

SOLOPRENEUR

Self-Employability in Remote Regions of Europe

2018-1-FR01-KA202-047858

IO2 - Mapping of Digital Skills & Competences

Final Report

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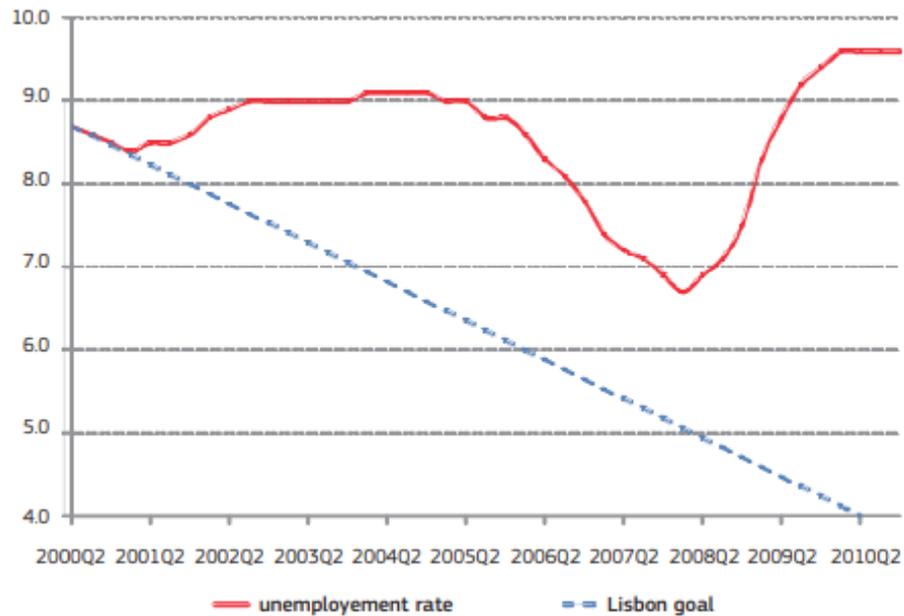
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Introduction

At European level

Figure 1: Unemployment rates EU-27, 2000–10

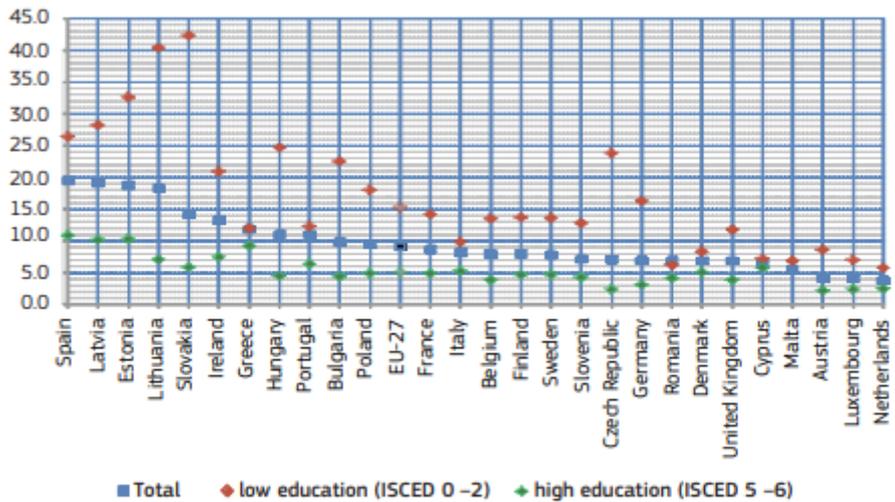


Source: Berkhout et al. (2010: IV, Figure 20); data: European Labour Force Survey.

During the period of economic growth before 2008, the European labour market had managed to adapt to new circumstances through internal as well as external job-to-job transitions (internal and external flexibility). Although many MS succeeded in substantially reducing unemployment in the pre-crisis period (2005–08), in some countries (including Germany) the long-term unemployed and the weak labour market groups (low-skilled young, migrants and older workers) did not profit much from this development. Actually, between 2009 and 2010, the share of long-term unemployed increased again in almost all MS, in particular Denmark.

https://ec.europa.eu/research/social-sciences/pdf/policy_reviews/new-skills-and-jobs-in-europe_en.pdf

Figure 4: Unemployment rates of EU Member States by education level, 2010 and ranked according to 'total' (age 20–64)



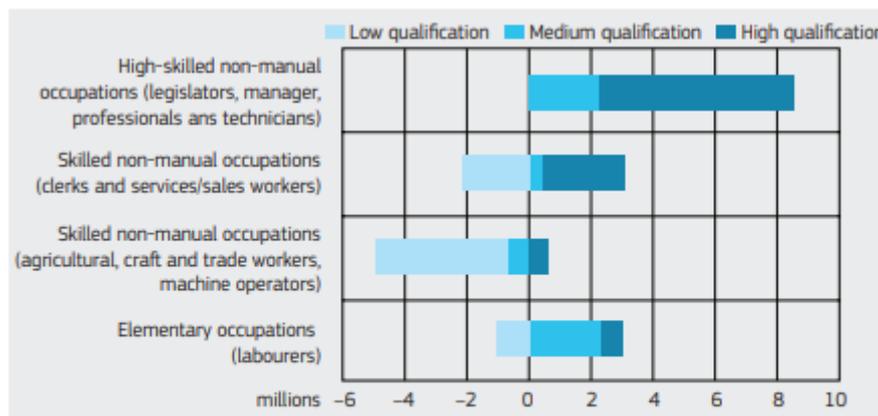
NB: Data for second quarter 2010.

Source: European Labour Force Survey database lfsq_urgaed, downloaded 12.3.2011.

The employment rates of high-educated people range between 78 % and 88 %, those of low-educated people vary between 29 % (Lithuania, Slovakia) and 68 % (Cyprus, Portugal). The difference in employment rates between low- (53 %) and high-educated (83 %) people in the EU-27 is 30 percentage points.

https://ec.europa.eu/research/social-sciences/pdf/policy_reviews/new-skills-and-jobs-in-europe_en.pdf

Figure 6: Net employment change by occupation and qualification, 2010–20, EU-27+



NB: EU-27+ = EU-27 plus Norway.

Source: Cedefop (2010: 70, Figure 30) (http://www.cedefop.europa.eu/en/Files/3052_en.pdf, downloaded 13.3.2011).

https://ec.europa.eu/research/social-sciences/pdf/policy_reviews/new-skills-and-jobs-in-europe_en.pdf

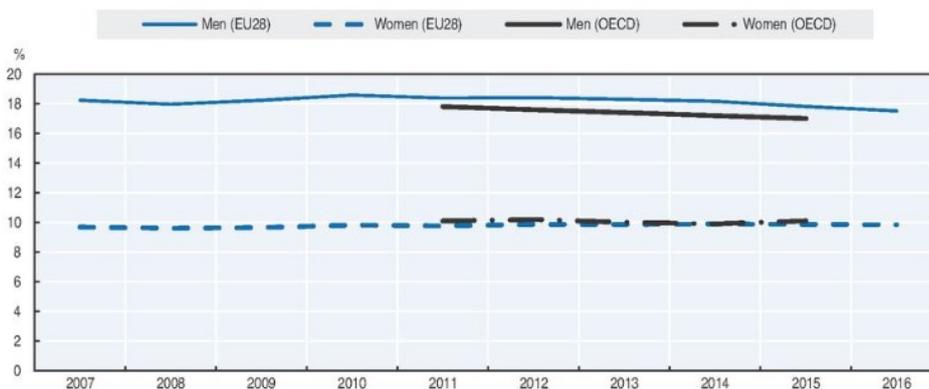


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Solopreneur

Figure 2.1. **Self-employment rates for men and women in European Union and OECD countries, 2007-16**

Self-employed as a percentage of employment (15-64 year olds)



Source: Source: Eurostat (2017a), Labour Force Survey, available at: <http://ec.europa.eu/eurostat/web/lfs/data/database>; OECD (2016), "Indicators of gender equality in entrepreneurship", OECD Gender Portal, available at: www.oecd.org/gender/data/.

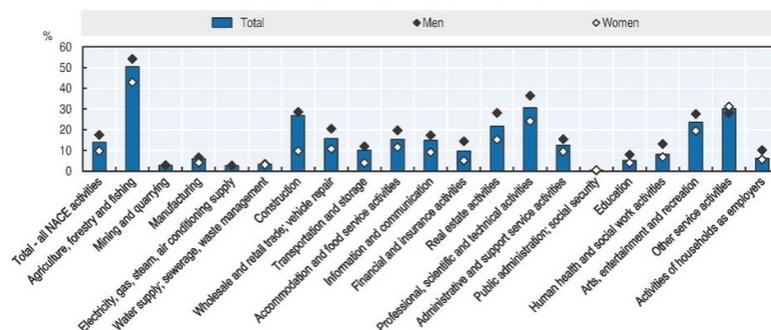
StatLink <http://dx.doi.org/10.1787/888933623856>

The self-employment rate for men and women over the period 2007-2016 shows that in 2016 there were approximately 30.6 million self-employed people in European Union, of which 9.6 million were women. Relative to all women in the EU in 2016, the self-employed accounted for 9.9%, slightly above half of the self-employment rate for men, which was 17.5%.

The highest self-employment rates for women in 2016 were in the southern Member States: Greece (22.9%) and Italy (15.8%). The lowest rates were found in the northern Member States: Denmark (4.9%) and Sweden (5.3%).

Figure 2.9. **Self-employment rates for men and women by industry in the European Union, 2016**

Self-employed as a percentage of employment (15-64 year olds)



Source: Eurostat (2017a), Labour Force Survey, available at: <http://ec.europa.eu/eurostat/web/lfs/data/database>.

StatLink <http://dx.doi.org/10.1787/888933624008>

Women have lower self-employment rates than men in all industries, with the exception of Other service activities: it was 31.2% for women and 28.1% for men in 2016.

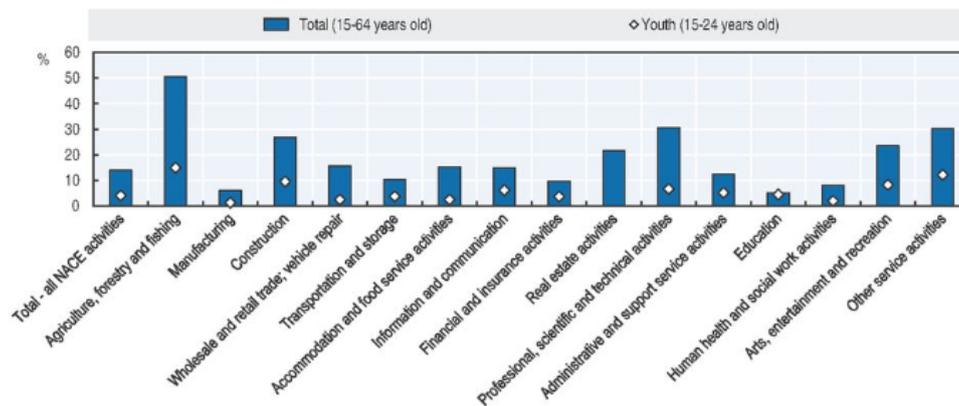
https://read.oecd-ilibrary.org/employment/the-missing-entrepreneurs-2017_9789264283602-en#page40



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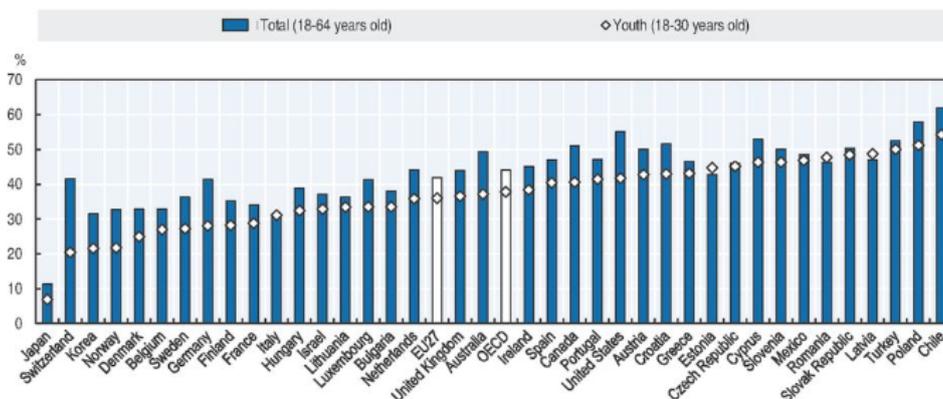
Figure 3.9. **Self-employment rate for youth by industry in the European Union, 2016**
Self-employed as a percentage of employment



Note: Data for activities in which less than 0.5% of all self-employed are active are not shown.
Source: Eurostat (2017), Labour Force Survey, available at: <http://ec.europa.eu/eurostat/web/lfs/data/database>.
StatLink <http://dx.doi.org/10.1787/888933624350>

Over the 2012-16 period, 21.4% of youth in the European Union and 22.9% of youth in OECD countries were in the process of starting a business within a group of three or more entrepreneurs. This was above the proportion of adults over this period (18.9% for the European Union and 19.8% in OECD countries). Across European Union Member States, more than one-third of youth nascent entrepreneurs were working in a team of three or more in Finland (34.7%), Denmark (35.0%) and Slovenia (35.2%).

Figure 3.13. **Entrepreneurship skills as a barrier to business creation for youth, 2012-16**
"Do you have the knowledge and skills to start a business?"
Percentage of population who responded "yes"



Notes: 1. All European Union Member States participated in the GEM survey at least once during the 2012-16 period except for Malta. 2. All OECD countries participated in the GEM survey at least once during this period except for Iceland and New Zealand. 3. Data presented in this figure were pooled over the 2012-16 period. A number of countries did not participate in the GEM surveys in every year but were included in the figure: Australia (participated in 2014, 2015, 2016); Austria (2012, 2014, 2016); Belgium (2012, 2013, 2014, 2015); Bulgaria (2015, 2016); Cyprus (2016); Czech Republic (2013); Denmark (2012, 2014); France (2012, 2013, 2014, 2016); Israel (2012, 2013, 2015, 2016); Japan (2012, 2013, 2014); Korea (2012, 2013, 2015, 2016); Latvia (2012, 2013, 2014); Lithuania (2012, 2013, 2014); Luxembourg (2013, 2014, 2015, 2016); Norway (2012, 2013, 2014, 2015, 2017); Romania (2012, 2013, 2014, 2015); and Turkey (2012, 2013, 2016).
Source: Global Entrepreneurship Monitor (GEM) (2017), Special tabulations of the 2012-16 adult population surveys from the Global Entrepreneurship Monitor.
StatLink <http://dx.doi.org/10.1787/888933624426>

Another important barrier for youth entrepreneurs is a fear of failure. Over the 2012-16 period, 46.6% of youth in the European Union reported that a fear of failure stopped them from starting a business. This was equivalent to the proportion of adults who reported this barrier (47.8%). Between 40% and 50% of youth in most European Union Member States reported the barrier. The exception were Slovenia (36.7%), Bulgaria



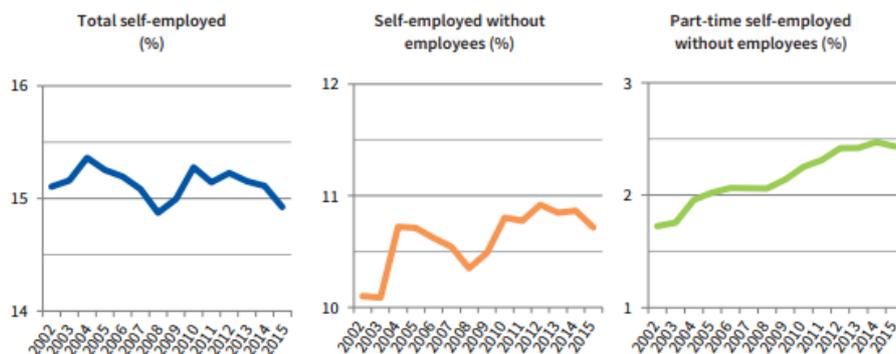
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(38.3%) and the United Kingdom (39.3%), as well as Luxemburg (51.9%), Cyprus (54.7%), Poland (57.3%), Italy (57.9%) and Greece (68.5%).

https://read.oecd-ilibrary.org/employment/the-missing-entrepreneurs-2017/youth-self-employment-and-entrepreneurship-activities_9789264283602-8-en#page14

Figure 1: Change in the proportion of types of self-employment in the EU28 employed labour force, 2002–2015

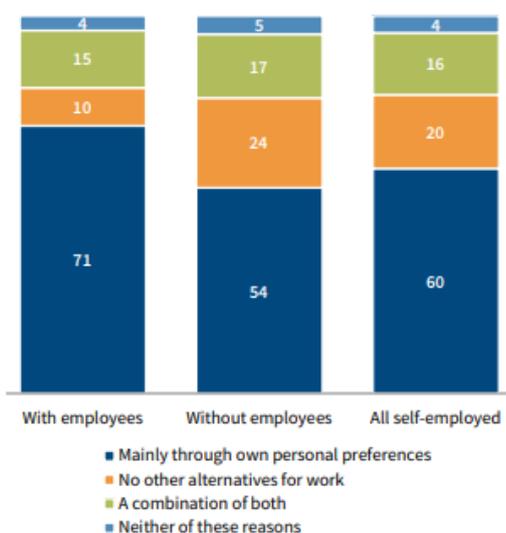


Source: EU-LFS

According to the European Union Labour Force Survey (EU-LFS), the proportion of self-employed people in the employed labour force was 15.1% in 2002, and after reaching a peak of 15.4% in 2004, was at its lowest value of 14.9% in 2015 (Figure 1). Despite the proportion of self-employed people remaining unchanged, there was an increase in the share of the self-employed without employees between 2002 and 2015 (Figure 1). Some 10.1% of the EU28 labour force in 2002 were self-employed without employees, and this increased to 10.9% in 2012 and fell to 10.7% in 2015. By and large, this increase consisted of workers who were self-employed on a part-time basis and without employees.⁴ In 2002, only 1.7% of the labour force was part-time self-employed without any employees; this had increased to 2.4% in 2015.

Self-employment is most common in Greece (31%), Italy (23%) and Romania (19%) and least common in Denmark (8%), Estonia (9%) and Luxembourg (9%). In 16 countries of the EU28, self-employment increased between 2008 and 2015, but in 12 countries there has been a decrease. For roughly 10 countries, these changes were very marginal, but strong decreases can be observed in Portugal (-6 percentage points), Croatia (-5 percentage points) and Cyprus (-4 percentage points). The strongest increase has been in the Netherlands 4 (4 percentage points), followed by Latvia, Luxembourg and Slovenia (all 3 percentage points). For nearly all countries, changes in the proportion of self-employed people are closely related to changes in the proportion of the self-employed without employees.

