distrust towards entrepreneurs, at least the newer, tech entrepreneurs, because Norwegian society is quite conservative. But this is changing as more start-ups become successful.

As one Group 2 participant commented: “Entrepreneurs in Norway are sometimes

sustainability was therefore desirable, but had to be ‘hands-off’ in order to allow radical ideas to come through.

There was considerable awareness, amongst Group 1 participants, that Norwegian financial resources, and its generous overseas aid policies, were an opportunity for entrepreneurs to work internationally. However, there were contradictory pressures. Reducing dependence on fossil fuel powered travel was desirable, but working internationally required, or seemed to require, face-to-face presence. Since the start of the pandemic, there had been an opportunity to reflect on this and to explore ways in which international collaboration could be achieved without travel.

The Group 2 participants were less interested in sustainability and tended to be more focused on short-term gains in wealth and status, as a result of entrepreneurial activities. They tended to see startups as mainly tech-oriented and as opportunistic, exploiting weaknesses in current systems and the lack of agility in existing companies.

segment. Having individual skills in tech activities was seen as important but Group 1 participants had, unsurprisingly, a more mature view of how these skills fitted into the big picture. “Young people tend to ‘know it all’, but frequently fail when it comes to implementing the idea in practice”.

regarded as ‘smart-asses’. But Norway would not be what it is today if it wasn’t for entrepreneurs”

The recent Norwegian TV series “Lykkeland” (State of Happiness) provides a strong narrative example of this conflicting tendency. Set in 1969, as the oil boom took off, it shows that some Norwegians resisted

the temptation to make money out of the emerging North Sea oil industry, whilst

others wanted to continue the traditional reliance on farming and fishing.

#### Q2.4 If you don't want to become an entrepreneur, why not? (Group 2 responses)

Some of the answers were: "Too much financial risk, easier and more rewarding to become an employee."

"It is too easy to be seduced by the idea of being a big-time tech entrepreneur, like Mark Zuckerberg or Elon Musk. In reality it can be a disaster!"

"It is easy to get a job, so why bother?"

### Part 3 – Business environment

#### Q3.1 How do you evaluate the business support available for young people in Norway?

"Quite good, there is a lot of encouragement of young people from the actual support agencies, even if it is more difficult than people think to become a successful entrepreneur."

"The government tries to encourage entrepreneurs, but the actual business climate makes it more difficult. Especially the banks, they are still in the 19<sup>th</sup> century!"

#### Q3.2 What do you think about starting a business in Norway?

"It is quite a good place to start a business at the moment. There is good support available and finance is cheap due to low interest rates, although the banks are not always helpful and are slow and old fashioned in some respects". Moreover, most

respondents agreed that it is easy to start a company in Norway (Q3.3.), however only 2 young participants of the Group 2 said that they have ever thought about starting your own company, while 4 of interviewees didn't think about it yet (Q3.4.).

#### Q3.5 What would be your advice on improvement of business support?

"Easier finance packages with less emphasis on avoiding risk. If the government and the banks/other finance sources want to

encourage entrepreneurs, they should share the risk with start-ups, at least in early phases."

#### Q3.6 What kind of help is needed from the supporting institutions?

Generally, it would be good to have more input from the supporting institutions in obtaining finance and in mentoring from experienced entrepreneurs. It would also be useful to have a range of technical support

services run from a non-profit organisation, and a database of IT professionals able to offer (preferably) subsidised help in solving specific IT problem.

## 3. COMPARATIVE ANALYSIS OF ENTREPRENEURSHIP ENVIRONMENT AND ENTREPRENEURIAL SKILLS DEMAND IN EUROPEAN COUNTRIES

## LATVIA

In Latvia, young unemployed people to launch a business, must be registered at the State Employment Agency (SEA) and comply with the following conditions: have received professional secondary or higher education specializing in entrepreneurship, business management or another corresponding field. The Measure for Commencing Commercial Activity or Self-Employment is organized and promoted by the State Employment Agency. While entrepreneurship support has been increasing in Latvia, both in terms of public support provisions and programs offered by non-government organizations, there is only one program that is specifically targeted to the unemployed young people. With the implementation of the Start-Up Law the government of Latvia has made contributions to improve the environment of entrepreneurship in Latvia to attract advanced and experienced labor force, which therefore promotes a faster development of the Start-Up companies. The human resources of youth have experienced decrement in the last years, which could create a lack of labor force in the future.

During the research and focus group with young people there were found out several core soft skills need to be developed such as: ability to quickly adapt to new situations; open-mindedness; absence of arrogance; ability to quickly obtain new information to a practical usage; problem-solving skills; and finding a compromise. To lead youth to the entrepreneurial path it is vital to incorporate teaching of innovation and design thinking and basic ICT skills in elementary education.

**Key skills in demand:** ability to learn, initiative, adaptability, communication and collaboration skills, ability to persuade others, flexibility, creativity, ambition, work dedication, leadership, delegation, basis knowledge in finance, problem-solving

## SPAIN

Spanish people and employees are satisfied with their knowledge and skills when it comes to entrepreneurship. However, they consider the lack of other experienced entrepreneurs as something that can block them because of their fear of making mistakes. Training or support programs to promote entrepreneurship is limited, suggesting the need for further experimentation and systematic evaluation. Spain has a low percentage of entrepreneurs but in the last years the Total early-stage Entrepreneurial Activity (TEA) has increased from 5.2% in 2014 to 6.2% in 2019 despite the European average is 7.8% and half of new entrepreneurs are young people between the ages of 18 and 38.

Research of Spanish entrepreneurship environment stresses a special importance on e-skills, including e-business skills, ICT user and practitioner skills. However, it shows society lacks understanding of importance of soft skills. We all agree that what differs entrepreneur and regular employee is that the former is the leader while the latter is following rules and orders of employer. So, it was surprising to find out that Spanish young people (survey was actually made among youngsters with business ideas or small start-ups who went through business training or mentoring or used business incubator services) evaluated leadership skill rather low, as the least important to them.

**Key skills in demand:** curiosity, resilience/persistence, communication (networking, negotiation), collaboration & leadership, ability to learn, time management, sales, digital skills

## GREECE

Greece is ranked in a low position regarding education and training programs for the early stage entrepreneurs, with primary and secondary education being perceived as not sufficiently promoting entrepreneurship. "Fear of failure" has been a negative indicator in terms of

development process for entrepreneurship. Youth entrepreneurship is expected to have a particularly positive impact on the Greek economy. The proportion of younger entrepreneurs with tertiary and postgraduate degrees has increased.

Research findings show that Greek youth lack various soft skills identified as important entrepreneurship competences such as communication skills (expression and presentation skills), adaptability, acceptance of and dealing with risk and uncertainty, responsibility and team work. Also setting goals, critical thinking, exploring on your own and researching for new things to do, which are crucial for successful enterprise are under-cultivated by the Greek educational system. Greek study concluded that one of the serious challenges for today's youth is troubles with comprehension reading long texts or complicated documents, as well as inability to maintain focus and limited attention-span, which is rather important for entrepreneurs who starting their own business and need to know basics of legislation and finance management. This can be related to all partner countries and Europe in general.

**Key skills in demand:** initiative, persistence, control (self-discipline), failure management, collaboration (teamwork), ability to learn, communication, persuasion (sales), creativity and idea generation.

## ITALY

Italian Government has worked on initiatives to persuade the society to develop new, innovative ideas / Start-ups. Furthermore, Italian Start-up environment is constantly growing, showing way more better results comparing to other EU Member States. According to the survey results, the most important skills to succeed as entrepreneur is the determination and motivation, supported by an adequate preparation in terms of hard skills. However, Italian youth just like Spanish is not very aware of soft skills importance. It is interesting to note how soft skills as courage, inner strength, flexibility, autonomy and others are not perceived as determining factors to maintain healthy business. However, in perspective of young Italians leadership and innovation are still more important for success than aspects related to "reputation" of business.

**Key skills in demand:** leadership, flexibility, autonomy, determination, innovation, creativity, enthusiasm, courage

## CROATIA

Croatia is at the top of the EU in terms of entrepreneurial activity, but this hidden component of the country's entrepreneurial capacity is not well recognized by employers. Croatia is still significantly more "male" in terms of entrepreneurial activity, at the level of the EU average. People with higher levels of education are more likely to see opportunities, are more convinced that they have the necessary knowledge and skills to start a business venture, are better networked with entrepreneurs. Furthermore, government policies are crucial in terms of maintaining supportive entrepreneurial environment.

Croatian study consists of interviews with both young people and entrepreneurs. Young participants stressed the importance of creativity, diligence and work ethics, rationality/frugality, adaptability, critical thinking and fast information processing, multitasking, communication, result orientation, teamwork, willingness to cooperate (to be open to collaboration). Young people admitted they lack several competencies such as decisiveness, a desire to work, courage. Entrepreneurs chose initiative, self-reliance, awareness/ability to see the bigger picture, flexibility, good concentration, responsibility as the skills a successful entrepreneur needs. The focus was put on ability to listen and willingness to learn, ability to recognize opportunity and realize a potential, as well as some practical knowledge of project management, digital

competencies, marketing skills and other hard skills. In the view of Croatian entrepreneurs, youth nowadays lack skills of taking initiative, development of new ideas, persistence, they also lack patience and fear to take risks. Although young people are very ambitious, they are rather passive when it comes to reaching their goals. Therefore, advice of business representatives was to be less narrow-minded to have higher chances to succeed in business.

**Key skills in demand:** initiative, self-reliance, persistence, social skills, critical thinking, patience, stress resistance, adaptability and flexibility, courage, responsibility, work ethics, strategic thinking

## POLAND

After analyzing the business environment of Poland, it is clear that the sector has developed significantly during the past years. In the business sector, there have been set many competences that should be required to succeed. The most important ones indicated by Polish reports are as follows - data management skills, like analysis, credibility assessment, researching and logical thinking, and technology literacy, as the companies with IT skills are rising. Secondly, social intelligence is crucial - having the capacity to navigate interpersonal relationships is a huge advantage. Furthermore, in Poland, the work conditions evolve in direction of project and team work. Flexibility is in demand as well, as it is something Polish people may lack. Due to the history, Polish people tend to favor stability over change. Perseverance, openness, desire to fulfill yourself through your work were identified as necessary for Polish youth to start their own business.

**Key skills in demand:** flexibility, social intelligence, self-management, creativity

## NORWAY

Norway has transformed from a country with comparatively high levels of entrepreneurial activity to an average level. Having education has a high contribution to promote the entrepreneurial ecosystem in Norway. According to the Action Plan of Entrepreneurship in Education and Training in Norway, the essential entrepreneurial skills have been identified as the ability and willingness to take the initiative, innovation and creativity, willingness to take risks, self-confidence, ability to collaborate and social skills. These skills have been identified as the most essential and significant to be taught in entrepreneurial education. The list was also confirmed during study's own primary data analysis.