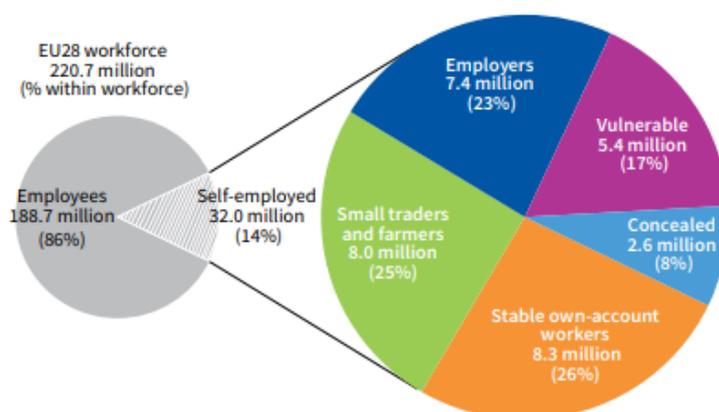
Figure 4: Main reasons for self-employment



Note: The question in the EWCS is: 'When you became self-employed, was it mainly through your own personal preference or because you had no other alternatives for work?'

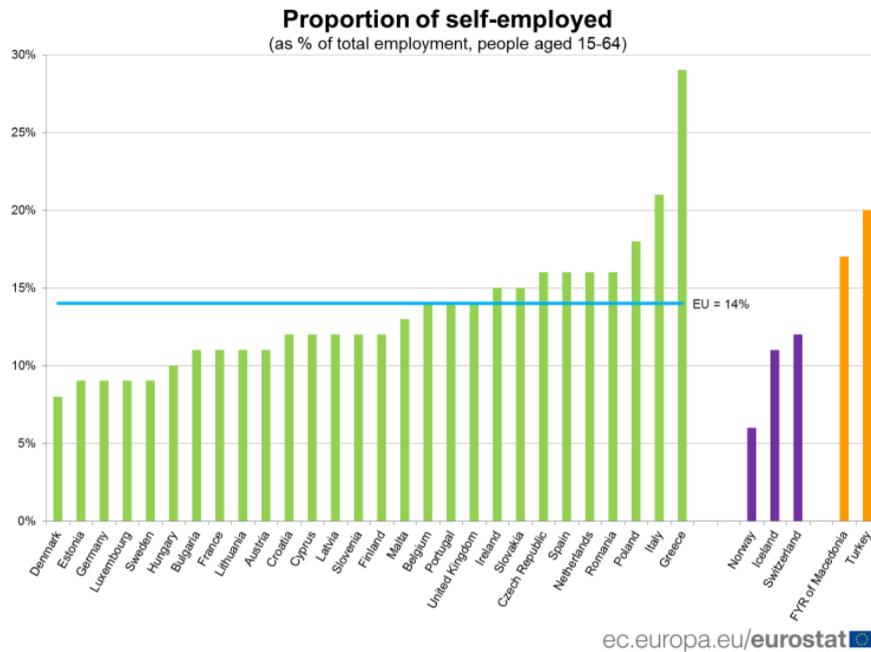
More men (61%) than women (57%) indicate that they are self-employed based on their own choice, while more women (21%) than men (19%) say that their decision was based on no other alternatives for work being available. Self-employed professionals (74%), managers (66%) and technicians and associate professionals (65%) are more likely to say that they are self-employed due to personal preference, compared with only 33% of the self-employed in elementary occupations. Some 42% of the self-employed in elementary occupations and 26% in skilled agricultural occupations indicate that they had no other alternatives for work. In terms of sectors, a high proportion of workers in health (74%) and education (67%) are self-employed due to individual preference, while more workers in agriculture (27%) and transport (24%) than in other sectors are self-employed because they have no other alternatives for work.

Figure 10: Main reasons for self-employment



The 32 million self-employed in the EU28 represent roughly 14% of all employed people and according to the analysis can be divided into five clusters. Two of the five clusters (employers and stable own-account workers) represent about half of the self-employed – just over 16 million people – and generally have more favourable characteristics. These groups tend to be more independent and enjoy greater discretion over their work, are engaged in bigger and economically more viable and sustainable activities, and are more likely to be self-employed out of choice. For two other clusters (vulnerable and concealed), and representing eight million people (roughly the size of Austria’s population), the opposite is the case: they are generally more dependent and have less autonomy over their work. These two latter groups are in more precarious situations, with lower levels of income and job security. They experience, overall, rather unfavourable working conditions. For the final cluster (small traders and farmers), individually representing around eight

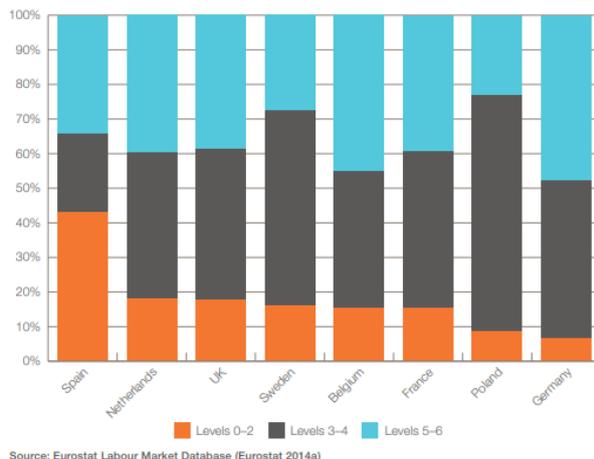
million people, the picture is more mixed, with a combination of both favourable and unfavourable working conditions. <https://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=1626&context=intl>



30.6 million people aged 15 to 64 in the European Union (EU) were self-employed in 2016. They accounted for 14% of total employment. Two out of three were men (67%), over half (55%) were aged 45 or over, about a third (35%) had tertiary education and 7 in 10 (71%) were own account owners (they had no employees). Most of the self-employed worked in one of the following economic areas in 2016: "Wholesale and retail trade; repair of motor vehicles and motorcycles" (4.8 million people, or 16% of all self-employed in the EU), "Agriculture, forestry and fishing" (4.4 million, 14%), "Construction" (3.9 million, 13%) and "Professional, scientific and technical activities" (3.7 million, 12%). Across the EU Member States, almost one in every three people in employment in Greece was self-employed in 2016 (29%), and around one in five in Italy (21%) and Poland (18%). At the opposite end of the scale, the self-employed accounted for less than 10% of total employment in Denmark (8%), Germany, Estonia, Luxembourg and Sweden (all 9%).



Figure 3.10
Highest qualification level of the self-employed in selected Europe-24 countries, 2013



Germany has the greatest proportion of highly educated self-employed workers; this group is over 50 per cent more likely to be highly educated (to hold a level 5 or 6 qualification) than the total workforce. Self-employed workers in France and the Netherlands are also slightly more likely than the workforce to be highly educated. In the UK, 38 per cent of self-employed workers are highly qualified, which is a slightly smaller proportion than in the overall workforce. Self-employed workers in the UK are more likely to have low-level qualifications. The opposite is true in Germany, where self-employed workers are less likely to have qualifications at this level than employees.

Self-employed workers have typically reported very high levels of satisfaction with their work: in 2010, 37 per cent of self-employed workers in Europe rated their job satisfaction as a 9 or 10, on a scale of zero to 10. This compares with just 26 per cent of those in employee jobs. https://www.ippr.org/files/publications/pdf/self-employment-Europe_Jan2015.pdf

The lack of specialized and concrete training promoting employability is well documented in the latest EU Commission strategy for outermost regions of November 2017 “Stronger and Renewed Strategic Partnership with EU’s Outermost Regions”. The strategy pivots around the key theme of vocational education as an engine for employability and growth.

The main policy papers released from the EU Commission analyzed for the purposes of this snapshot were:

- European Commission, Proposal for a Council recommendation on access to social protection for workers and the self-employed, 2018¹
- EASME (2018), Study on the potential of servitization and other forms of product-service provision for EU SMEs, 2018²
- The Council of the European Union (2016), Upskilling Pathways: New Opportunities for Adults³
- European Commission (2016), A new skills agenda for Europe: Working together to strengthen human capital, employability and competitiveness⁴
- European Commission (2014), A Stronger Role of the Private Sector in Achieving Inclusive and Sustainable Growth in Developing Countries⁵
- European Commission (2012), Rethinking Education: Investing in skills for better socio-economic outcomes⁶

¹<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52018SC0070&qid=1548687355272&from=EN>

²<https://publications.europa.eu/en/publication-detail/-/publication/0d1ed8aa-8649-11e8-ac6a-01aa75ed71a1/language-en/format-PDF/source-80915761>

³[https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32016H1224\(01\)&from=EN](https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32016H1224(01)&from=EN)

⁴<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52016DC0381&from=en>

⁵<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX%3A52014DC0263&qid=1400681732387&from=EN>

⁶<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52012DC0669&from=EN>

In “Entrepreneurship 2020 Action Plan-Reigniting Entrepreneurial Spirit in EU”⁷ the European Commission identifies three areas for intervention to increase entrepreneurship:

- training support
- removing existing administrative barriers and support entrepreneurs
- reigniting the culture of entrepreneurship in Europe and nurturing the new generation of entrepreneurs

In “Proposal for a Council recommendation on access to social protection for workers and the self-employed” the European Commission describes the purpose of the initiative "Access to social protection for workers and the self-employed" and defines the policy measures needed to support all people who, due to their employment statuses, are not sufficiently covered by social security schemes and thus are exposed to higher economic uncertainty.

In the “Study on the potential of servitization and other forms of product-service provision for EUSMEs” was found that the interaction between services and manufacturing industries has increased in 15 years for all EU countries. The study analyses in detail the drivers and barriers to servitization and concludes with policy recommendations in five important areas.

In the Recommendation “Upskilling Pathways: New Opportunities for Adults” the Council of EU suggests to all member states how to help adults with low level of skills. The Upskilling Pathways would target adults who are not eligible for support under the Youth Guarantee, and would provide them with flexible opportunities to improve their literacy, numeracy and digital competence and to progress towards higher European Qualifications Framework (EQF) levels relevant for the labor market and for active participation in society. This could be achieved by delivering education and training in appropriate learning settings in which qualified teachers and trainers apply adult-specific teaching methods and exploit the potential of digital learning.

EU Commission presented “A new skills agenda for Europe” as one of the major initiatives in the Commission Work Program 2016 and its objectives were to:

1. Improve the quality and relevance of skills formation
2. Make skills and qualifications more visible and comparable
3. Improve skills intelligence and information for better career choices

According to this communication, formal education and training should equip everyone with a broad range of skills which opens doors to personal fulfilment and development, social inclusion, active citizenship and employment. These include both professional skills and transversal skills and key competences such as digital competences, entrepreneurship, critical thinking, problem solving or learning to learn, and financial literacy. Vocational education and training (VET) is valued for fostering job-specific and transversal skills, facilitating the transition into employment and maintaining and updating the skills of the workforce according to sectoral, regional and local needs, so it’s very important to promote VET in youngsters.

In the EU Communication “A Stronger Role of the Private Sector in Achieving Inclusive and Sustainable Growth in Developing Countries” the European Commission proposes a strategic framework which includes

⁷https://ec.europa.eu/growth/smes/promoting-entrepreneurship/action-plan_en

actions and tools to help the private sector achieve positive development results as part of its core business strategies.

In the EU Communication "Rethinking Education: investing in skills for better socio-economic outcomes" the European Commission, aware that knowledge-based economies require people with higher and more relevant skills, pays attention on the development of entrepreneurial skills, because they not only contribute to new business creation but also to the employability of young people.

IN FRANCE

The concept of the self-employed is not new in France and corresponds to the activities of certain liberal professions, such as doctors, lawyers, shopkeepers and craftsmen.

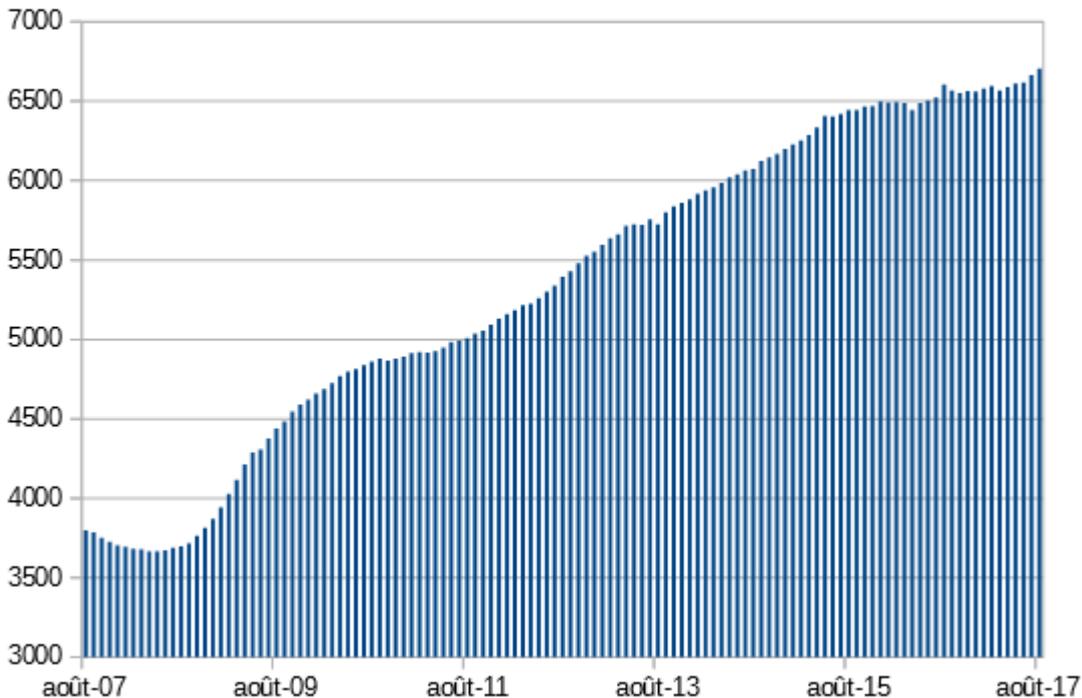
In 2008, the French government introduced the concept of "Autoentrepreneur" with simplified formalities, taxation and adjusted taxes.

The idea was to open up the labour market to more people and to cope with rising unemployment.

(Evolution of unemployment 2007 - 2017)

Demandeurs d'emploi inscrits à Pole emploi en catégories A, B, C, D et E

(en milliers)



Types of independent entrepreneurs in France



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Solopreneur

- Independent sole proprietor
- Autoentrepreneur
- Sole Proprietorship with limited liability
- Individual Enterprise with limited liability
- Simplified joint stock company Unipersonal

The last three cases of structured companies are more suitable for increasing structures and make it easier to hire employees.

In France, as in other European countries, the status of entrepreneur has several motivations:

- create your own activity, to get out of a situation of non-employment,
- create your own activity, to express your own identity,
- have a flexible activity,

One of the difficulties faced by auto-entrepreneurs is the use made by contractors of this status to create a new population of low-income dependent and precarious workers.

The average monthly income of self-employed entrepreneurs in 2018 was 410 Euros and more than 90% did not receive the equivalent of the minimum wage.

IN ISLAND

Social changes of today's world have paved the way for the solopreneur. A change of attitude toward individual lifestyle choices, fast developing technology and the volatility of the industrial sector all contribute to the aiding environment of the solopreneur. Modern-day technology has enabled the spread of tools and techniques reinforces the collaboration of professionals and allows them not to be confined to an organization. In today's industrial sector it is advantageous for companies to manage their size and rather rely on employing solo entrepreneurs and contractors to have the right mix of talents at the right times. Companies are then able to react quicker to changes in the economy and the industrial sector (Zwierzynski, 2007).

It seems the world is ahead of Iceland when it comes to solopreneurship. The term solopreneur has not yet been properly defined even though there are terms for entrepreneur and self-employment, but they haven't been made into one.

Economic recessions often drive innovation and leads people into being solo through downsizing of corporations, they are compelled to solve their situation and venture into solopreneurship. The number of self-employed professionals in Iceland piqued in 2006 and did surprisingly not increase after the banking crisis of 2008. The number of SMEs however increased significantly between 2008 and 2016 (Reykjavík Economics, 2018)

The Icelandic government put emphasis on supporting entrepreneurship ever since the banking crisis of 2008 to drive the economy forward. Their plan is clearly stated in the 20/20 Strategic management plan from 2010 and their aim was to become one of the 10 most competitive nations in the world by 2020. To reach their goal they need to improve various things but most

importantly to support innovation and simplify the start-up process for innovators, for example improve the framework and tax environment (Stjórnarráð, 2010). However, the government is far away from reaching its goal and places 24th in the 2018 Global Competitiveness report (Schwab, 2018).

IN ITALY

Italy is a small business economy being the European country where microenterprises are the most weighted in terms of GDP and employment. Indeed, microenterprises represent 95% of Italian economy.

Since 2008, with the global economic crisis spreading all over the world, Italian public debt considerably grew and so did the long term Italian-Germans Government bonds spread. Such situations resulted in a strong credit crunch causing an increase in enterprises death rates and a decrease in enterprises birth rate, especially the smallest ones.

The Italian Government priorities are fully in line with the Europe 2020 strategy, that recognises entrepreneurship and self-employment as two fundamental tools for achieving smart, sustainable and inclusive growth. Most policies were designed to contribute both to creating new jobs and new skills, and to encouraging active participation in society and the economy.

For this reason, there are multiple support and financing opportunities for those who want to re-establish themselves in the labour market by opening a new activity and becoming a solopreneur, fully recognizing them as strategic policy tools.

The main actors in support of entrepreneurship and to accomplish the social and economic development in Italy are the Italian Ministry of Education, University and Research (MIUR), the Ministry of Labour and Social Policies and the Ministry of Economic Development (MiSE).

Italy faces a number of structural issues, such as:

- Labor law, fiscal and other administrative requirements represent a generalized disincentive to grow (Bank of Italy)
- Generalized low understanding of training as a means for growth and competitiveness, entrepreneurs and self-employed tend to dismiss training as an investment and do not attend training courses
- There are generalised cultural (business mindset), time (training may divert resources from business activities) and accessibility (rural enterprises face distance) barriers to training
- Training contents and methodologies do not seem to meet self-entrepreneurs needs
- Most Italian self-employed lack the necessary skills

IN CYPRUS

Solopreneur is far from being a new concept in the Cyprus culture, therefore, to the country's economy. The structure of the country's economy, which is based on strong family bonds, lead to a positive impact regarding the development Solopreneur as families and friends tend to support such actions, thus, retaining these strong bonds and transfer them from one generation to the other.