**Key skills in demand:** collaboration, initiative, ability to persuade and motivate people, the ability to see "the whole picture", innovation and creativity, willingness to take risks, self-confidence, social skills

## 4. BEST CASES OF ENTREPRENEURSHIP NON-FORMAL EDUCATION IN EUROPEAN COUNTRIES

### 4.1. Best cases of entrepreneurship non-formal education in Latvia

#### JUNIOR ACHIEVEMENT LATVIA

**Junior Achievement Latvia** is a public benefit organization and practical business education expert in Latvian schools. The mission of the organization is to promote the development of the Latvian economy by engaging in youth education, promoting entrepreneurship and building a new generation of entrepreneurs, linking theoretical knowledge with practice in accordance with the economy in Latvia, Europe and the world.

Junior Achievement Latvia (JA Latvia) has been one of the members of the JA Europe

## STUDENT TRAINING COMPANIES

One of the most recognizable work fields for JA Latvia is promoting student training companies. The goal of the student learning company is to create a new generation of entrepreneurs and industry experts, linking theoretical knowledge with practice in the learning process.

**A student learning company (SLC)** is a learning company created and run by students, the activities of which have an educational nature. SLC performs the functions of a real company for teaching purposes and operates in a real environment - students produce and sell goods or services. Student training companies do not have a legal status - they are represented in Latvia only by Junior Achievement Latvia, which is the licensee of Junior Achievement Worldwide programs. This license also includes the Student Learning Company Program. SLC is advised and supported by SLC consultants. Through this curriculum, students learn about and explore the world of business management and learn about the entire business cycle, from idea generation to implementation. SLC operates for 4 to 12 months during the school year. The optimal duration is 9 months.

The SLC teaching method is an interactive teaching method that focuses on conscious, purposeful interaction and participation of all involved parties. The SLC teaching

and 113 Worldwide networks since 1991. The European Commission has recognized JA Latvia as a positive initiative in Latvia that provides entrepreneurship education to young people in a long-term and methodical way. Every year, JA Latvia ensures the availability of practical business education programs approved in Europe and adapted to Latvia's needs to approximately 120,000 students throughout Latvia at all levels of education. The association provides in-service training and further education programs for teachers in its member schools both in Latvia and abroad.

method influences the development of the curriculum, which opens great opportunities for improvisation for the teachers and the students. The Ministry of Education and Science of the Republic of Latvia has recognized this teaching method and recommends it to educational institutions as a teaching method that develops and improves entrepreneurship.

In order to develop and improve the operation of SLC, educational and motivating practical seminars SLC Workshops are organized every school year. The seminar covers topics such as the role of entrepreneurship in today's labour market and the opportunities provided by the Student Training Company program for the development of young people's entrepreneurial skills and knowledge. During the seminar, participants are provided with group work and creative tasks, as well as a section for answering questions.

The aim of the seminars is to promote the development of innovative entrepreneurship in Latvia, which has growth potential. The task of the seminars are to educate students and teachers in the creation and development of SLC, drawing public attention to student learning companies as a process of developing entrepreneurship and the key to success in business. SLC seminars are attended by

every student who has decided to create an SLC. Seminars take place in all regions of Latvia. In the seminars, teachers and consultants receive advice on how to solve the issues of SLC formation and operation in their schools. During the seminars, the listeners also receive informative materials about the stages of SLC activities, presentations, inspirational lectures.

With the Student Learning Company program, students have the opportunity to be offered a practical trial of entrepreneurship at least once before completing a compulsory education course. According to the data from JA Latvia between 15 and 20 percent of students who have participated in a student learning company program in high school later start their own business. This is about three to five times more than in Latvia as a whole.

## 4.2. Best cases of entrepreneurship non-formal education in Spain

### EXPLORER BURGOS PROGRAM

This is a specific program managed by CEEI-Burgos in collaboration with the University of Burgos and partially funded by Santander aiming at young university students who want to start a business. Three calls have been implemented so far. It is an annual program which started in 2017.

The main objective of this program is that the participants will improve their entrepreneur skills in a practical way by adapting and combining TOY, Lean start up and agile development the methodologies.

Dialogue circles and lecture programs will be complemented by the development of the business based on iterations with clients.



By doing this, the products and services are going to be adapted to the necessities of the market.

Read more: [burgosconecta.com](http://burgosconecta.com)

| TRAINING COURSE OVERVIEW |   |
|--------------------------|---|
| <b>GENERAL DETAILS</b>   | <ul style="list-style-type: none"> <li>• <b>Name of the course:</b> Explorer Burgos Program</li> <li>• <b>Preconditions for starting the course:</b> being younger (18-31) and present a business idea</li> <li>• <b>Number of participants:</b> 20 projects of 1 or 2 participants each</li> <li>• <b>Meetings/ contact lessons:</b> (how many hours, how often) There are 41 workshops during the program. Each week there are 2 of them with a duration of 2hs each one</li> </ul> |