Despite that there is a significant difference between the concept of Small and Medium Enterprises (SME) and Solopreneurs which is by a definition an 'One man show', the concept of SME in Cyprus included a large

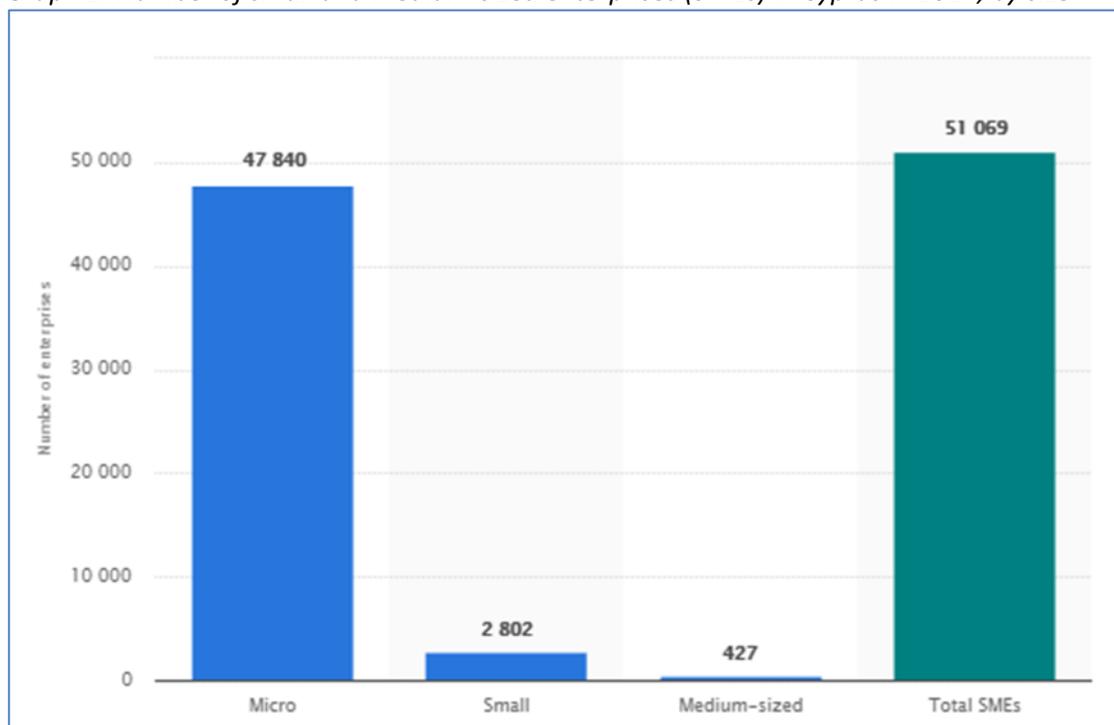
percentage of companies that are indeed based on the work of one single person who takes the risk in developing a start-up, or even continue a previously family business.

According to the Ministry of Energy, Commerce, Industry and Tourism (MECIT), almost all enterprises (99,9%) employ less than 250 individuals whilst the overwhelming majority (95%) employs less than 10 individuals. Overall, the total number of SMEs in Cyprus is estimated by MECIT at over 60.000 (Graph 1). Consequently, a large percentage of these 95% is expected to be a Solopreneur, hence, contributing massively to the overall country's Gross Domestic Product and the development procedure, especially since the economy's was downsized as a result of the 2013 banking and financial crisis.

Solopreneurs in Cyprus are mostly found in the Services Industry as there is an easier way to develop their ideas, there is a relatively low requirement for capital, therefore, there is also an easier access to funding. Solopreneurs are quite common in specific fields such as Law and Accounting, enabling them to develop their own unique skills and competences. Usually, the Solopreneurs are of a young age, as they do not want to commit themselves with other people and/or companies.

As a result of all the above, this stage can be identified as the primary step before developing their own larger business and becoming successful entrepreneurs. Solopreneurship constitutes an important fact of the overall Cyprus economy, it is part of the social and economic culture, and enables young people to kick-off with their lives at a professional level. Despite the problems, the Republic of Cyprus provides a number of schemes enabling young people to develop Solopreneurship skills and contribute to the economy.

Graph 1: Number of small and medium-sized enterprises (SMEs) in Cyprus in 2017, by size



Source: Statista (2019)

Graph 1 provides a rather clarified overview of how the SMEs are distributed in Cyprus. The Statistical approach constitutes an important parameter for any given research in order to identify the under-examination issues and provide the most reliable and credible results possible, hence, contributing to the overall knowledge, identify the possible problems and provide a powerful set of Conclusions and Recommendations (Bryman & Bell, 2015).

Critically approaching and examining the statistics, the fact that 47.840 out of the total 51.069 SMEs are Micro, clearly reveals the impact of Solopreneurs in the overall Cyprus economy and GDP. This constitutes the basis for any governmental policy that attempts to facilitate the development of Solopreneurship.

Measure such as provision of Know-how, access to local and European Funding, In-house training by the local public institutions in cooperation with the private institutions, especially the Cyprus Chamber of Commerce and Industry and its regional branches, are common in the Cyprus marketplace, hence, creating a positive business environment for Solopreneurs. Despite the positive environment, challenges remain in power and Solopreneurs are called upon confronting them effectively.

IN SPAIN

Before we introduce the evolution of solopreneurship it is important to distinguish first between the two concepts behind the term 'solopreneurship': self-employment and entrepreneurship. A self-employed person is who works on his/her own and obtains economic benefits. It is also known in Spain as individual businessman/woman and one of his/her responsibilities is to personally pay National Insurance contributions. This sector of the active population lacks a contract that links them to an employer or establishes his labor rights and obligations. Consequently, it does not have a superior figure that guarantees a salary at the end of the month, whatever the results may be. The self-employed face unlimited risks in professional development and depend exclusively on their own performance. In any case, their activity is protected and regulated in the Statute of the Autonomous Worker.

Types of self-employed in Spain

- Self-employed economically dependent. Those who bill at least 75% of their income to a single client.
- Corporate Self-employed. Those who manage a mercantile society.
- Self-employed collaborator. It is the spouse or family member of the entrepreneur or business owner for whom he/she works on a regular basis.

To these types of legally recognized self-employed, we must add that of the 'false autonomous', a figure whose presence has been growing significantly as a result of the crisis. These workers are listed in the RETA (Special Regime for Self-Employed Workers), but, in reality, offer their services to a single company. That is to say, they are employees of this company, but it is them who contribute to Social Security as self-employed workers. It is a false employment position since they are not self-employed as such, but depend on the requests and demands of the company.

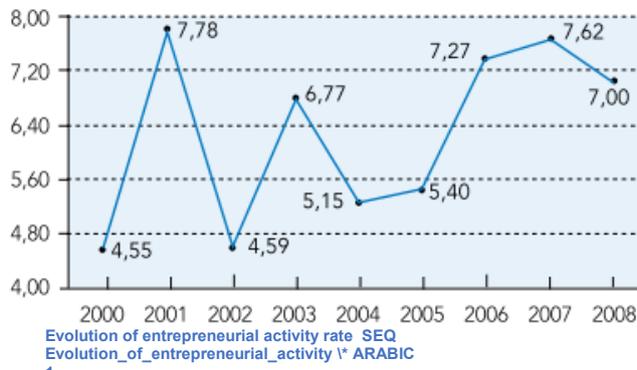
Evolution of entrepreneurship and self-employment

Although the concept of 'entrepreneur' is trendy now, it is not a new tendency. In Spain, in particular, there have always been entrepreneurial initiatives although the circumstances have varied recently as consequence of the financial crisis.

We count on studies about these initiatives and behavior of the entrepreneurship in our country. One of the providers of this information is the Global Entrepreneurship Monitor (GEM), the most important worldwide network about entrepreneurship. Thanks to it we can know the tendency of Spain since 2001 until now. At the beginning of this century, Spain had an estimated entrepreneurial activity of 6.3%, being in the 20th position with respect to all the countries involved in the study. By then the profile of an entrepreneur responded to the following characteristics: was 25-54 years old; belonged to medium or high-medium class; in the case of men it used to be because of a business opportunity and in the case of women because of necessity; created a company related to food services like restaurants; and used to expect to employ up to 5 people within 5 years. This tendency continued and in 2002 there were one million fifty thousand entrepreneurs, from which 75% set up a business because of an opportunity while a 22% did it because of



necessity. By 2006, when our economy was strong it seemed that entrepreneurial initiatives would keep growing and they would do it quickly. The greatest change in the behavior of entrepreneurship was due to the financial crisis.



From 2008 to 2010 there was a decrease of entrepreneurial activity, and 2010, with an activity rate of 4.3%, became the year with the lowest rate until then. However, it rose again in 2011 as it presented a 5.8% of activity rate, meaning an increase of 34.9% with respect to 2010. In this case, unlike the preceding years, this tendency was not a sign of economic recovery, but a response to necessity and lack of employment in the country due to the financial crisis. From 2011 to 2015 the rate first decreased to 5.2% in 2013 and then it went up reaching 5.7% in 2015. Two years later the rate reached 6.2 %, which meant that was recovering from the effects of the crisis.

As we can see, the financial crisis had a great influence in the performance of entrepreneurial initiatives in Spain. Moreover, the main reason why people started to entrepreneur was because of a lack of an employment. In 2016 there was a change in this aspect and the highest rate of entrepreneurial initiatives corresponded to the search of an opportunity instead of an answer to unemployment. Then the prototype of new-born businesses was a small company (1-3 employees) which gave a service to local consumers, did not tend to innovate and either internationalizes the business.

On the other hand, we would like to introduce the evolution of self-employment in Spain, based on a report launched in 2017. Over the last ten years the self-employed worker's profile has deeply changed. In 2008 there were 3,418,761 self-employed people in Spain while there were 3,256,066 by June 2017. Due to the financial crisis the number of self-employed decreased and only two out of three self-employed have been recovered. Actually women are the responsible of this recovery. In 2017 there were 39,715 more female self-employed than men. Women represented 35.4 % of all self-employed workers in Spain while in 2007 they were 32 %.

Two out of three have been self-employed at least three years. In addition, 443,439 of these workers have in total nearly a million employees.

The age of self-employed has also increased. By 2008 43 % of them were 40-54 years old and 23.2 % more than 55. In 2017 both percentages increased in two points. The percentage of under-40 freelancers has decreased, from 33.8 % to 28.4 %. This confirms that self-employed are getting older and their businesses too. By sectors it is remarkable that even though one out of four self-employed (23.4 %) works in the commerce sector, followed by self-employed who work in the agriculture sector (11.7 %) and construction industry (10.8 %), it has been professional sectors which have grown the most.

According to Ministry of Labour, Migrations and Social Security, by 31st December 2018 there were in Spain 1,993,902 self-employed people registered to Social Security. In the point 'State of Play' we will give a more detailed explanation of the current situation of self-employment in Spain.

In terms of solopreneurs, as the self-employed worker who decides to be entrepreneur in Spain, the tendency in our country is that they prefer being entrepreneurs along with other partners rather than on their own. Only 18 % of start-ups founded in 2018 belonged to one person; a 35 % had two founders and 29 % were created by three people.

Regulatory framework for solopreneurship

There is not any specific regulatory framework for solopreneurship, but for entrepreneurs, on the one hand, and self-employed on the other hand. We present here below the main principles of the national statute for self-employment and the law for entrepreneurs:

Statute of self-employed person in Spain

This Statute collects self-employed people's rights, which represent the rights for more than three million people in our country:

- Individual and collective rights
- Improvement of social security benefits for self-employed workers
- Policy for promotion of self-employed job
- Rules for the self-employed economically dependent work

There is a wide range of individual rights from which we highlight:

- Right for equality and no discrimination
- Right for finding balance between work and family life
- Protection for under 16 year old people
- Making the self-employed worker as beneficiary of measures against risks
- Economic guarantees for the self-employed person, above all, protecting those who do activities for a subcontractor

Law for entrepreneurs

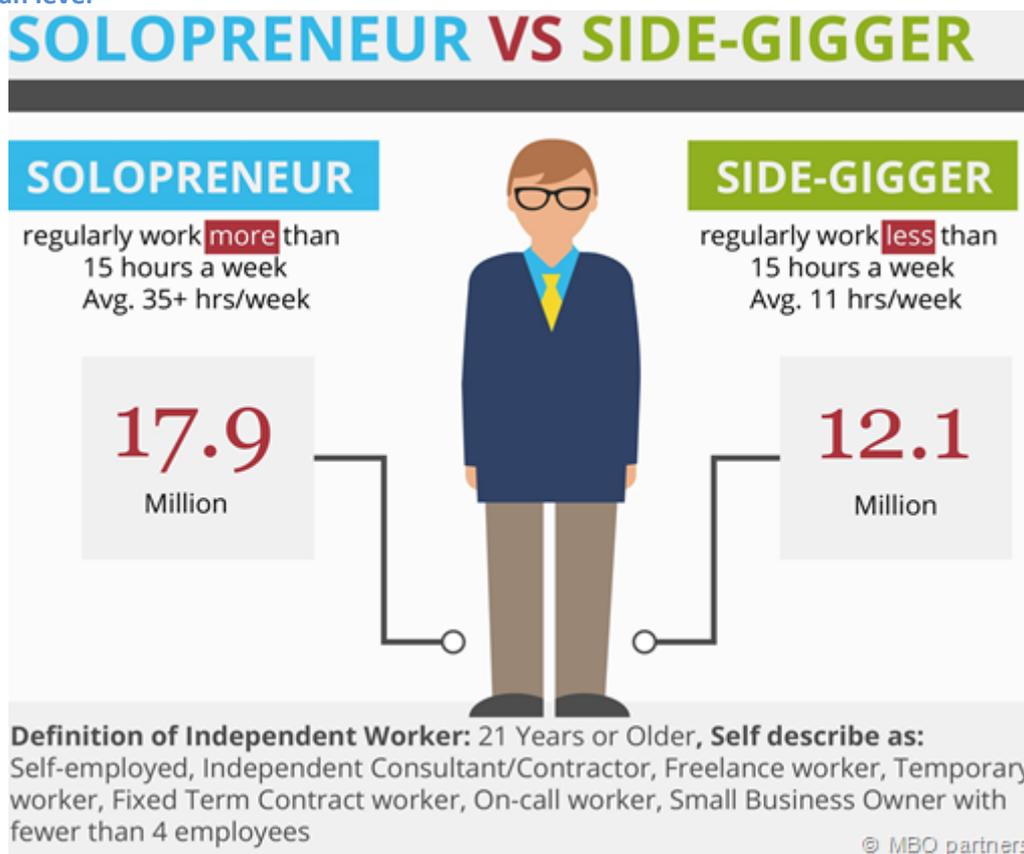
Since 2013 there is a specific law for entrepreneurs. The main measures are the following:

- ✓ 50€ contribution by entrepreneurs. They will only have to pay 50€ as self-employed the first year.
- ✓ Entrepreneurs will not have to pay taxes in advance, but once they are paid by their clients.
- ✓ Limited responsibility for entrepreneurs so they will not have to respond with their own goods, only with their house if the property's value is at least 300,000 €.
- ✓ A second chance for the entrepreneur. Those entrepreneurs who failed at setting up their first business and went into debts with their creditors can reach an agreement with them so they are not responsible for these debts anymore.

- ✓ Visa for entrepreneurs. Those foreigners, who wish to set up a business in Spain or carry out an economic activity, will have easiness to get the residence permit to stay in the country.
- ✓ Tax incentives for new-born enterprises. They want to promote the investment done by individuals in entrepreneurial projects.
- ✓ New bonuses for entrepreneurs with disability which reduce an 80% the self-employed's taxes during first 6 months.

State of Play of Solopreneurship in Consortium Countries

At European level



The development of the entrepreneurial capacity of European citizens and organisations has been one of the key policy objectives for the EU and Member States for many years, and is one of the eight Key Competences for Lifelong learning.

The Joint Research Centre, in partnership with DG Employment, Social Affairs and Inclusion, has developed EntreComp: The Entrepreneurship Competence Framework. EntreComp describes entrepreneurship as a lifelong competence, identifies what are the elements that make someone entrepreneurial and describes them to establish a common reference for initiatives dealing with entrepreneurial learning.



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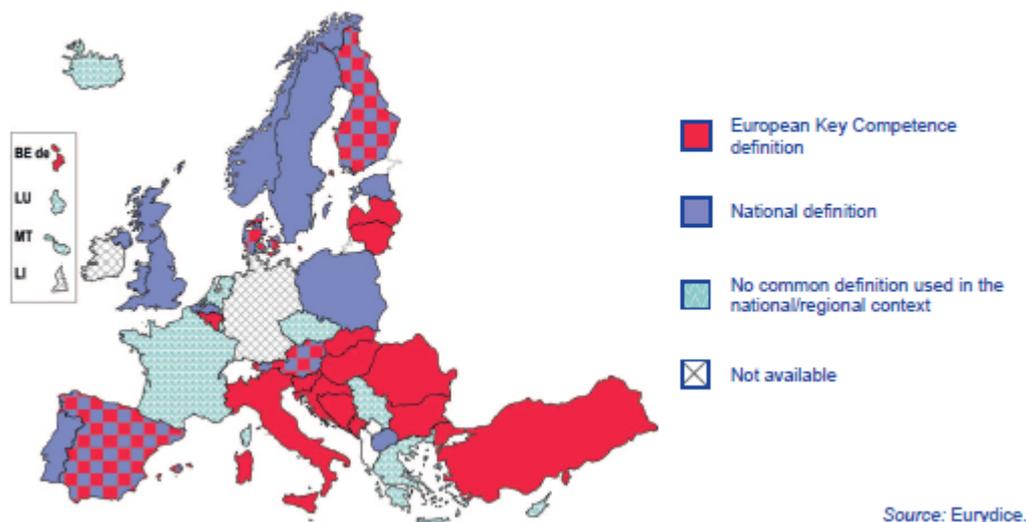
Solopreneur

As proposed by the Danish Foundation for Entrepreneurship & Young Enterprise is "Entrepreneurship is when you act upon opportunities and ideas and transform them into value for others. The value that is created can be financial, cultural, or social"⁸.

Entrepreneurship education is about learners developing the skills and mind-set to be able to turn creative ideas into entrepreneurial action. This is a key competence for all learners, supporting personal development, active citizenship, social inclusion and employability. It is relevant across the lifelong learning process, in all disciplines of learning and to all forms of education and training (formal, non-formal and informal) which contribute to an entrepreneurial spirit or behaviour, with or without a commercial objective”.

Research on entrepreneurship education has shown significant variations in practice both between European countries and within them, which has resulted from a different understanding and interpretation of entrepreneurship education (21). In a field where government intervention has often been limited and where a shared and/or official interpretation has been lacking, there is a particular difficulty for stakeholders in reaching a common understanding⁹.

Figure 1.1: Definitions of entrepreneurship education used, shared and agreed by most stakeholders at central level, 2014/15



Most national definitions reflect the same broad understanding of entrepreneurship education as the European Key Competence definition. Its role and purpose reflects not only the context of work and business but also the more general context of an individual's life. Only a few national definitions emphasise a narrower understanding, in particular those used in Spain, the United Kingdom (Northern Ireland) and Norway.

The Spanish national definition emphasises the knowledge and skills related to career and job opportunities, but it also refers to financial education and the principles of business operation, as well as to the development of attitudes that lead to a change in the mind-set and contribute to the development of entrepreneurial attitudes, the ability to think in a creative way and to manage risk and uncertainty. The definition in the

⁸<https://ec.europa.eu/jrc/en/entrecomp> - Agreed on in Geneva on 18 January 2012 by a working group that included representatives from ETF, GIZ, ILO, UNESCO and UNEVOC.

⁹<https://publications.europa.eu/en/publication-detail/-/publication/74a7d356-dc53-11e5-8fea-01aa75ed71a1>

United Kingdom (Northern Ireland) refers to skills which allow individuals to make a 'unique, innovative and creative contribution to the world of work whether in employment or self-employed' while in Norway it asserts the relevance of entrepreneurship to all areas of working and business life.



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IN FRANCE

Evolution of Entrepreneurship and self-employment

In France, 550,000 companies were created in 2016: creation is dynamic and contributes positively to productivity and added value.

Entrepreneurial activity, while intense, remains lower than expected: 14% of new creations compared to 3% in 2014, obstacles persist. (1)

Value creation through business creation varies greatly across sectors. And a large majority of new companies create few jobs: 74% of newly created companies do not employ any start-up employees. On the other hand, a small number of companies are growing rapidly, both in terms of value added and employment.

On average, French companies have a good level of sustainability. This varies greatly depending on the sector of activity, the legal status, the support or the profile of the creator.

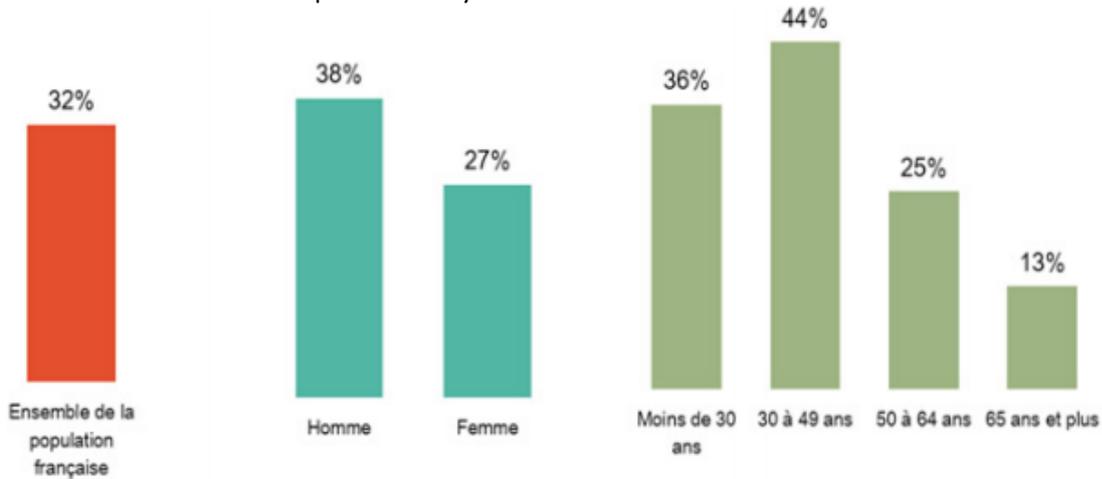
The rate of business transfers is at an insufficient level, particularly for some sectors. Only 2.7% of commercial VSEs and 7.3% of SMEs and TWAs are transmitted on average each year. The rate of family transmission varies from a quarter to a fifth of that of Germany or Italy.

46% of job seekers choose the microentrepreneur scheme to create their business: it is a major lever for integration and awareness.

The appetite for entrepreneurship has grown in recent years in France. However, entrepreneurial activity remains lower than entrepreneurial intent, while they are of an equivalent level in Germany, the United Kingdom or the United States. This may be due to the fact that the stated intentions are much more numerous in France, and the overall figure of those who become entrepreneurs in France is already high; and for those who do not take action, other opportunities or the feeling that entrepreneurship is not for everyone, or the perception of risks, including administrative and financial complexity.



Share of the French in an entrepreneurial dynamic:

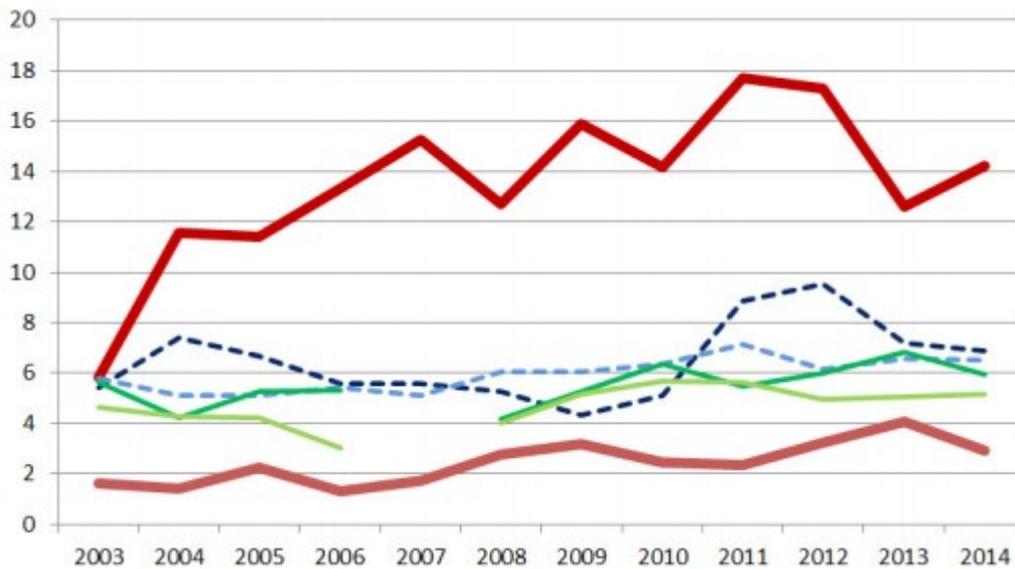


The French entrepreneurial index by gender and age (2)

For 89% of the French, the company refers to something positive
 57% of French people consider entrepreneurship to be a good career choice.

Source « Entreprises faits et chiffres » Direction Générale des Entreprises »
https://www.entreprises.gouv.fr/files/files/directions_services/politique-et-enjeux/entrepreneuriat/entrepreneuriat-faits-et-chiffres.pdf

Evolution of entrepreneurial intent and the rate of established entrepreneurs (3)



— Entrepreneurial intent in France — Rate of of Established entrepreneurs in France
- - - Entrepreneurial intent in UK - - - Rate of of Established entrepreneurs in UK
— Entrepreneurial intent in Germany — Rate of of Established entrepreneurs in Germany



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(1) TMO Survey for the AFE, French entrepreneurial index, 2016. (2) Survey IPSOS-Le Monde en 2014. (3) Source : Global Entrepreneurship Monitor, 2016.

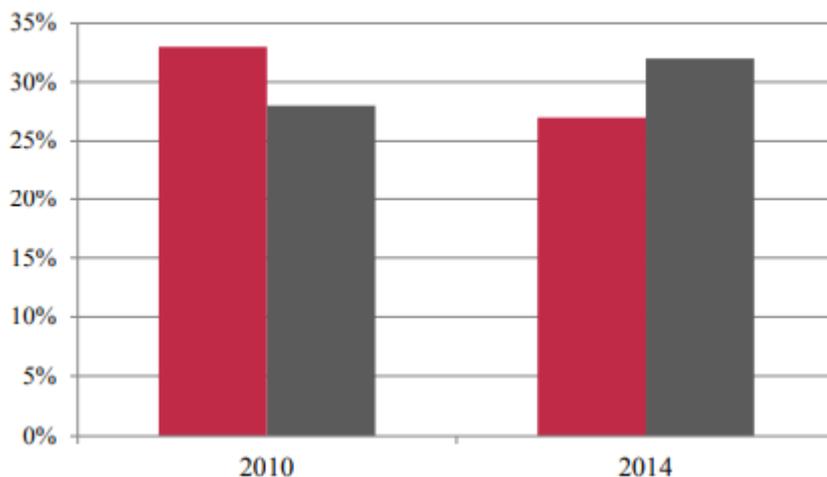
A significant increase in the appetite of young people, particularly graduates Awareness-raising and training actions in the spirit of entrepreneurship carried out in schools and higher education are now reflected in a significant increase in young people's appetite for entrepreneurship. 36% of young people under 30 years of age are in an entrepreneurial dynamic according to the 2015 "French Entrepreneurial Index". The "digital revolution" democratizes and accelerates the creation of new activities While it promotes the development of new activities, it also transforms existing models, standards, practices and customs. SSE brings new profiles to entrepreneurship attracted by the values of democracy and social utility "SSE brings together a set of companies whose internal functioning and activities are based on a principle of solidarity and social utility(4)". The ESS is experiencing a steady growth dynamic with more than 5,000 new companies created / year (5).

<https://www.economie.gouv.fr/cedef/economie-sociale-et-solidaire>

(5) CNECRES, Atlas commenté de l'économie sociale et solidaire, 2017

An increase in youth entrepreneurship The number of business start-ups by young people under 30 more than tripled between 2006 and 2015, from 43,000 to 131,000, while it doubled for the entire population. This increase is driven in particular by young graduates: the proportion of creators with a master's or doctoral degree rose from 27% to 31% between 2010 and 2014.

An increase in business start-ups by employees(1) Outside the micro-entrepreneur status

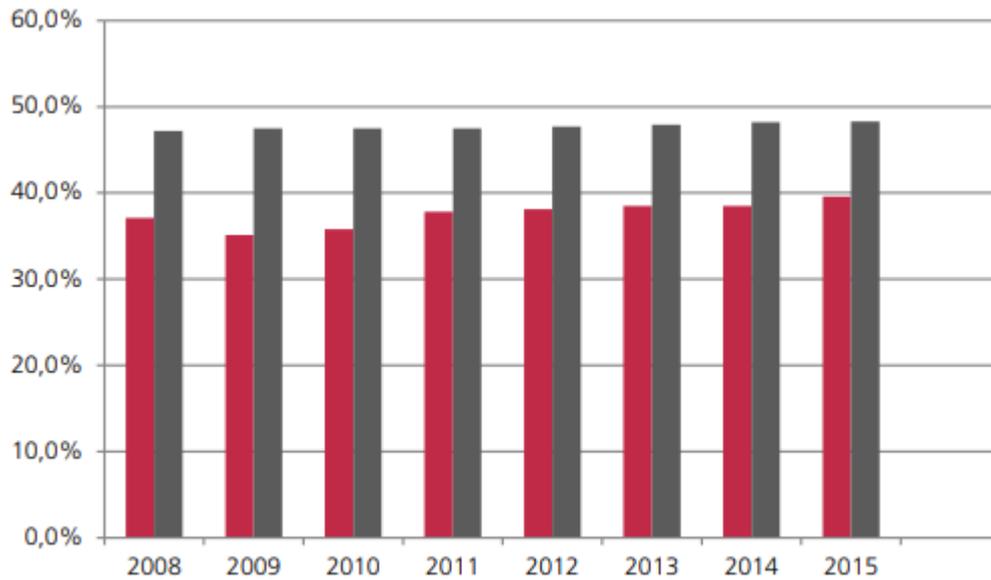


█ Share of unemployed people

█ Share of employees

An increase in female entrepreneurship In 2010, women accounted for 32% of business creators and buyers, an increase of more than 6 points compared to 2002 (2).

**Share of women among sole entrepreneurs (3)
and women's share of the employed labour force (4)**



- █ Share of women among sole entrepreneurs
- █ women's share of the employed labour force

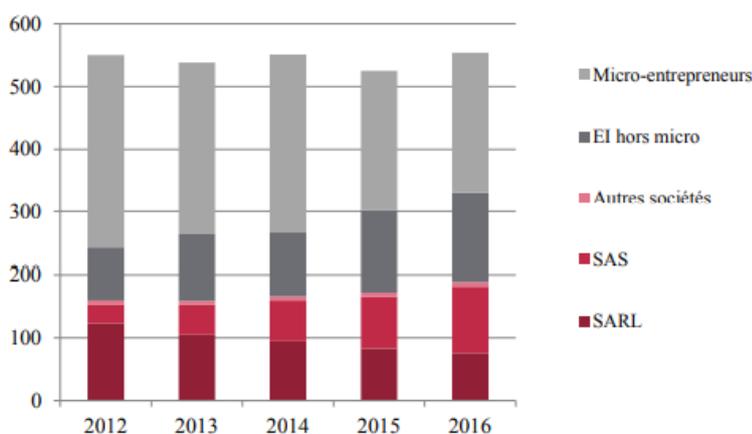
(1) INSEE, Survey SINE, 2014.

(2) AFE, La création d'entreprises au féminin : quelles spécificités ? 2014.

(3) INSEE, Part des femmes parmi les créateurs d'entreprise individuelle, séries annuelles, 2017. (4) INSEE, Enquêtes emplois, 2012, 2014, 2017. 0% 5% 10% 15% 20% 25% 30% 35% 2010 2014

The number of new businesses tends to increase between 2002 and 2010, under the combined effect of the positive evolution of entrepreneurship in French mentalities and the various measures promoting entrepreneurship. Growth accelerated from 2009 onwards with the introduction of the auto-entrepreneur scheme. The number of new companies has remained relatively stable since 2010, at around 550,000 units per year, with an increase in the number of companies created.

Evolution of business start-ups (thousands)



Business creation rate



In 2016, 56% of newly created companies were simplified joint stock companies, after 48% in 2015, 39% in 2014 and 30% in 2013. This increase is mainly due to SAS with a single shareholder or sole proprietors. The share of limited liability companies (LLCs) is decreasing: in 2016, they accounted for 40% of company start-ups, after 57% in 2014.

Sources : INSEE, *répertoire des entreprises et des établissements (Sirene)*. (2) Commission européenne, *Annual Report on European SMEs, 2015/2016*

Job creation

In 2014, 74% of newly created companies have no start-up employees, while only 7% have 3 or more employees(1). This situation is specific to France: according to the European Commission, French companies have fewer start-up employees than in Germany and the United Kingdom. The creation of salaried jobs by the companies created has been declining since 2010, with a slight rebound observed in 2016.

While value creation by micro-entrepreneurs remains limited, the scheme is a major lever for integration and entrepreneurship awareness.

Micro-entrepreneurship makes it possible to facilitate economic initiative, by allowing an activity to be tested or developed within a framework that, even if reformed in 2014, remains largely simplified. It is also an important factor in the integration of vulnerable groups(1).

Key figures : Microentrepreneur registrations declined slightly (-0.3%), after a sharp decline in 2014 and 2015 following reforms that brought the microentrepreneur regime closer to the common law. Micro-enterprises have a very low sustainability: among the 60% who have actually started an activity, 49% are sustainable over three years.

Only 60% of microentrepreneurs registered in the first half of 2014 start an activity before the end of the year. 75% of microentrepreneurs have an income of less than €8,000 per year, while less than 25% of the traditional self-employed are in this case.

Relatively young creators More than 30% of new micro-entrepreneurs in 2015 are between 20 and 29 years old, and 60% are between 20 and 39 years old.

A status relatively prized by private employees and unemployed entrepreneurs

Micro-entrepreneurs are mainly private employees (38%). 46% of jobseekers choose the status of micro-entrepreneur to set up their business, compared to 16% for sole proprietorships or sole proprietorships governed by ordinary social and tax regimes.



A low rate of transformation of micro-entrepreneurs into EIs or companies subject to common law social and tax rules.

In 2015, only 2% of the micro-entrepreneurs created in 2010 and surviving in 2015 are transformed into EIs or societies. In 2015, more than one micro-entrepreneur registered in 2010 and surviving in 2015 out of three devotes only 35 hours per month to his micro-entrepreneur activity. Only 38 % of micro-entrepreneurs spend more than 70 hours per month on their activity (2).

The frontier between employment and entrepreneurship is increasingly being reexamined

The porosity between the two regimes is increasing and favours the emergence of "grey areas". This phenomenon is explained by the emergence of new forms of organisation and working methods and by the change in the individual aspirations of the younger generations in particular. These factors make it possible to bring to entrepreneurship individuals who did not have the initial project. The challenge is to facilitate and support these developments and make them levers for developing entrepreneurship and promoting career transitions, without weakening employee protection.

Salary portage, CAE, CAPE

- Salary portability is a tripartite contractual relationship in which a ported employee with an employment contract with a wage portability company performs a service on behalf of client companies. Today, it seduces 65,000 wearers(1).

- The status of salaried entrepreneur allows a project leader who joins an activity and employment cooperative (CAE) to benefit from an existing legal framework and social protection. All administrative, tax and accounting management is shared. It has already attracted more than 7,000 people(2) - The business project support contract (CAPE) is a contract by which a company or association provides a natural person in difficulty with a preparation programme for the creation or takeover of a business and the management of an economic activity. Employees of collaborative platforms 13,000 direct salaried jobs are recorded but the phenomenon remains complex to measure(3).

Intrapreneurship Intrapreneurship consists for an employee in an organization in carrying out an entrepreneurial project. The outcome of the process may allow the creation of a new entity or activity without spin-offs. 37% of French companies use intrapreneurship, including 9% with a dedicated program. 66% of intrapreneurs indicate that their projects have been adopted by their company(4).

(1) According to the figures of *Fédération des entreprises de portage salarial (FEPS)*.

(2) <http://www.cooperer.coop/>.

(3) ADEME, *Potentiels d'extension de la consommation collaborative pour réduire les impacts environnementaux, rapport d'état des lieux, mai 2015. Les 13 000 emplois sont créés par les 17 initiatives recensées et étudiées par l'ADEME (vente en ligne, location des biens service de VTS, échange de logement,...)*.

(4) Deloitte, *L'intrapreneuriat : effet de mode ou vague de fond ?*, 2017



Martinique Focus

Martinique Overview

Martinique is administratively attached to France and Europe. Since January 2016, Martinique has acquired the status of Territorial Collectivity and has also been a member of the AEC since April 2014.

Martinique has de facto specific characteristics related to its insularity, its size and its geographical position.