|                            |  |
|----------------------------|--|
|                            | <ul style="list-style-type: none"> <li>• Individual learning hours: 80hrs with the online platform and the individual work at home</li> <li>• <b>People behind:</b> the coordinator or the program, 4 mentors, 8 national experts and 4 local experts</li> </ul>   |
| <b>OBJECTIVE</b>           | <p>The main objective of this program is to develop in young university students their entrepreneurship competences.</p> <p><b>These competences are divided in:</b></p> <ol style="list-style-type: none"> <li>1. <b>Personal autonomy:</b> where they are going to develop their confidence, desire to success or how they should take decisions and solve problems</li> <li>2. <b>Leadership:</b> manage communication and negotiation skills, how to work in groups or influence in a positive way in the rest of people</li> <li>3. <b>Innovation:</b> being creative on ideas, processes and actions, open new perspectives and working on with an eye on the future</li> <li>4. <b>Business abilities:</b> define the objective of the business, manage the financial and human resources and use marketing and communication strategies</li> </ol> |
| <b>METHODOLOGY</b>         | <p>The development of the innovation projects has 3 different points in which we should work at the same time: people, ideas and the business. And we work on 3 phases for running a business: concept, business and growth</p>  |
| <b>PROGRAM</b>             | <p>The content of this program is divided in three important blocks:</p> <ul style="list-style-type: none"> <li>• Workshops with local and national experts.</li> <li>• Individual mentoring of projects.</li> <li>• Activities with the coordinator.</li> </ul>   |
| <b>RESOURCES ALLOCATED</b> | <p>The main material of this program it's given in the in-person workshops describes before. Most of them are group dynamics, challenges supported with presentations and then the participants can receive other material for working during each one such as diagrams or templates.</p> <p>Besides this material, there is an online platform with training content where all the participants have access. On it, they can find digital resources such as bibliography, references recommended readings, videos, tests and forum to discuss the connects or a small blog to share relevant articles</p>   |

### 4.3. Best cases of entrepreneurship non-formal education in Greece

The Greek startup ecosystem was brought into the spotlight right after the financial crisis of 2008 and it keeps growing ever since. The number of the Greek startups cannot be easily estimated. Numbers range from more than 500 to 2000 startups

(Entreprise Greece, 2019, p.2-3). The Greek startup ecosystem is supplemented by various types of organizations that cooperate as a whole to support the growth of startup companies. Except universities that offer formal types of learning in

entrepreneurship (courses in undergraduate and graduate programs), entrepreneurial education is provided by entrepreneurship centers using non-formal methods of learning. According to (INBIA, 2017), entrepreneurship centers include incubators, accelerators, coworking spaces and other entrepreneurial support organizations.

Based on the OECD distinction between formal, non-formal, semi-formal and informal learning (Werquin, 2007), during non-formal learning activities participants do not have concrete learning objectives but are aware they are learning; individuals observe or do things with the intention of becoming more skilled, more knowledgeable and/or more competent. Examples of such learning situations in entrepreneurship include conference style seminars, learning processes during the new trend of “inspirational festivals”, workshops with mentoring/coaching programs, etc. (Pantea, 2016). As explained in (Komarkova

et al., 2015, p.331) the informal learning in entrepreneurship is present when networking, mentoring and forums exist as part of the initiative.

Today more than 20 incubators and accelerators and around 20 co-working spaces provide different types of education services to Greek startups (Foundation, 2019). In parallel, around 50 different innovation events and competitions provide to young entrepreneurs a fertile ground for knowledge transfer, contact with investors and experiences in pitching. At the same time, the entrepreneurship and innovation unit at each of the 20 universities in Greece offers learning opportunities and mentoring to foster entrepreneurship development among students.

The cases presented below cover best practices in youth entrepreneurial education in Greece, during different stages of maturity, from the early stages of high school learning to incubator programs.

## THE COMPANY PROGRAMME: VIRTUAL SCHOOL ENTREPRISE

The international program «Virtual Business» has been implemented in junior highs and high schools throughout Greece for the last 14 years by the non-profit educational organization «Junior Achievement Greece», under the auspices of the Ministry of Education, Research and Religious Affairs. “**Virtual enterprise**” is an educational programme, based on the principle of “learning by doing”, which provides participants with the opportunities to create their own virtual company and to understand the stages of operation and

liquidation of a business. Since 2005 more than 3000 virtual school enterprises have been created in Greece. The professor who supervises the teams in each school is supported by a young entrepreneur who voluntarily participates in students’ education. Since 2018, the program is run under the auspices of the President of the Greece who, during a special ceremony, awards the final prize to the best team of the related competition.

More info: <http://senja.gr/>

## ENNOVATION: UNIVERSITY COMPETITION ON ENTREPRENEURSHIP AND INNOVATION

**Ennovation** is an international university competition on Entrepreneurship and Innovation run since 2012. The competition

runs by a network of 20 universities in Greece and Cyprus with the organizational support of the Athens University of

Economics & Business. The competition aims to promote new entrepreneurial ideas, based on innovation and new technologies, competitiveness in the global market and sustainable development.

The competition has three distinct streams: The Entrepreneurship Stream focuses on innovative ideas that address a specific

## PATRAS INNOVATION QUEST (PATRAS IQ)

**Patras Innovation Quest (PATRAS IQ)** is an exhibition for transferring research results, innovative ideas and know-how from the research institutes to the regional and national industry. Patras IQ is a joint venture between the University of Patras, the Ministry of

Economy and Development and the Ministry of Education & Research, the Region of Western Greece, the Hellenic Open University and the Achaia Chamber. Patras IQ runs since 2012 and has been honored as the National winner and representative for the European Enterprise Promotion Awards

## THE ORANGE GROVE SQUEEZE

The **Orange Grove** is an international incubator offering support to innovative entrepreneurs around Greece. It is a renowned initiative of the Embassy of the Kingdom of the Netherlands in Athens, financially supported by Dutch-Greek businesses and grant-making foundations active in Greece. Since 2013, over 170 startups have been a part of Orange Grove. **The Squeeze** is a pitching competition, which

market need or opportunity. The Research Stream is specifically addressed to researchers and research teams wishing to take the outcome of their research efforts to the market. The Young Entrepreneurship Stream is specifically addressed to very early stage innovative ideas.