Employment and demographics

Figure 2 – En 2017, le taux de chômage est stable en Martinique

Nombre de chômeurs et taux de chômage

| | Nombre de chômeurs | Taux de chômage (en %) | | |
|----------------|--------------------|------------------------|--------|--------|
| | | Ensemble | Femmes | Hommes |
| Âge | | | | |
| 15-24 ans | 4 800 | 50 | 63 | 38 |
| 25-49 ans | 15 000 | 18 | 21 | 15 |
| 50 ans et plus | 7 600 | 12 | 12 | 13 |

Documentation – Bibliographie

Source INSEE 2017

<https://www.insee.fr/fr/statistiques/3532055>

63% of women aged 15-24 unemployed are unemployed, compared to 38% for men. This is due to the precarious situation of young women and mothers who have difficulties in accessing training and employment.

Unemployment among 25-49 year old remains high, 18%, with 21% of working women unemployed.

22.6% of jobseekers have never worked.

The most affected categories are employees, 17% of jobseekers and blue-collar workers, 22%.

These statistics do not include inactive youth not registered with the employment agency of working age.

87% of the working people are salaried, 13% are more vulnerable using temporary or part-time work.

12% of the workers are underemployed.

Figures are stable in 2017 compared to 2018.

A disparate geographical distribution:

- The bulk of jobs are concentrated in the central area, southern Martinique and the North are even more affected by unemployment. Young and unemployed jobseekers are generally little or not graduated with economic difficulties and poor access to transport on these parts of the island.

The figures do not sufficiently highlight another reality, 2 out of 3 young people leave Martinique and Guadeloupe and in 30 years according to the Deputy Serge LETCHIMY risk losing 20% of their respective population.

We have already registered in Martinique the departure in 10 years of more than 7000 young workers, unemployed or looking for a better job situation or in relation to their qualification.

<https://la1ere.francetvinfo.fr/guadeloupe-martinique-confrontees-veritable-extinction-demographique-serge-letchimy-596735.html>

Martinique was hit hard by the 2008 crisis, with a 2-month blocking of activity from February to March 2009, which completely paralyzed the island and led to the bankruptcy of many companies, which are structurally under capitalized.

Attempts to return to the country have resulted in failures or underachievement, the difficulty being the lack of employment prospects.

Creation of companies recovery in France in 2017, stagnant Martinique

In France we are witnessing an improvement in the creation of businesses carried mainly by young people, in Martinique the recovery is not there, probably because of the low purchasing power some categories of the population of high unemployment, the expensive and aging population that has less need for equipment

The stakes of independent activity

In the demographic and activity context mentioned above, self-employment activity makes perfect sense in meeting the need of the young population to work and increase their standard of living.

The flexibility of a self-employed activity also meets a demand of a part of the population wishing to work in a mobile way between Martinique and other areas of the World, mainly to the Caribbean, Europe or America North.

Until 2015, people looked for the status of auto-entrepreneur, due to simplified registration and management formalities.

However, the decrease in benefits and the high fixed cost of taxes have significantly reduced the benefits of this type of business.

On the other hand, the activity of independent contractor develops in different possible formats, such as EURL, SASU and EIRL.

Martinique independent contractors must be mobile and flexible. They seek to give visibility to their activity and also to identify potential partners to respond to larger consultations.

Foreign connections



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The island situation of Martinique encourages the search for partners and activities in the other regions and territories of overseas and also in the Caribbean, Europe and North America.

The difficulties of access and cost of training, however, limit the networking and development of activities abroad. Difficult access to bank loans also limits the development of certain activities.

Solopreneur by providing tools and working methods within the reach of small structures, promotes the emergence of activities and new projects.

The international and multilingual aspect of the Solopreneur platform and the possible distance training will help independent entrepreneurs to strengthen their organization and efficiency.

Regulatory framework for auto-entrepreneurs

The regulatory framework is that of every entrepreneur.

Since 2008, the selfentrepreneur scheme has provided for simplified taxation and is exercised under the following conditions:

The activity created as a self-employed entrepreneur (today micro-entrepreneur) is a sole proprietorship. To benefit from the scheme, the auto-entrepreneur must comply with the turnover ceilings defined for microenterprises:

- 170,000 € maximum annual turnover for the sale of goods activities in 2018
- 70,000 € maximum annual turnover for service activities in 2018.

As the micro-entrepreneur scheme is based on the status of the micro-enterprise, the micro-entrepreneur benefits from a VAT exemption (Article 293 B of the General Tax Code).

However, above half of the threshold shown above. The micro-entrepreneur must declare VAT.

Limits of turnover are computed following *pro rata temporis* rules, as the common case of [régime microsocial](#). For example a micro-entrepreneur who creates a goods sales activity the 1st July 2016 must keep a ceiling of yearly turnover of €41,400 (i.e. 50% of €82,800).

Employees, jobseekers, students, retired people can create a micro-entrepreneurial activity; civil servants are also concerned, even if, in practice, some restrictions remain.

The microentrepreneur plan allows you to use your home to start your own business. Thus, an HLM organisation could authorise a tenant to carry on a professional activity, including commercial activity, in a part of the housing allocated to him, as long as the activity in question occupies only a small area of the premises, is carried on only by the occupant or occupants having their main residence there, does not generate any nuisance and does not lead to the creation of a business shop.

Source <https://fr.wikipedia.org/wiki/Micro-entrepreneur>

Social frame



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The micro-entrepreneur pays his social security contributions through a withholding tax calculated on the basis of a percentage of the turnover collected. The percentage taken depends on the type of activity carried out :

- 13,4 % for purchase/resale activities, manufacture of raw material products, sale of foodstuffs for consumption on the premises or to take away, accommodation services with the exception of the rental of furnished residential premises;
- 23.1% for commercial or craft services activities (BIC or "industrial and commercial profit", and BNC, or "non-commercial profit");
- 22.9% for liberal activities (BNC).

If the micro-entrepreneur has not generated any turnover during the given period, he does not pay any social security contributions (no deductible), but must still report his turnover.

Social security and tax contributions are levied every month, or every three months, depending on the choice of the micro-entrepreneur.

Since 1 January 2011, self-employed entrepreneurs (now micro-entrepreneurs) have been contributing to the Contribution to Vocational Training in the same way as other self-employed workers. This contribution is calculated on the basis of annual turnover, and according to the activity:

- 0,1 % of annual turnover in the trade sector;
- 0,2 % of annual turnover in services and the liberal professions;
- 0,3 % of annual turnover in craft activities (0,17 % in [Alsace](#)).

The micro-entrepreneur scheme is often a springboard for the creation of a "traditional" business. It can also be transformed into wage portage when the turnover ceilings are reached, as proposed by some actors.

Taxation

Under certain conditions of taxable income limit, the micro-entrepreneur may opt for the microfiscal regime and pay income tax on his self-employed activity by means of a withholding tax simultaneously with the payment of his social security contributions.

To qualify for the microfiscal scheme, it is necessary to have declared in the previous year a taxable income less than or equal to the ceiling of the third tax bracket, i.e. €26,791 per share of family quotient. A single person must therefore not have declared more than €26,791, a couple 53,582 €, etc

If the micro-entrepreneur is not eligible for the micro-fiscal regime, he must declare his income annually, in the usual way. Taxes are based on a flat-rate allowance of 50% (services) or 71% (trade) of the turnover generated. The tax charges are then paid on the basis of the remaining 50% or 29% of turnover, with reference to the income tax grid in force.

Micro-entrepreneurs are exempt from the territorial economic contribution (CET) for the year of creation and the following two years. This provision was taken following the controversy generated by the notices of taxation on the company's real estate contribution (CFE) received in November 2010 by 130,000 auto-entrepreneurs (now micro-entrepreneurs). The CET varies widely from one municipality to another, generally within a wide range of €20 to €2,000 per year (extreme values).

On 12 November 2012, the Minister of Economy and Finance, Pierre Moscovici, the Minister of Crafts, Trade and Tourism, Sylvia Pinel, and the Deputy Minister for the Budget, Jérôme Cahuzac, announced in a press release that they had decided to extend the exemption of CFE for one year for self-employed entrepreneurs¹⁴ (now micro-entrepreneurs).

Source <https://fr.wikipedia.org/wiki/Micro-entrepreneur>



IN ISLAND

In Iceland 88,5% of enterprises have less than 5 employees and 99,8% are SMEs. Self-employed professionals formed roughly 12% of the Icelandic workforce and in the EU the percentage of self-employed professionals is 14%. The economic importance of micro enterprises in Iceland is significant as in other countries in Europe. The national GDP of small enterprises is greater in Iceland than in the EU. Micro enterprises return 30% in Iceland but 22% in the EU (Mathijn Wilkens, 2018).

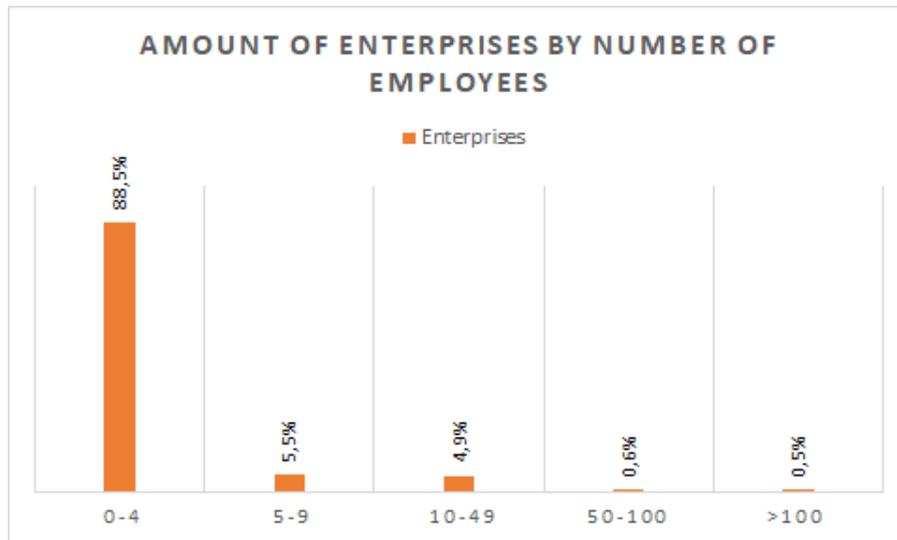


Figure 1



Figure 2

Proportionally there are more self-employed people in rural areas of Iceland than in the capital area (*figure 3*). The gap between the two areas has gotten smaller in the last years, that could be linked to the fact that the percentage of self-employed people has gone down in the last years. People in rural areas are therefore more likely to venture into solopreneurship possibly because of fewer job opportunities than in the capital area.



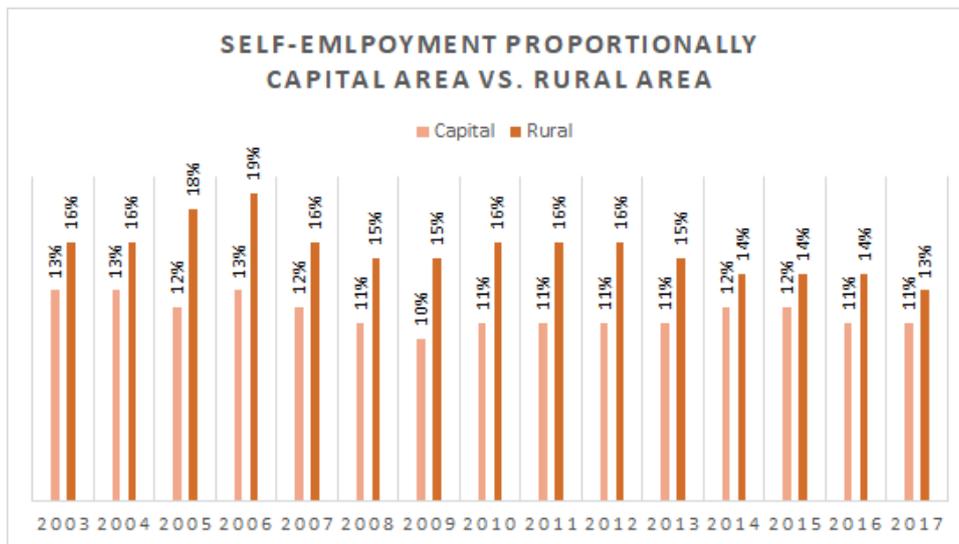


Figure 3



Figure 4

According to *figure 4* there are way more self-employed men than women in the country. Supporting women to venture into solopreneurship is important and could be one of the keys to increase the number of self-employed professionals in Iceland.

Public policy regarding self-employment is hard to find. The Icelandic ministry of labor and innovation is responsible for governmental innovative and entrepreneurial support. The law (nr.75/2007) of technical research, innovation and labor development provides a regulatory framework for the ministry to work by. The first article of law 75/2007 regards the existence and operations of the Icelandic Innovation Center. The center provides support to entrepreneurs and businesses and therefore promotes the advancement of new ideas in the Icelandic economy. The center is obligated to have diverse services and a support system that enable product development, innovation and the evolving of business ideas. Everywhere from applying for grants and developing

the business idea to marketing the start-up. The aim of the operation is to encourage individuals with an innovative mindset by supporting them through all stages of school until they are ready for the job market. So even though there is no specific aim for solopreneurship there are clearly opportunities for the innovative individual and support for start-ups (Nýsköpunarmiðstöð Íslands, n.d).

Even though the soloist can seek guidance through the Innovative Center there is a gap in the support system for the individual on governmental level when it comes to funding. The ministry of labor and innovation gives out grants every year for innovative projects, but the grant is not applicable for individuals and cannot have financial gains for the applicant. The solopreneur is therefore unable to get financial support from the ministry.

IN ITALY



Figure1: Numbers and stories of young entrepreneurship's offices¹⁰

The data in the present graphic, elaborated by Unioncamere, shows the number of the offices activated in 2017 on the Italian territory to provide information and guidance to the young entrepreneurs, compared to the number of the total users. The graphic shows that the total number of users is higher than the number of available offices.

¹⁰<http://www.filo.unioncamere.it/P52A11983C11982S5446/I-numeri-dagli-sportelli.htm>



With regard to the sector of Innovative Startups, Unioncamere published in 2018 a report about the Italian situation on the Innovative Startups¹¹. A startup is a capital company, also established as a cooperative, unlisted, meeting the following requirements:

- it is of new constitution or established for less than 5 years;
- it has its head office in Italy, or in another EU Member State or member of the European Economic Area, provided it has a production site or a branch in Italy;
- it presents an annual production value of less than 5 million euros;
- does not distribute or distribute profits;
- has like the exclusive or predominant purpose of the development, production and marketing of products or services innovative with high technological value;
- it is not constituted by a merger, corporate demerger or following the sale of company or company branch;
- it has at least one of the following three innovation indicators:
 - a. a quota equal to 15% of the greater value between turnover and annual costs is attributable to R&D activities
 - b. the workforce total is constituted for at least 1/3 by doctoral students, research doctors or researchers, or for at least 2/3 by members or collaborators in any capacity holding a master's degree
 - c. the company is the owner, custodian or licensee of a registered patent (industrial patent) or owner of a registered original computer program (the definition of innovative startup was introduced by art. 25, paragraph 2, of Decree-Law no. 179/2012).

At the end of the 3rd quarter of 2018, the number of innovative startups registered in the special section of the Italian Business Register pursuant to Decree No. 179/2012 is equal to 9,647, up by 251 units (+ 2.7%) compared to the end of June 2018 (Table 2).

Joint-stock companies established less than five years old with an annual turnover of less than five can obtain innovative startup status millions of euro, unlisted, and in possession of certain indicators relating to technological innovation envisaged by national legislation (summary requirements and facilities). Among the 352 thousand capital companies established in Italy in the last five years and still in active status, 2.74% it was registered as an innovative startup at the date of the survey, slightly up compared to 2.72% recorded at the end of June 2018.

¹¹http://www.bollettinoadapt.it/wp-content/uploads/2018/11/3_trimestre_2018.pdf

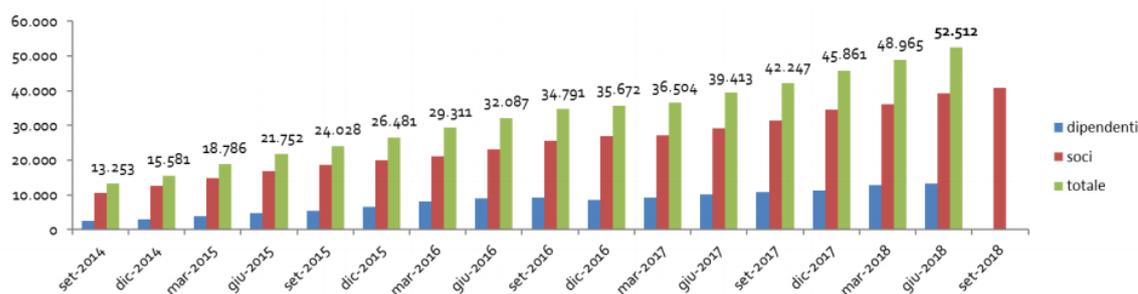


Table 2: the number of innovative startups registered in the special section of the Italian Business Register

The innovative startups with a prevalence of young people (under 35 years old) are 1,963, 20.4% of the total. This is a figure of around three percentage points higher than that found among new non-innovative companies. Even greater is the difference when considering the companies in which at least one young person is present in the company structure: 45.2% for startups (4.359 in all), 35.7% for other companies.

According to the figure released by the European Employment Foundation, reported on the pages of *Italia Oggi*, Italy is among the first European countries for youth entrepreneurship. Almost half of the young workers between 15 and 29 years old have set up their own professional activity in recent months, exactly twice the average of other European countries¹².

According to community surveys, instead of hiring young people, some companies require the opening of a VAT number to reduce personnel costs and streamline their facilities. However, beyond this defect of form, it is undeniable the positive and active attitude of young Italians towards entrepreneurship; this positive attitude is in contrast with the increasing number of unemployed people due to the economic crisis. This is a problem that has mostly hit young people between the ages of 15 and 29, reaching a total of 162 billion euros on the budget of EU countries. Then the findings of the EU Foundation analysed the obstacles highlighted by young Europeans when starting a new business. Firstly, the lack of funding indicated by 26% as a real obstacle. Furthermore, the feeling of not having the necessary professional training to launch into the business world (18%) and the difficult economic situation of the last few years which makes risky starting off any initiative (12%). Finally, there are those who claim not to believe enough in their idea (8%), while others are discouraged by the poor moral support received in the family (4%).

In 2017 the Italian Ministry of Economic Development published a report on the effects and the implementation status of policies for startups and SMEs¹³. This document represents the situation in 2017 of the innovative startups in Italy.