**More info:** <https://ennovation.gr/>

(EEPA 2017), receiving also the Education Business Award of 2016. Exhibitors of Patras IQ are research, educational and other development organizations, as well as start-up and innovative enterprises and spin-offs. Moreover, Patras IQ has a 3 day-programme consisting of innovation talks, leading startups workshops, team building and networking, as well as the final phase of Re-StartUp Patras, a pre-incubator student enterprise competition.

**More info:**  
[https://www.patrasiq.gr/index\\_en.php](https://www.patrasiq.gr/index_en.php)

is based on television formats like Shark Tank and Dragons' Den, offering an exciting setting for 8 startups to pitch to a 300+ people audience, which includes angel investors, VC's, startups, business professionals and entrepreneurship enthusiasts.

**More info:**  
<https://orangegroove.eu/squeeze/>

## 4.4. Best cases of entrepreneurship non-formal education in Italy

### A SOCIAL ENTERPRISE "HAPPINESS PROJECT" OF GIUSEPPE BERTUCCIO D'ANGELO

#### INTRODUCTION:

"My name is Giuseppe Bertuccio D'angelo, I am 29 years old and as Albert Einstein used to say: "I have no special talents, I am just

passionately curious". Originally from Messina, after obtaining a degree in Economics, I decided to fulfill my biggest

dream: travel alone for a trip around the world in a year. An overwhelming experience that gives me the conviction of wanting a remarkable life.

Back from the trip, Barcelona becomes my new home. I get stucked in the classic "comfort zone", fat and lazy eating crap in front of the TV.

I know I deserve more, but I need to prove myself once and for all how much I'm worth. The trial by fire becomes the IRONMAN: the toughest triathlon in the world, renowned for breaking or forging the body and mind of the most daring ones.

Without any experience, in exactly 365 days, driven by a strong motivation and by fans

### THE PROJECT

This is how Giuseppe describes his initiative: "I want to create the reportage on happiness that I've always wanted to see but that no one has ever produced. I will offer my audience fun, authentic, sincere, natural, genuine, spontaneous contents, without ever falling into the banal or worse in the vulgar, exactly as I would have liked to be the protagonist of my ideal program.

This is the goal of "Happiness Project", the incredible journey of a boy like many others in his greatest adventure: traveling around the world to get to know the people who have distinguished themselves during their life reaching happiness.

How did they do it? What is their "secret"? What can they teach us? To find it out, I intend to draw up a questionnaire of 10 questions to ask to each character interviewed, this will allow me, at the end of my research, to get to the answer that all human beings, without distinction, seek: how to achieve happiness?

With a list of the most incredible people on the planet, I will have 12 months to find and interview them trying to understand and learn from their experiences and stories

from all over the world, I cross the finish line, aware of who I am, what I can do and where I want to go.

With "Progetto Liminis" I defeated my laziness and my reluctance to sacrifice, my low consistency and lack of determination. Long story short, I took a big step towards that ideal of the Man that I aspire to be.

After this great physical challenge, I realized that the next step will have to point to a spiritual growth and a greater spiritual awareness. After learning so much about my body and taking care of it, the time has come to train my mind, my spirit and learn from virtuous characters."

what "happiness" means in the most remote corners of the world between different cultures and traditions.

I want to share these magical encounters with as many people as possible through the main social media channels thanks to which I have already received in the past an incredible affection that led me to the realization of my latest project and great challenge: "Progetto Liminis".

Every day I will share my travels and adventures on Instagram, Facebook and LinkedIn, while I will publish weekly vlogs on Youtube with interviews and much more. " From traveling to business idea."

Giuseppe was able to transform his passion for traveling in a business and it is one of the best examples of entrepreneurial educator; nowadays is a really appreciated reporter with a hundred thousands of followers on social media, so his dream became a real job for him and a lot of young people get inspiration from his stories.

Watch here:

[https://www.youtube.com/channel/UCCDtBHQGboy9eTvNd\\_KqfTA](https://www.youtube.com/channel/UCCDtBHQGboy9eTvNd_KqfTA)

## A VERY SPECIAL RESTAURANT IN AUSTRALIA!

There is another example of social entrepreneurship discovered by Giuseppe and shown in the Project Happiness:

*- Everyone thought he was completely mad but, in the end, he was right. -*

This is the story of Shanaka Fernando, a true dreamer who 30 years ago, from Sri Lanka, arrived in Australia to upset the rules of catering.

In its "Lentils as Anything" restaurants, anyone is welcome and everyone can choose how much to pay according to their economic possibilities.

Its mission is to give a place at the table and a hot dish all over the world.

Sounds impossible, but for now, in Australia he has opened four "pay as you feel" restaurants and he is ready to make Italians open it too, probably in Turin.

**Watch the story on YouTube:**

<https://youtu.be/pD961wxUywg>

## NON-FORMAL METHODS USED IN THE PROJECT

Giuseppe used several non-formal methods to get to his goal (by journaling, answering questions, reflecting and experiencing different practices) 1. Personal impact - Development of soft skills: communication, active listening, analytical skills, creative thinking, learning to learn, coordination; - Development of positive attitudes: confidence, self-awareness, motivation, proactive and social involvement, active citizenship and participation, increased self-efficacy, grit, resilience etc.; - Increase in life-

long learning and strive for continuous personal and professional development. 2. Professional impact - Increase in professional capacities: planning and implementing innovative educational practices, and higher quality work. - Better addressing the needs of the youth and people in general, thus increasing the efficiency and effectiveness of your work. - New projects and ideas, at local and international level.

## 4.5. Best cases of entrepreneurship non-formal education in Croatia

### CENTRE FOR ENTREPRENEURSHIP OSIJEK (CENTAR ZA PODUZETNIŠTVO OSIJEK)

**Centre for Entrepreneurship**, business support institution, was founded in 1997 as an NGO. Founders of Centre were professors of J. J. Strossmayer University of Osijek and Entrepreneurs from the Osijek-Baranja County. Main activities of Centre are Entrepreneurial support and Project implementation. Organization has 7 employees. Within the service of Entrepreneurial support Centre provides different services to entrepreneurs and those who want to become one.

Main services are counselling, informing and education of entrepreneurs. Centre also organizes different networking activities such as conferences, meeting and round tables. Centre for Entrepreneurship Osijek,

as NGO, has strong connections with civil society and has incorporated crucial values such as knowledge, quality and positive attitude in its business as a foundation for organizational growth and development.

Therefore, Centre has been working with different stakeholders from NGO's, women entrepreneurs and youth to public bodies, faculties and entrepreneurs. On a mission to create entrepreneurial environment not just in business, but in every aspect of life, Centre has been recognized as one of key stakeholders, not just on local, but rather on national level.

Read more: <http://www.czposijek.hr/>

### LEGAL ECONOMIC CLINIC, OSIJEK / FACULTY OF LAW AND THE FACULTY OF ECONOMICS IN OSIJEK

**Legal economic clinic** is a joint project of the Faculty of Law and the Faculty of Economics in Osijek founded in November 2013, through signing of an Agreement on Cooperation between Faculty of Law in Osijek, Faculty of Economics in Osijek, Business Incubator BIOS Ltd. and Center for Entrepreneurship. Both institutions are actively involved in the work of the Legal economic clinic – providing space for working, but also enabling students to see and feel the „real world” while mentoring student teams.

Legal clinics, as well as teaching students through legal clinics is well known and recognized concept of education of law students around the world. Roots of clinical education Wilson (2009) finds in USA, where students asked for more practical knowledge. In USA legal clinics are indispensable part of training of future lawyers. To the expansion of this type of

education in Europe contributed various US donors, such as Ford Foundation and Open Society Institute. The term has several definitions, but basically the term refers to „any kind of practical teaching with the use of interactive method to teach practical skills”.

Clinical legal education represents a method of teaching, which draws on experiential learning. Clinical education encourages the adoption of new content with simultaneous development of personal skills. In the broader sense, clinical legal education encompasses both formal and informal educational programs that practical-oriented, student-centred and problem-based methods.

Various types of legal clinics usually solving social issues. All clinics provide pro bono advice to the groups that cannot afford legal advice (cannot be competition to other sources of legal help). Complexity of today's

problems demands combination of skills and knowledge of different roles – of new type of professionals (i.e. both economist and lawyers at the same time), co called „hybrid professionals” and growing number of small business clinics – clinics that provide help to start-up entrepreneurs.

Read more:

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

| Learning environment:  | What students can get:  |
|--|---|
| <ul style="list-style-type: none"><li>• Students work in <b>mixed teams</b> – from both faculties</li><li>• Every team has <b>two mentors</b> – with law and economic background</li><li>• Opportunity to get <b>multidisciplinary approach</b></li><li>• <b>Working</b> in a clinical setting <b>with entrepreneurs</b></li></ul> | <ul style="list-style-type: none"><li>• <b>Solving problems</b> while using the knowledge of other profession</li><li>• <b>Practical skills:</b> interviewing, data collection and analysis, teamwork, networking, consulting to entrepreneurs and writing reports on activities and cases</li><li>• <b>Learning from practitioners:</b> lawyers, judges from the Commercial Court, counselors from Croatian Employers’ Association Osijek, employees from business support organizations</li><li>• <b>„Window into the real world”</b></li></ul> |

## ENTREPRENEURIAL ACCELERATOR SPLIT (PODUZETNIČKI AKCELERATOR SPLIT - STECH AKCELERATOR)

**Entrepreneurial Accelerator Split** provides support to SMEs through specialized services and business consulting crucial to the growth and development of businesses for the benefit of the entire local community.

Entrepreneurial Accelerator Split provides support to all entrepreneurs who want to educate themselves in order to improve the capacity of their society. In conjunction with the UHY Training Centre, it offers a pooled

knowledge and experience in EU projects, finance and accounting, delivered by a team of top experts.

The training provided by UHY TC enables the improvement of qualifications and the acquisition of new skills and is intended for students, entrepreneurs, managers, executives, public sector employees and anyone who wants to learn from practitioners.

Read more: <https://stechaccelerator.com/>

## START-UP INCUBATOR RIJEKA (STURUP INKUBATOR RIJEKA)

**Start-up incubator Rijeka** is intended for people who want to develop their entrepreneurial idea independently or within a team.

The incubation program begins in November every year and lasts for eight months. It consists of 35+ workshops and lectures, divided into three thematic modules: Idea Validation (1), Product Development, Legal Aspects and Finance (2), and Marketing (3),

which allow users to design, complete, and finishing in accordance with the requirements of the market and modern business. During the incubation period, trainees have at their disposal a mentoring network of established experts and successful entrepreneurs, with whom they are able to address specific issues and challenges.