¹²<http://www.consulentidellavoro.it/index.php/home/storico-articoli/item/5646-giovani-italiani-primi-in-europa-nell-avvio-di-start-up>

¹³https://www.mise.gov.it/images/stories/documenti/startup_relazione_annuale_al_2017.pdf

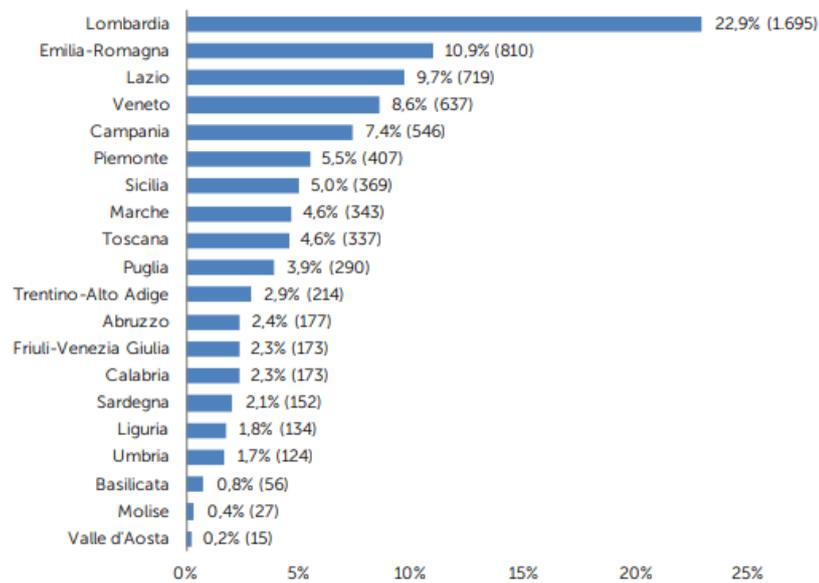


Table 3: top 20 Italian regions ranking of innovative startups on the national total.

As the Table 3 shows, at the regional level, Lombardy is the region with the highest share of innovative startups: there are 1,695 companies in Lombardy, equal to 22.9% of the national total. Emilia-Romagna ranks second with 810 companies (10.9%), followed by Lazio with 719 (9.7%), Veneto with 637 (8.6%) and Campania which, with 6 startups (7.4%), exceeds Piedmont and is the first among the southern regions. Among the southern regions, Sicily and Puglia also recorded substantial shares, an increase compared to the previous year survey.



The most important documents for the regulation and promotion for self-employment and employability with focus on Solopreneurs in Italy are:

- The National Operational Program for "Research and Competitiveness" 2007-2013 (NOP for R&C)
- Ministry of Economic Development (2017), *The national policy for innovative startups*¹⁴
- Garanzia Giovani (2016), *National revolving Fund Selfiemployment*¹⁵
- Garanzia giovani (2016), *Selfiemployment - Implementingdirective, February 2016*¹⁶
- Ministry of Economic Development (2015), *Consultation of 28 December 2015 (Prot. No. 283970), the individual enterprise's domicile - Require clarification*¹⁷
- Unioncamere (2012), *Programme Agreementbetween the Ministry of Economic Development and the Italian Union of Chambers of Commerce, "the associated services for the new entrepreneurs"*¹⁸
- Ministry of Economic Development (2015), *Decree 8 July 2015, n. 140 "Regulation on criteria and arrangements for the granting of facilities"*¹⁹

The National Operational Programme for "Research and Competitiveness" 2007-2013 (NOP for R&C) is Italy's means of contributing towards the development of the European Union Cohesion Policy for Italy's least-favoured regions.

MIUR and MISE have been called upon to administer more than 6 billion Euro and will be defining and implementing several measures to be planned and used comprehensively. The scope of these measures is to produce positive effects on the lives of citizens, on business competitiveness and on employment prospects for younger generations.

The Programme therefore includes several measures, some administered by MIUR and some by MISE. Specific measures have also been included in the Cohesion Action Plan (CAP), which was developed by Italy in 2012. The scope of these measures is to adapt some interventions coherently and functionally to the new social and entrepreneurial needs that have arisen from the present economic crisis. also taking into consideration the new job market dynamics.

MIUR and MiSE have allocated the available funds towards a structured set of measures concerning the following:

¹⁴https://www.mise.gov.it/images/stories/documenti/Scheda-di-sintesi-policy-startup-innovative-23_02_2017.pdf

¹⁵<http://www.garanzigiiovani.gov.it/Bandi%20e%20Avvisi/Fondo-rotativo-nazionale-Selfiemployment-Integrazione-avviso-pubblico-e-s.m.i.pdf>

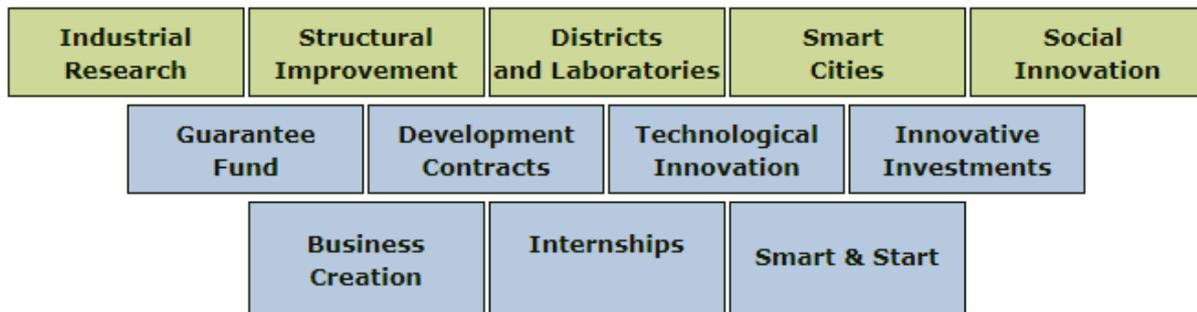
¹⁶<http://www.garanzigiiovani.gov.it/Documentazione/Documents/GARANZIA GIOVANI Direttiva di Attuazione feb 2016 Fondo SELFIEmployment.pdf>

¹⁷https://www.mise.gov.it/images/stories/normativa/RI-AB_673.pdf

¹⁸<http://www.unioncamere.gov.it/uploaded/Generale/Attivita/Promozione%20delle%20economie%20locali/Imprenditori alita%20e%20credito/Creazione%20e%20start%20up%20impresa/Prototipo B credito occup impren.pdf>

¹⁹https://www.mise.gov.it/images/stories/normativa/dm_8_luglio_2015_n_140.pdf





The aim of the *Programme Agreement between the Ministry of Economic Development and the Italian Union of Chambers of Commerce, "the associated services for the new entrepreneurs"* is to provide a range of measures to support the launch of new entrepreneurship and self-employment to promote Job creation processes, guaranteeing adequate support to individual citizens who aspire to start a new business. As for projects and interventions to have access to credit and micro-credit, the Chambers of Commerce should facilitate the development of the microcredit market in Italy, enhancing existing system conventions. Before creating a project, it takes place a monitoring activity on the territory, searching the state of crisis, aimed at contextualising project proposals and related macro-objectives. The preliminary contextualization phase concerns:

- the characteristics of the state of crisis at the territorial level (briefly described and documented with data and reports on the economic-productive situation and on domestic credit access dynamics)
- analysis of any additional initiative already implemented with similar purposes by other public and private bodies active in the territory, in order to ensure a high degree of coordination and integration with them
- initial evaluation on necessary strategies and tools, which can assure adequate communication and valorisation of the initiative to local businesses
- default of a grid of indicators that will allow, after the conclusion of the activity, an estimate of the impact on the territory derived from the implementation of the extraordinary system initiative.

Another important document is the *Garanzia Giovani programme*, in which the Ministry of Labour and Social Policies, as well as the Managing Authority (MA) of the two National Operational Programs "Youth Employment Initiative" (PON IOG) and "Political Systems Active for Employment "(PON SPAO), established the " National Revolving Fund "SELFIEmployment, for the incentive of the self-employment destined to the categories of disadvantaged subjects in the job market, as explained in the next sections.

Legislative Decree 185/2000 (amended by Law Decree 145/2013 converted by Law 9/2014) is the regulatory framework in the field of entrepreneurship and self-employment.

The term self-entrepreneurship in Italy means the ability to create and develop initiatives and companies, which will expand the production and employment base. In the current regulatory framework are encouraged the entrepreneurial ideas created in economically disadvantaged areas. Specific measures have also been taken to encourage female and youth entrepreneurship, as well as particular sectors such as in the agriculture and social area.

The offered support measures are both economic and intellectual. The entrepreneurs-to-be will be supported through professional assistance in the various stages of starting up the new company.

The word Self-Employment means the creation of employment through initiatives of self-employment, micro-enterprise or franchising, aimed at favouring the inclusion in the labour market of unemployed people or helping young people to make their first entry into the labour market.

IN CYPRUS

According to Macmillan Dictionary 'Solopreneur is a business owner who works and runs his/her business alone'. Provided that the specific definition is based on a clearly trustworthy academic resource, coupled with the general perception of public opinion regarding the Solopreneur term, any further examination of any issue related to Solopreneurship, must be based on the above-mentioned definition in order to have a solid background.

As a concept, Solopreneurship carries several advantages and disadvantages that need to be clearly identified in order to provide a clarified overview regarding the operations of Solopreneurs in both Service and Product industries. To a large degree, these advantages and disadvantages contribute to the overall Solopreneurship framework and also create the legal framework that regulates Solopreneurs' activities. This is of the utmost importance and must critically be approached in order to avoid any misunderstandings or misleading concepts. One of the major advantages for Solopreneurs is that by developing their own business, skills, capabilities, and competences. This enables Solopreneurs to develop these skills in terms of Innovation and Creativity, therefore, leading to higher levels of Productivity and increasing the Solopreneurs' competitive advantage in an intense and demanding globalized marketplace, especially when this concerns the Service industry in which the impact of Internet and Information Technology plays a pivotal role (Waas, 2017).

Another major advantage that adds to the Solopreneurship's framework is that Solopreneurs hold themselves completely accountable as all decisions belong to them, therefore, they can harvest the fruits of success, but also bear the cost of any possible failure, since both are possible in any professional and business development (Belt et al., 2015). In addition, the authors focus on the importance of decision-making procedure and clarify that: 'The feedback that solopreneurs receive from the environment directs them to focus on their personal professional skills rather than on business and growth.' (2015, p.1). The specific identification constitutes an indeed important part of the Solopreneurs' activities as they avoid endless procedures and red-tape bureaucratic approaches that can harm their activities and hold them back shall they have a fresh and innovative idea.

By definition, a Solopreneur is a person that works on his/her own, taking the entire risk and also harvesting the potential benefits. However, it is widely accepted that at some point Solopreneurs would wish to further expand their business, gain a larger market-share, employ people, but still remain in control of their business. Hence, becoming a Chief Executive Officer (CEO) of your own business once a Solopreneur, can be described



as the natural development of any ambitious individual who constantly seeks to improve at a professional level. Frances (2018) has identified 'Five Unconventional Practices To Go From Solopreneur To CEO'. More specifically the author proposed:

- i. Be your own Assistant;
- ii. Keep email off your phone;
- iii. Shift your mindset from 'entrepreneur' to 'CEO.';
- iv. Traditional funding isn't the only right answer;
- v. Eschew financial projections and industry standards.

Importantly, the author has also proposed that the above issues can also be applied by Entrepreneurs at their own workplace in order to make them feel like the CEO of their business, hence, boosting their belief into their own business. This is an indeed important step towards the development fo long-term success as psychology in business development, at any level and at any industry, requires from managers to strategically focus on the improvement of their current status and position, both internally and externally, in terms of business environment (Daft, 2015).

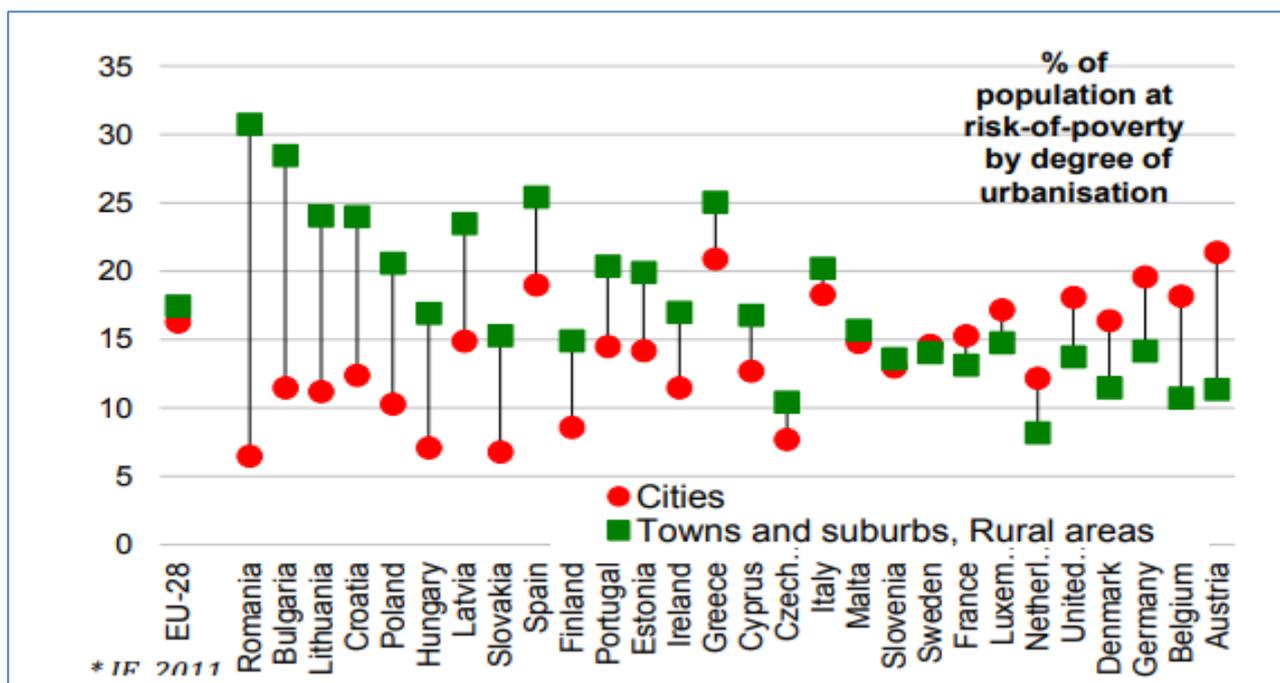
Critically evaluating the specific situation, the question for Solopreneurs is not if they want to expand their business operations and engage themselves in futrther and more profitable business agreements, but instead, the timing and the extend that this will occur. Therefore, this remains both a question and a challenge and creates a framework that needs to be clearly identified and shaped in order to provide Solopreneurs with the appropriate skills and opportunities that will enable them to become more competitive. The European Union business, political, and legal environment, provide a unique opportunity for the development of Solopreneurship, as well as the further development, within a preset and safe framework, thus is the need of Solopreneurs to take advantage of it.

The Solopreneurship development can occur in many parts of the economy, and regardless of any possible differences, far from discriminatory elements such as geographical exclusion, sex, ethnicity, sexual orientation, race, class, level of education etc. After all, such discriminatory approaches are strictly prohibited by the European acquis, hence, contributing towards the Union's overall culture which is based on tolerance and diversity between the peoples of European Union.

Solopreneurship in rural areas has become an issue with global impact as people in rural areas are encouraged by their local governments to remain in their places, develop their skills and competences and fight against the increasingly negative impacts of Urbanisation. This creates obstacles for the development of EU in terms of sustainability and ability to provides its citizens the adequate support in terms of core products by avoiding the development of the Law of Scarcity. Therefore, the development of Solopreneurship can be considered as a possible answer to the Question.

Graph 2 provides a clarified overview of what EU is expecting in the future as a result of Urbanisation.

Graph 2: At-risk-of-poverty rate by degree of urbanisation, 2012



Source: 8th Progress Report on Economic, Social and Territorial Cohesion, European Commission 2013

Such Solopreneurship policies are a common issue in large Asian countries, especially in rural areas. Provided that these Asian countries constitute major trade partners for the European Union with the overall trade to have reached €1.4 trillion in 2018, the impact of Solopreneurship in these large and remote areas must become a productive lesson for the European Union in order to ensure that appropriate policies for similar areas in EU shall take place. Under no circumstances these issues must be undermined as the accumulated experience of any region must be considered in the development of any strategy that concerns Solopreneurship.

India, as a major EU trade partner, has long focused on the development of Solopreneurship in the remote rural areas and has provided its citizens with a large number of strategic plans in order to enable them to remain at their places of origin. 'The rural economy plays a significant role in the economic development of India. According to World Bank estimate (2015), 67% of India's population reside in rural India.' (Patagundi et al., 2017).

As a result of the development of the Solopreneurship schemes in this massive Asian country, a large number of Agriculture issues, such as Agriculture and food processing, Eco-friendly enterprises, and Marketing, have been effectively addressed. Despite that there are still serious problems such as access to sufficient financial resources, lack of Family support, scarcity of water in specific seasons, and poor Logistics and Supply Chain Management (SCM), the Solopreneurs have managed to improve their overall performance, leading themselves to the need for further expansion.

This identification is in full alignment with the previous reference in terms of becoming a 'Chief Executive Officer (CEO) of your own business'. Therefore, this can, and must, be a lesson for the EU as an extrovert organization that constantly seeks to equip its citizens with the appropriate skills, tools, and competences, in order to become more competitive. Critically evaluating the current situation and the trend of Urbanisation, this can lead to a competitive disadvantage with countries such as India, and lead to the increase of Trade imbalance between the two parties. This can indeed become a serious problem for the EU and the need for sustainable development in all geographical areas.

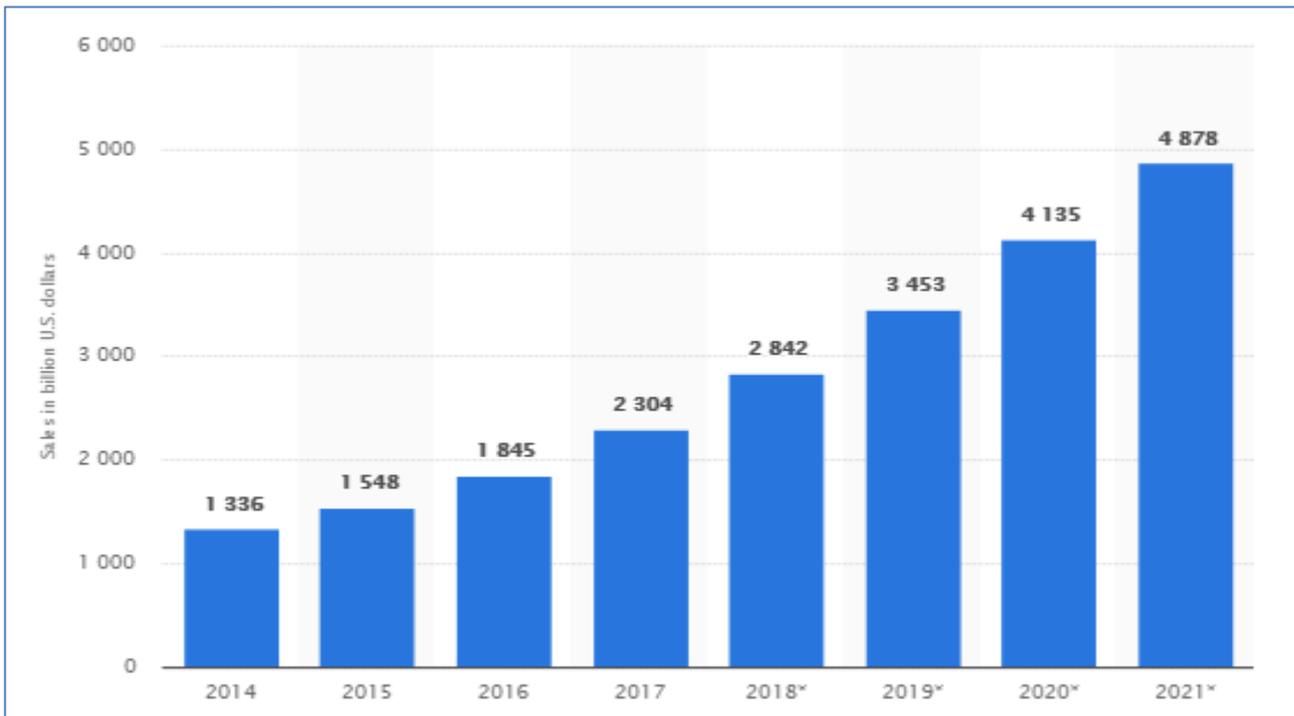
The development of E-Commerce, creates the need for a market to filled with the appropriate skills, in all parts of the Economy. According to Market experts Statista (2019) 'Current e-commerce statistics state that

40 percent of worldwide internet users have bought products or goods online via desktop, mobile, tablet or other online devices. This amounts to more than 1 billion online buyers and is projected to continuously grow.’ E-Commerce cannot be underestimated and both its critical and empirical approach lead to the safe conclusion that it can indeed become a powerful tool for Solopreneurs in order to develop their overall business activities. Taking advantage of the opportunities provided by the rapid development of Information Technology is of a central importance, therefore, it should become a comprehensive part of their long-term planning.

Graph 3 outlines this growth and clearly indicates that shall Solopreneurs focus on the specific issue, there is an indeed a great potential to develop their Products and Services.

Graph 3: Retail e-commerce sales worldwide from 2014 to 2021 (in billion U.S. dollars)

Source: Statista (2019)



The development of Solopreneurship re(lies) on several aspects that must be examined in depth in order to ensure that contemporary Solopreneurs shall become successful in a highly-competitive and demanding business environment. One of those issues is the development of a powerful Website, usually a difficult task to achieve since the Internet is flooded with websites that can create serious noise during the development of the Communication procedure (Babin & Zikmund, 2016). Chapman and Dixson (2006) identify this issues, explain that Solopreneurship was previously called ‘Private Practice’, and the secret to develop a powerful Website that will be useful for Solopreneurs three major strategies prevail; Increasing Communication, Web Site Design, and Web Site Optimization.

Solopreneurs are exposed to several business dangers due to the fact that they do not have sufficient financial backing and market expertise is usually limited as a result of working alone, therefore, this creates several problems that need to be effectively identified in order to ensure that they will not become victims or their own actions. Developing a solid Business Plan constitutes an essential part of their long-term sustainable development (Saito, 2018), therefore, such an action cannot and must not be considered as a ‘business luxury’, instead, it should be treated as a ‘business necessity’.

The examination of Solopreneurship concept has been clearly linked to the development of the economies in Neighbourhoods and Communities in all economies, large and small, developed and developing (Smith, 2018). Therefore, the need to establish Solopreneurship is of a strategic importance for all economies, and

therefore it must be addressed in that way from the government in order to ensure that they will play an active role in their economies.

Solopreneurs have been found to flourish in technical professions such as Plumbers, Engineers, Biomedical Engineers, Joiners, etc. All these jobs create an important part for any economy and their contribution plays a key role as they usually cover market needs that are difficult to fill by larger or even small companies due to their operational cost. Hence, this identification can be confronted in a positive manner by states in order to promote such development. The market gaps are clearly filled by these Solopreneurs and their existence and growth is of a strategic importance in any given economy and in any given market sector.

IN SPAIN

A report launched on 2016 on self-employment describes some of the main characteristics of the self-employed in Spain, as well as their views and perspectives. Almost two-thirds of working soloentrepreneurs belongs to the services sector. Just over half consider that their biggest problem is the high social and administrative charges they have to pay, followed by high tax rates.

Regarding the level of education attainment of self-employed workers, 39.7% had a primary degree. 23.8% had completed a master's or other postgraduate level of studies and just 0.8% had a doctorate. Only 0.5% of the self-employed surveyed had not even completed basic education and 7.3% had only passed basic education.

The majority of the self-employed surveyed worked in the services sector (63.7%). The next largest categories were those who worked in information and communication technologies sector (16.7%), followed by the construction sector (14.1%).

Most of employers (82%) did not have any employees; 16.2% had fewer than 5 employees, 1.3% had 5–10 employees and only 0.5% more than 10.

Annual turnover was under €100,000 for 91.9%, while 6.3% had a turnover of between €100,000 and €300,000.

One of the most interesting conclusions of the report on self-employment is that, while 57.7% of the self-employed surveyed said they had been happier since they started working independently, 41.8% admitted that they had become self-employed out of necessity. A combination of necessity and finding a good opportunity had led 25.3% into self-employment. About two thirds (65.5%) said they would rather be full-time employees than self-employed. The main reason they gave was that being an employee provided more calm and security than being self-employed. This implies that only just over 3 in 10 were really comfortable with self-employment.

When asked about the personal resources required for successful self-employment, having suitable working experience was a priority for 31.9%, followed by having a good business idea (29.5%), having enough economic support (25.1%) or having the required training (13.6%).

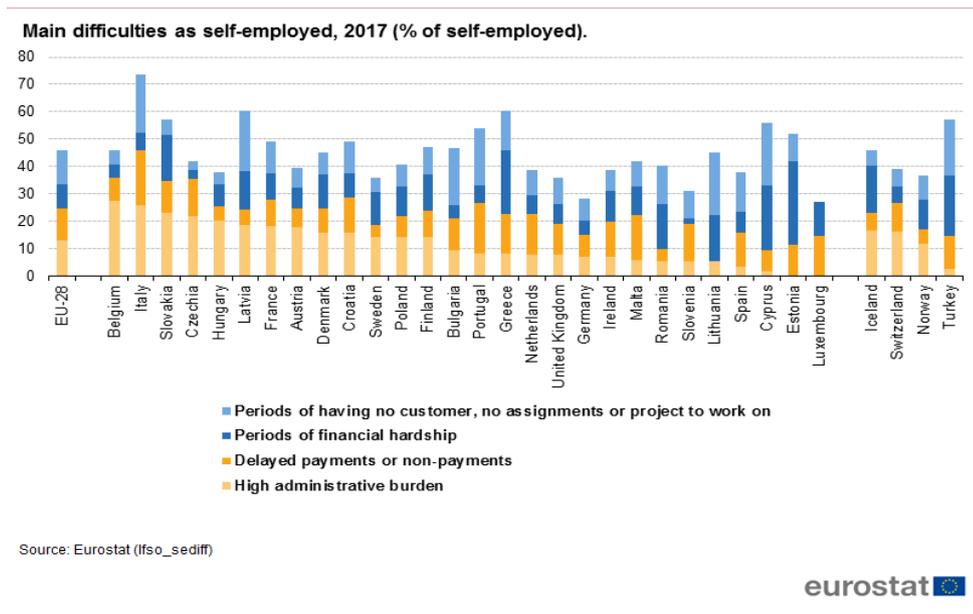
In terms of the benefits of being self-employed, the main advantages mentioned were being 'their own boss' (56.1%), deciding working time and schedules (51.4%), having more freedom (41.3%) and working on what respondents really enjoyed (40.2%). Some also mentioned higher personal satisfaction (37.1%), having more decision-making power (36%) or being paid more (8.6%).

Asked about the main problems they faced, 54.3% considered that high social and administrative charges were the biggest obstacles. The next biggest challenges were high tax rates (47%), finding new clients (39.9%) and unfair competition (that is, unequal conditions among competitors) and the black economy (36.6%). Other important challenges mentioned by respondents included finding financial help (27.7%), Spain's economic context (25.6%), clients who did not pay their bills (20.4%) and decrease in demand (20.4%).

The survey reveals that some of the main problems faced by Spain's self-employed include:

- high social and administrative charges;
- high tax rates;
- difficulties finding new clients;
- unfair competition;
- Spain's poorly performing economy;
- clients who fail to pay.

It is therefore not surprising that the Federation of Self-Employed Workers of Spain (ATA) has requested a cut in administrative charges and taxes for the self-employed and zero tolerance for those who fail to pay self-employed contractors for their work.



Key country indicators

-  **17.4%**² of workers are self-employed
-  **66%**³ of self-employed are men
-  **65 years** official retirement age (when full entitlements are payable)

Profile of Spanish self-employed

-  **\$25.5k** median personal income
-  **71%** cite positive reasons for becoming self-employed
-  **76%** are sole-proprietors
-  **11%** will sell their business to prepare for retirement

What attitudes and expectations do the self-employed hold toward retirement?

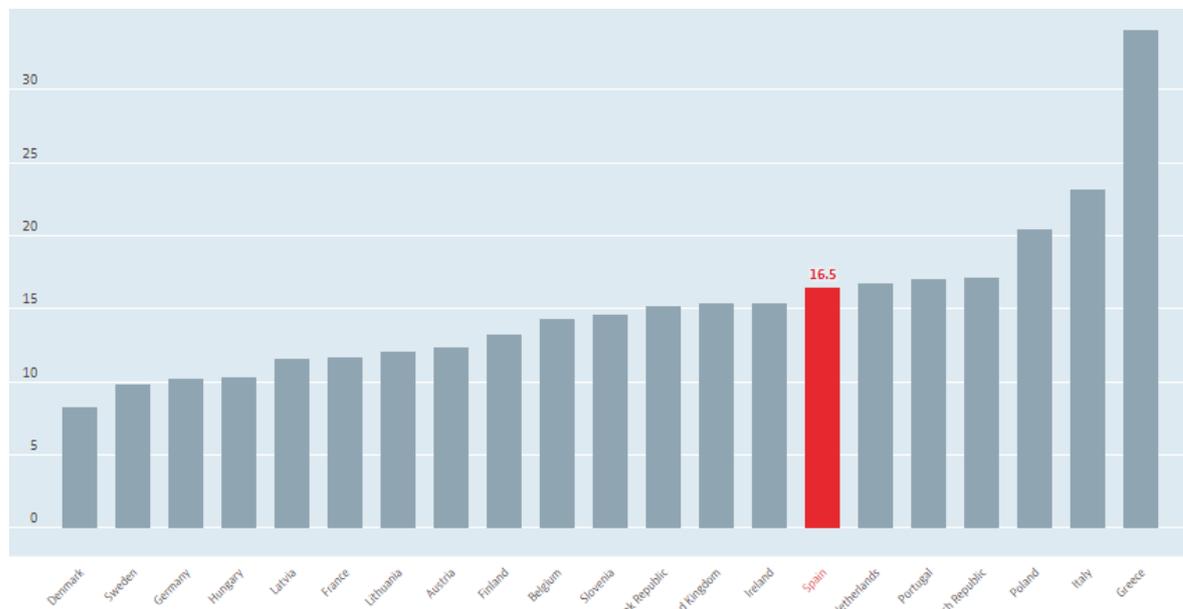
-  Confident you will be able to fully retire with a lifestyle you consider comfortable
Spain: 12% **Global: 26%**
-  Proportion that expect to retire at over 65 (includes never)
Spain: 47% **Global: 40%**
-  Envision a flexible transition to retirement
Spain: 51% **Global: 69%**

How are the self-employed planning and saving for retirement?

-  Habitual savers
Spain: 32% **Global: 34%**
-  Have a written retirement strategy
Spain: 15% **Global: 13%**
-  Have a backup plan
Spain: 26% **Global: 38%**

Self-employment rate

(Total, % of employment, 2017 or latest available)



Source: [OECE Data](#)



Funded by the Erasmus+ Programme of the European Union

Solopreneur

Economic relevance measured by contribution to employment and GDP

94.8 % of firms in Spain are micro-enterprise, with less than 10 employees. The UN highlighted the role these enterprises play in the sustainable development. At international level this type of company represents the 90 % of the whole business sector among developed countries. They also generate between 60 % and 70 % of employment and are responsible for 50 % of GDP.

In Spain self-employment is a great source of employment. Regardless the 15 % of unemployment in 2018, self-employed provided 22.6 % of total new jobs in the first semester of 2018. 129, 434 new employee contributors were under self-employment. Self-employed workers collect more than 900,000 job posts, doubling its growth rate generating employment, from 3.5 % to 6.4 %. As a whole, there are in Spain 4.3 million workers linked to self-employment, which is equivalent to one out of five posts in our country.

Self-employed are part of the economic progress and digitalization. Those business with an invoicing under 500,000 € are two thirds of the whole conglomerate of Spanish companies on the internet (61 %). This represents self-employed and microenterprises devoted to e-commerce. This number makes e-commerce the most numerous business followed by commerce with an invoicing between 500,000 and 2,000,000 € (17 %), then those above 10,000,000 € and last by those between 2,000,000 and 10,000,000 €, according to data included in the 'Report of Evolution and Perspectives e-Commerce 2017', made by the Observatory of E-commerce and Digital Transformation.

Any other qualitative or quantitative description of the phenomenon

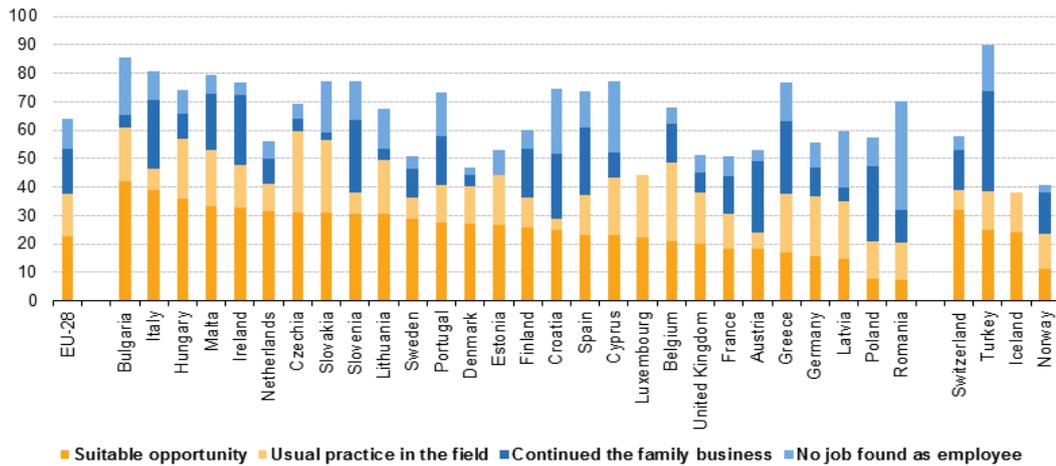
As we mentioned above, the number of self-employed people has increased in Spain and specifically in both our regions: Canary Islands and Andalusia. In the case of the archipelago, there was an increase of 3,410 workers in the first nine months of the year 2018, a figure that represents an increase of 2.8% compared to December 2017 and which places the islands as the third autonomous community that has grown the most. In total, the archipelago currently has 123,715 self-employed. Meanwhile, in the whole of Spain, the self-employed increased by 48,992 workers during the same period, which represents a rise of 1.5% compared to December 2017 and which places the total number of self-employed workers at 3.25 million self-employed workers.

Likewise, ATA has specified that this growth has doubled that registered in the same period of 2017, when the RETA (Special regime of self-employed worker) added 22,062 workers on its own account. By Autonomous Community, 12 out of the 17 have added self-employed workers during the first nine months of the year. Outstanding are also the increases in the Balearic Islands (+ 12%), Andalusia (+ 3.1%), and Comunidad Valenciana (+ 2.1%). Behind, with less bulky increases, are Murcia (+ 1.6%), Madrid (+ 1.5%), Extremadura (+ 1.3%), Navarra and Cantabria (+ 0.8%), Castilla- La Mancha and Catalonia (+ 0.7%) and La Rioja (+ 0.2%). On the opposite side, with falls in the number of self-employed workers, the Basque Country (-0.5%), Galicia (-0.4%), Asturias (-0.2%) and Aragón and Castilla y León (- 0.1%). On the other hand, the report highlights that the growth rate of autonomous women is higher than that of men. In fact, they registered a growth of 1.9%, compared to 1.3% of the self-employed. In absolute terms, men increased by 26,943 people, while autonomous women did so by 22,050 workers. Thus, according to ATA, women represented 45% of the new self-employed workers who were included in the Special Regime for Self-Employed Workers (RETA).



Taking into account the sectors of activity, the study shows that trade (-1,277), industry (-2,564) and education (-2,423) have lost their autonomous status so far in 2018. On the contrary, the increases of registered self-employed workers in construction (+9,139), hospitality (+9,227) and professional activities (+9,481).

Main reason for becoming self-employed, 2017 (% of self-employed)



Source: Eurostat (lfsa_17sereas)



Funded by the Erasmus+ Programme of the European Union



Source: EUROSTAT

Public regional policy approach to self-employment and entrepreneurship

Canary legislation

- Law 7/2018, of December 28, of General Budgets of the Autonomous Community of the Canary Islands for 2019: Among the measures included in said Law, for the purposes of the IGIC, the following modifications, among others, shall be highlighted: in force with effect January 1, 2019:
 1. The reduction of the general tax rate of the IGIC, from the current 7% to 6.5%.
 2. The application of the zero type of the IGIC to the delivery of:
 - ❖ Electric power made by marketers to consumers.
 - ❖ Special bread.
 - ❖ Olive oil and oil of oleaginous seeds and of oil residue.
 - ❖ Pasta, including stuffed pasta, such as spaghetti, noodles, macaroni, tagliatelle, lasagne, gnocchi, ravioli or cannelloni, couscous, etc., except for cooked or prepared pasta.
 3. A new exemption case for telecare services, home help, day and night care and residential care, provided in public or private centers or services, or by self-employed workers, all of them duly accredited.
- Law 5/2014, of July 25, on the Promotion and Consolidation of Entrepreneurship, Autonomous Work and SMEs in the Autonomous Community of the Canary Islands: establishes the following as inspiring principles:
 - a) The recognition of entrepreneurship and the work of the self-employed worker as the main agent in the creation of wealth and the generation of employment.
 - b) The obligation of the Government of the Canary Islands to support and encourage self-employment and entrepreneurship.
 - c) The need to establish their own regulation for entrepreneurship and self-employment in the Canary Islands that allows the support and promotion of their activity, in compliance with the provisions of articles 31.4 and 32.17 of the Statute of Autonomy of the Canary Islands.