At the end of the last module, a final ceremony is organized for the current

generation of users, at which the best teams present their now developed business ideas. The best teams of each generation are provided with cash prizes by the City of Rijeka. The condition for receiving the award is the realization of a business idea through a newly opened company with headquarters in Rijeka, for a certain period of time. [Read more: https://startup.rijeka.hr/](https://startup.rijeka.hr/)

## ENTREPRENEURIAL INCUBATOR DUBROVNIK (PODUZETNIČKI INKUBATOR DUBROVNIK)

The **entrepreneurial incubator** is intended for small entrepreneurs who are just starting up or operating for up to three years and do not have their own space. It is precisely the incubator that provides entrepreneurs with a number of favourable services with the intention of developing and becoming successful entrepreneurs during the incubation period and, with financial success and independence, to become ready to exit the incubator.

The intention is to help entrepreneurs in the very beginning of their business in such a way that the difficult process is facilitated by lower costs, but not free of charge, so that they can immediately experience the reality of business life. This encourages economic development and employment in the County.

[Read more: https://www.poduzetnicki-inkubator-dnz.hr/](https://www.poduzetnicki-inkubator-dnz.hr/)

### Services of Entrepreneurial Incubator in Dubrovnik:

- **training**
- **providing advisory and organizational assistance**
- **workshops**
- **business skills development**
- **business planning**
- **networking of entrepreneurs**

## 4.6. Best cases of entrepreneurship non-formal education in Poland

Polish startup ecosystem wasn't evolved much until 2014. At the end of the year, a group of experienced entrepreneurs and investors established a foundation called Startup Poland which played a significant role for the startup ecosystem in the country (Pilot, 3). Previously, Polish startup community was lacking a single voice. The

foundation came into existence to unite them in order to highlight the needs of small businesses as well as to build awareness of benefits coming from startups among the society. One of the achievement that the foundation had was lobbying the parliament into the introduction of the Innovation Bill and the formation of National Development

Council (Pilot, 4), which offered new tax incentives for businesses conducting research and development work and enabled universities to set up companies to manage research infrastructure. The startup ecosystem is backed up with non-formal education types of learning such as workshops and seminars as well as formal education types offered by universities and courses. There are also supporting centers

## THE ENTREPRENEURSHIP OLYMPIAD

**The Entrepreneurship Olympiad** is an annual national competition addressed to pupils from secondary schools. It has been organized by the Foundation for the Promotion and Accreditation of Economic Education with Universities of Economics from Cracow, Katowice, Poznan, Wroclaw and the Warsaw School of Economics since 2005. The Olympiad aims at promoting and strengthening entrepreneurship among pupils of secondary schools, creating a positive climate over business activity and designing a didactic model which would support teachers in encouraging top-pupils to develop their interest in economy and to study at universities of economics. The required knowledge is compatible with the curriculum of the course on entrepreneurship taught at secondary schools. The contest is very popular among

## AULERY

**Aulery** is the annual, oldest Polish competition for startups and technology companies organized since 2009. We select market leaders and indicate the best Polish companies with global potential. The awards are granted by a jury of practitioners and

and programs for entrepreneurs such as incubators and accelerators.

In Poland, there are many competitions held by both government and private organizations which aim to boost entrepreneurs' innovative spirits. The cases presented below cover the top competitions and organizations that support entrepreneurs.

young people. The first edition attracted an impressive number of 14 000 participants from over 730 schools, 19 000 from 931 schools applied for the second one, 15 000 from over 800 schools for the third one, almost 20 000 from over 1000 schools for the fourth one, over 21 000 from over 1100 schools for the fifth one, a similar number for sixth one, and over 19 000 from over 1000 schools for the seventh one, almost 21 000 from over 1100 schools for the eighth one, over 23 000 from over 1200 schools for the ninth one, over 20 000 from 1102 schools for the tenth one, over 17 700 from 1051 schools for eleventh one and over 15 600 from almost 1000 schools for recent one.

**More information:**

<http://www.olimpiada.edu.pl/>

industry investors. Until now, the Auler winners were companies that later often achieved international successes and attracted the attention of investors as a result of participating in the competition.

**More information:** <https://aulery.com/>

## YOUTH ENTREPRENEURSHIP FOUNDATION



The goal of the **Youth Entrepreneurship Foundation** is to prepare children and young people to live in market economy conditions and to enable young people to acquire knowledge and practical skills to facilitate the implementation of professional plans. The foundation operates as part of "Junior Achievement Worldwide", the oldest and fastest growing organization in the world dealing with economic education of young

people, currently operating in one hundred and eighteen countries. The programs prepare young people to enter the labor market, teach entrepreneurship and move in the world of finance. By teaching through action, they offer many possibilities for practical testing of knowledge.

More information: <https://junior.org.pl/>

## HUB:RAUM INCUBATOR & WARP ACCELERATOR

**Hub:raum** offers acceleration and incubation programs in Cracow. Powered by Deutsche Telekom Group, the institution supports innovative startups from Southern and Central Europe. The incubator program offers mentoring, coworking space, access to Deutsche Telekom assets and both pre-seed and seed funding up to €80k for 10–30% equity. Their accelerator, WARP, covers

5 days of pre-acceleration training and a 5-week long acceleration program. It's dedicated to B2C communication, e-commerce, smart home solutions and similar. It's free and doesn't involve co-ownership.

More info: <https://www.hubraum.com/>

## ACADEMIC BUSINESS INCUBATORS

**The biggest network of incubators in Poland:** 50 incubators located in 24 cities, most of them involved in a partnership with universities (however not limited to students). Anybody can join the incubator and get the access to AIP mentoring, the network and workshops. For \$65/month,

entrepreneur can start a company under AIP and get help with accounting, legal regulations, including the exemption from social security fees and income tax.

More info: <https://aip.link/>

## CAMPUS WARSAW

Google's flagship startup space opened up in Warsaw. It's a community hub for entrepreneurs and engineers that involve mentoring, training, networking and events. It's Europe's third **Google Campus** operated by Google for Entrepreneurs. Their activity

history gives a lot of hope for meeting the next milestone in Polish startup development.

More info: <https://www.campus.co/warsaw/>

## REVAS

**Revas Business Simulations Games** are tools designed to teach how to run a business and

for the introduction to entrepreneurship classes. Within the simulation, the

participants make real business decisions by managing their virtual companies, due to the possibility of experiencing the business. They can among others: create jobs, hire employees, set remunerations, buy equipment, invest in traditional and online advertising, and set prices. The company

simulations related to various industries so that players can acquire knowledge and skills during virtual gameplay related to various industries.

**More info:** <https://www.revas.online/>

## 4.7. Best cases of entrepreneurship non-formal education in Norway

### STEMitUP

STEMitUP project is a best case from Norway of entrepreneurship non-formal education through STEM activities. It was designed to bring together activities from three areas: STEM education, entrepreneurship and gender awareness, in order to encourage students and teachers to think creatively about entrepreneurship careers in STEM-related areas. This might include start-ups, but is applicable more generally to thinking in an innovative way within all areas of working life.

The overall aim is to make STEM-related courses fun and interesting for students of lower secondary schools aged 11-15 and strategically plant a “seed of interest” that could grow into an exciting and rewarding STEM entrepreneurship career.

STEMitUP project aims at filling STEM teachers’ quiver with innovative and fun pedagogical tools and adding an entrepreneurial layer to STEM education to help youth apply STEM to solve real-world problems, to think creatively and to benefit their communities.

STEMitUP’s key innovative feature is that it combines two different fields, ie. STEM Education and Entrepreneurship to address both the decreasing interest of students in pursuing STEM careers and the increasing youth unemployment rates.

STEMitUP is developed on three pillars: STEM Education, Entrepreneurship and Gender Balance. Thus, an inclusive science, technology and entrepreneurship education model that will encourage the participation of learners from diverse cultural and socioeconomic backgrounds will be adopted, as it is important to raise the educational standards of European youth in these disciplines.

STEMitUP activities give emphasis to innovation and meeting society’s future needs, while stimulating the entrepreneurial mindsets of young people equally so that they start thinking seriously about choosing STEM entrepreneurship as the best possible career.

**More info:** <https://www.stemitup.eu/>

## CONCLUSIONS

Soft skills are essential for young entrepreneurs as it can be developed even without hard skills expertise. Soft skills specifically provide opportunity to influence, develop, and maintain business and are needed on every phase of building and running a company.

Depending on the location, there are certain cultural and behavioural differences but in general there are certain skills that will be useful in almost every country. According to the UPENSKILLS study, **soft skills that are common for seven countries** are the following:



These ten soft skills groups in general can be considered by youngsters to improve their competitive advantage and to increase chances for success in entrepreneurship.

In order to develop skills, young people need to use certain tools. To prepare UPENSKILLS training materials (IO2) we have shortlisted and selected following set of skills:

### Personal Skills

- Idea generation
- Observation
- Integrity

- Persistence
  - Critical thinking
  - Creativity
  - Social intelligence
  - Leadership
- Collaboration & Organisational skills**
- Collaboration
  - Budget control
  - Goal-setting
- Management & Evaluation skills**
- Risk management
  - Delegation
  - Planning

Young people bring innovation, development and dynamics in every sphere of activity. That is why entrepreneurial environment needs them a lot. Youngsters are the drivers of the progress, opportunities and growth. Even though the positive impact of young people on the entrepreneurship is clear, they usually do not have enough experience to start up by themselves. Therefore, business support for young entrepreneurs is essential for the field development.

In each country presented in the study the majority of young participants were thinking of starting up a business, but on average there are only 10-20% of those ones who actually did it. One of the reasons for it is lack of business support especially for young people. In most of the partner countries

participants mentioned that the support for young entrepreneurs is insufficient, meaning that there need to be taken active measures to develop and promote entrepreneurship among youngsters. The solution for support of entrepreneurship among youngsters is the development of a modern and sustainable ecosystem, which should actively support, motivate and attract young entrepreneurs. At the same time, youth associations can bridge public institutions and young people to inform them about the tools that can be used and the grants that can be accessed.

According to the UPENSKILLS research, **the most common problems young entrepreneurs face** in different countries during the business foundation and maintenance processes are the following:

- **Lack of business support for youngsters;**
- **Very limited funding;**
- **Insufficient number of mentoring experts;**
- **State authorities do not sufficiently support young entrepreneurs;**
- **Lack of concrete, simple and readable information regarding all the conditions for startups;**
- **Lack of the investment culture (e.g. business angel investors, venture capital funds);**
- **A lot of bureaucracy;**
- **The startup ecosystem is considered as still under developed;**
- **Large tax burdens, which are often destructive to micro-enterprises;**

**The most useful tools for entrepreneurship education** identified by this report are the following:

1. Non-formal educational training programmes, including lifelong learning programmes;
2. Informal educational events (both face-to-face and online formats);
3. Work experience (a real-life practice such as student associations, volunteering, social work and/or community service);
4. Networking activities

All in all, soft skills needed by young people are dynamic and demand on some certain

skills may change. In the modern European world youngsters can develop their skills in every sphere of activity but sometimes they need to see the direction, clearly identify which skills are needed for this direction and use all available tools provided to them. In this study, young people and youth workers can find a very useful information about not only skills demand in the certain country but also the international skillset trends and what skills one should developed to become a successful entrepreneur.

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