Andalusian legislation

- With Decree-Law 2/2015 March 3rd about urgent measures to promote employability, labour stability and return of talent, financial aid was launched addressed to self-employed people. It was then created the programme to foster and consolidate self-employment. There are also different kinds of aids to meet expenses derived from the establishment and improvement of work conditions of self-employed workers.
- Law to promote entrepreneurship in Andalusia, which was born to coordinate policies of Andalusia's government to guarantee people's right to start any entrepreneurial initiative with equal

opportunities. Among the main new aspects we find services addressed to connect entrepreneurs with research, so that they can foster those initiatives born in the universities and have an innovative potential. It also tends to promote entrepreneurship in the rural area and the collaborative economy, considered essential areas to provide quality employment. This norm has three strategic objectives: increase competitiveness of new firms, foster innovation in new projects and increase the survival of entrepreneurial initiatives.

Solopreneurship Ecosystem in Consortium Countries

At European level

A key international player for solopreneurship policies is the **OECD** -Organisation for Economic Co-operation and Development. OECD collaborates daily with representatives from governments, parliaments, international organisations, business and labour, civil society, as well as citizens from across the globe.

This OECD-EC project examines the barriers faced by disadvantaged groups to business creation. The **Better Entrepreneurship Policy Tool**. It is a free online self-assessment and learning tool for policymakers and other stakeholders on inclusive and social entrepreneurship policies and programmes.

The tool includes:

- Self-assessment questionnaires that provide a framework for reflecting on the inclusive and social entrepreneurship policies and programmes in a city, region or country
- Policy guidance notes and inspiring case studies to support better policy design

The Better Entrepreneurship tool contains modules on supporting women, the youth, migrants and the unemployed in business creation. Resources include 30+ case studies on inclusive entrepreneurship.

The tool was jointly developed by the OECD and the European Commission; it builds on the knowledge generated jointly by the OECD and the EC on inclusive and social entrepreneurship policy.

The European Commission's initiatives promoting entrepreneurship are summarised in "The Entrepreneurship 2020 Action Plan", a blueprint for action to unleash Europe's entrepreneurial potential, remove existing obstacles and revolutionize the culture of entrepreneurship in the EU. It aims to ease the creation of new businesses and to create a much more supportive environment for existing entrepreneurs to thrive and grow.

COSME is the Europe's programme for small and medium-sized enterprises. This programme:

- aims to make it easier for small and medium-sized enterprises (SMEs) to access finance in all phases of their lifecycle;
- helps businesses to access markets in the EU and beyond, it funds the Enterprise Europe Network that helps SMEs find business and technology partners and understand EU legislation;
- supports entrepreneurs by strengthening entrepreneurship education, mentoring, guidance and other support services;
- aims to help businesses access opportunities offered by digital technologies.

Enterprise Europe Network is the world's largest support network for small and medium-sized enterprises (SMEs) with international ambitions and it helps businesses innovate and grow on an international scale.

The Joint Research Centre, in partnership with DG Employment, Social Affairs and Inclusion, has developed EntreComp: The Entrepreneurship Competence Framework. EntreComp describes entrepreneurship as a lifelong competence, identifies what are the elements that make someone entrepreneurial and describes them to establish a common reference for initiatives dealing with entrepreneurial learning.

IN FRANCE

The facilitators:

- Europe and the local authorities (Collectivité Territoriale de Martinique CTM in Martinique) intervene through the ERDF and ESF to help finance investments, training and jobs according to intervention programmes outlined in the European Orientation Programme (EOP).
- The State also provides support accompanied by local authorities, in particular through the establishment of State-Regional Plan Contracts, Convergence Contracts and regional aid. State support is managed by the Prefecture and its instructors' offices and by the DIECCTE
- Chambers of Commerce and Industry,
- The Chambers of Crafts and Trades,
- The ADIE,
- Undertake network, etc.
- Private Banks, BPI, Caisse des Dépôts et Consignation can also contribute to business start-up and development

However, there is a lack of private investment in some sectors and a difficulty in implementing and synergizing different existing mechanisms.

Entrepreneurs complain of a certain administrative burden and regulatory constraints on access to financial assistance or support, as well as a significant gap between the submission of application files, their examination and obtaining financial assistance.

IN ISLAND

The support system for entrepreneurs in Iceland is very good regarding guidance and information. The most limiting factor for solopreneurs and entrepreneurs is restricted access to venture capital. Entrepreneurs and solopreneurs can seek guidance regarding where to look for capital and there are platforms where innovative ideas receive funding via regional associations and business accelerators.

There are several business accelerators where solopreneurs and entrepreneurs have access to a platform where they can launch their ideas and compete for monetary prize and professional guidance such as Startup Reykjavík, Startup weekend, Gulleggið and innovation weekend. These business accelerators are collaborations between banks, development agencies and the innovation center of Iceland.



Funded by the
Erasmus+ Programme
of the European Union

Solopreneur

Regional associations of local authorities offer public grants built on the Regional plans of action for developing business ideas. Innovators and others can seek help in applying for those grants with job development agencies. In northeast Iceland there are two business development agencies. The Northeast Iceland Development Agency and Eyjafjörður Business Development Agency. Both innovators and businesses can seek guidance with everything that has to do with running a business and developing a business idea (Eyjafjordur Business Development Agency, n.d.).

Regarding the promotion of solopreneurship in the education system there is not much available, although there is an emphasis put on innovation. There is a need of connecting the two and motivating young people to aspire to solopreneurship. There is master's degree at University of Iceland in Innovation and Business development, that is a good option for someone that wants to become a soloist (University of Iceland, n.d)

In Iceland there are various seminars and training opportunities in the field of innovation and creating start-ups. None of them though are especially aimed at the solopreneur. The Innovation Center promotes innovation in the Icelandic school system. In the elementary and high schools the emphasis is primarily on innovation but not regarding the practical sides of self-employment. The enterprise Frumkvöðlar offers short seminars in creating start-ups. The seminar teaches innovators to transform their business ideas into real start-ups with both academic and practical training (Frumkvöðlar, n.d.).

The directorate of internal revenue offers quality information on how to start a company and run it according to Icelandic tax law. Entrepreneurs and professionals can attend courses at the directorate to be able to handle their companies finances in a responsible way (Ríkisskattstjóri, n.d)

In Iceland there is a business cluster called “Sjávarklasinn”. The cluster is a support network for ocean related businesses where enterprises cooperate with entrepreneurs. The cluster drives innovation and aids ocean related start-ups. Although “Sjávarklasinn” is for companies the cluster concept is an ideal for support network for solopreneurs. In Reykjadalur near Húsavík there is a center where soloists can rent out spaces and work in close proximity with other soloists. Centers such as these are valuable support for soloists and could boost solopreneurship in rural areas (sjávarklasinn, n.d.)

IN ITALY

In Italy, there are many organizations offering help to the entrepreneurs-to-beto put into practice their entrepreneurial idea; the most important are the following:

1. Ministry of Labor and Social Policies
2. Chamber of Commerce System²⁰
3. Unioncamere²¹
4. Invitalia²²
5. Services for self-employment and solo-entrepreneurship launched at the competent services at work

²⁰<http://www.camcom.gov.it/>

²¹http://www.unioncamere.gov.it/uploaded/Generale/Attivita/Promozione%20delle%20economiche%20locali/Imprenditorialita%20e%20credito/Creazione%20e%20start%20up%20impresa/Prototipo_B_credito_occup_impren.pdf

²²<https://www.invitalia.it/>



6. Regions and local authorities, with regard to the SUAPs (Unique Branches of the Productive Activities) of the Municipalities²³
7. Trade associations, universities
8. non-profit organizations
9. ADEPP²⁴
10. National body for microcredit²⁵

The Ministry of Labor and Social Policy is the department of the Italian government that deals with the functions pertaining to the State in matters of labor policy and employment development, labor protection and the adequacy of the social security system and social policies, with reference to the prevention and reduction of the conditions of need and hardship of the families.

The Chamber of Commerce is an institution that brings together companies in a given territory with different goals:

- to protect their collective interests,
- to create business opportunities;
- to offer them services.

The chambers of commerce can be associated in national organizations, such as Unioncamere in Italy, or international, such as Eurochambres at European level and the International Chamber of Commerce (ICC) at a global level.

Another organization that helps entrepreneurs-to-be to start their own business is Invitalia. It is the national agency for the attraction of investments and business development, owned by the Ministry of the Economy. It boosts the country's economic growth, focuses on strategic sectors for development and employment, is committed to relaunching crisis areas and operates mainly in the South. It manages all the national incentives that supports the creation of new businesses and innovative startups. It finances large and small projects, addressing entrepreneurs with concrete development plans, especially in innovative and high value-added sectors. It offers services to the Public Administration to accelerate the spending of EU and national funds and for the enhancement of cultural heritage. It is a Central Purchasing Authority and Contracting Station for the implementation of strategic interventions in the territory.

AdEPP is the Association of private social security institutions (Adepp) was established in June 1996 with the aim of creating an organization that represents the common interests and protects the autonomy of associated funds, also achieving uniform legal and economic treatment for the employees of the institutions themselves.

The National Entity for Microcredit is a non-economic public body that performs important functions in the field of microcredit and microfinance, both nationally and internationally. In particular: promotion, guidance, facilitation, evaluation and monitoring of microfinance instruments promoted by the European Union and of

²³<http://www.suap.comuni.pe.it/>

²⁴<http://www.adepp.info/>

²⁵<http://www.microcredito.gov.it/>

microfinance activities carried out under EU funds; monitoring and evaluation of Italian micro-credit and microfinance initiatives; promotion and support of microcredit and microfinance programs for the country's economic and social development, as well as for developing countries and transition economies.

These organizations have implemented different measures in order to support self-employment and solo-entrepreneurship. For instance, in the 2019 Budget Law, the government strengthened the „Resto al Sud“ (I Stay in the South) incentive, managed by *Invitalia* to promote the creation of new businesses in the South. It foresees the enlargement of the target audience and the increase in age: loans may also be requested by freelancers and those under 46 (the current limit is up to 36 years old).

The objective is to strengthen the support and stimulation of southern entrepreneurship fielded with Resto al Sud: to date, there are almost 4,900 applications presented in the eight regions concerned: Abruzzo, Basilicata, Calabria, Campania, Molise, Puglia, Sardinia and Sicily.

Young people who want to stay or return to the South can count on a mix of benefits that covers 100% of the costs: 35% of the lost fund and 65% of the bank loan guaranteed by the Guarantee Fund for SMEs and covered, for interest, by another contribution.

Final beneficiaries of the aforementioned initiatives will be:

- employees of companies who intend to form a cooperative or start up an entrepreneurial and self-employed activity also with reference to spin-off projects (formal or informal) by the companies to which they belong and agreed with them, with particular regard to those receiving income support (CIG, mobility, etc.)
- other unemployed entrepreneurs-to-be, belonging to categories at risk of exclusion from the labour market
- companies in the process of being set up or in any case new companies set up no later than 36 months (as attested by the date of registration in the register of companies).

The recipients of the loans will instead be the proponents and actuators of the interventions admitted on the basis of a specific procedure of presentation and evaluation that will be established by the chamber structure in agreement with any other public or private partners²⁶. By means of the subsidies provided for in Legislative Decree No. 185 of 21 April 2000, MiSE supports the creation and launch of small entrepreneurial activities by the unemployed or those seeking first employment and promotes the creation of new enterprises or the growth of existing enterprises.

Legislative Decree No. 185 of 21 April 2000 includes measures favouring young entrepreneurship in Italy's economically disadvantaged areas by means of two categories of incentives: entrepreneurship and self-employment.

The objective is to promote the establishment and growth of new businesses by supporting: measures for productivity and employment, the dissemination of entrepreneurial culture and the development of forms

²⁶http://www.unioncamere.gov.it/uploaded/Generale/Attivita/Promozione%20delle%20economie%20locali/Imprenditorialita%20e%20credito/Creazione%20e%20start%20up%20impresa/Prototipo_B_credito_occup_im_pren.pdf



of self-employment through means of promoting autonomous work and entrepreneurship. Specifically, the following projects are eligible for funding:

- production of agricultural, crafts and industry goods, i.e. relating to the provision of services to business in general;
- provision of services to sectors dealing with artistic/cultural heritage, tourism, industrial and public work maintenance, technological innovation, environmental protection, agriculture and the manufacturing and trade of agro-industrial products;
- production, trading and manufacturing of agricultural products;
- production of agricultural, crafts and industry goods, i.e. relating to the provision of services to business in general.

In addition, MISE supports and encourages self-employment favouring the placement of the unemployed on the job market, qualifying the beneficiaries' professionalism and promoting business culture. Self-employment is supported in the form of micro-business and franchising.

In 2018 Unioncamere²⁷ provided an online platform to help the future entrepreneurs to start their businesses. The Chambers of Commerce provide all those who want to do business with tools to evaluate their entrepreneurial potential and to guide them in refining the business idea. Furthermore, at the Chamber of Commerce one can request further information to set up on its own business, through two specialized databases:

- 1- **“Filo di Arianna”** contains all the necessary authorizations to start its own business²⁸
- 2- **“THESAURUS PLUS”** contains data on community, national and regional facilities for businesses and self-employment, containing specific opportunities for chambers of commerce and their special companies²⁹

Orientate Myself Guidelines for the opportunities to become entrepreneur³⁰ is another initiative of Unioncamere. This guide is part of the tools of the Virtual Orientation Desk of the FILO web portal, the integrated service platform for the Training, Entrepreneurship, Work and Orientation of the Italian Chambers of Commerce System, born from an initiative promoted by National Unioncamere and implemented by its Training-Work Office and new entrepreneurship. The Virtual Orientation Desk is a new interactive online tool on the FILO portal, which accompanies young people in the transition between courses of study, and from these to the labour world. SVO is also based on the exploitation of 2.0 technologies and is accessible from PC, Tablet, Smartphone and Multimedia Interactive Board. It generates and makes available digital multimedia services and outputs designed for various categories of users, useful for building targeted analysis programmes and guided reading helpful in training and professional choices.

²⁷<http://www.filo.unioncamere.it/P42A0C0S10206/-Strumenti-per-fare-impresa.htm>

²⁸<http://www.filo.unioncamere.it/F2P42A0C6054S6051/Filo-di-Arianna.htm>

²⁹<http://www.filo.unioncamere.it/P42A0C6056S10206/Thesaurus-plus.htm>

³⁰http://www.filo.unioncamere.it/uploaded/Io_Mi_Oriento_Guida_4_VEN.pdf



VademecumSelfiemployment³¹ is an initiative promoted by Garanzia Giovani. It represents an opportunity to develop business ideas and start small business initiatives with a training and support program and with access to subsidized loans. It is addressed to you people between 19 and 29 years old.

The **SELFIemployment National Revolving Fund**, which operates with public resources, finances a measure that provides funding subsidised without interest and not supported by any form of collateral and/or signature, in favour of self-employment and self-employment initiatives. Beneficiaries of this program are young people between the ages of 18 and 29, who are unemployed and not enrolled in any studying or training program. The SELFIemployment programme offers to the future entrepreneurs training and support programs that will help them prepare their business plan. The courses last a maximum of 80 hours: 60 hours of basic training activities in groups (even via live streaming); 20 hours of support activity and specialized technical assistance.

IN CYPRUS

The Cyprus Solopreneurship Ecosystem is considered as a highly positive factor that enables contemporary companies to develop in the country. The political support from all parties has been traditionally a positive factor which has created a safe roadmap for the development of both Entrepreneurship and Solopreneurship. The Solopreneurship Ecosystem is strongly supported by the Cyprus Center of Entrepreneurship. The Ecosystem is divided in three major categories:

- i. Internal;
- ii. External;
- iii. Partnerships

Each one of the categories is supported by a number of powerful organisations that contribute towards innovation and support for all business parties, including both entrepreneurs and solopreneurs, therefore, creating the appropriate business environment that will support their long-term and successful growth.

Solopreneurship in the Republic of Cyprus is currently at a growing stage, despite that traditionally the economy is based on both SME and individual businesses. However, solopreneurship can indeed be identified in an infancy stage compared to larger and more experienced economies. Their growth is ensured by several factors such as:

- i. The strong legal environment of the Republic of Cyprus which is in full alignment with the EU acquis;
- ii. The strong expertise and know-how of the Cyprus workforce as a result of the high educational level at all stages, especially at a university level;
- iii. The constant education provided by the professional associations as well as the support provided by the Republic of Cyprus and the Cyprus Chamber of Commerce and Industry in association with its regional branches.

All these create a powerful business environment that enables solopreneurs to thrive in a difficult business environment.

The solopreneur development requires special skills and competences as this is an essential part of becoming more competitive in the marketplace. However, this development is not free from official requirements depending on the sector that they are operating. E.g. Lawyers must pass the examinations of the Cyprus Bar Association before obtaining their official license in order to be able to appear before the Court.

³¹http://images.pie.camcom.it/f/Varie/28/28108_UCCP_952016.pdf



Similar requirements are identified in several other professions that fall within the Solopreneurs' concept. These include professions such as Accountants, Architectures, Civil Engineers, Plumbers, Electricians, Car mechanics, etc. All these legal requirements, that in most occasions are accompanied by supplementary requirements such as ISO etc., create a solid legal business environment that focuses on ensuring the professions as well as protecting the customers and consumers.

Additionally, the legal requirement within the Republic of Cyprus are in full compliance and alignment with the Laws and Regulations of the European Union as these are currently part of the national law. Such compliance must be critically evaluated as a positive sign as it provides the Solopreneurs operating within the country with high level of reliability and credibility, much needed especially since the Cyprus economy is exposed to external factors, making it extremely vulnerable. Therefore, the appropriate attention is paid towards the particular element.

Solopreneurs need to develop a set of skills in order to become competitive in their marketplace. In any case, they must not neglect that they are part of the growing globalized business environment that requires from all professionals, in any given industry, to be fully-qualified and ready to confront competition. Marketing skills constitute an essential part of these skills, therefore, the examination within the current study has identified that four basic skills apply in terms of Marketing:

- i. Understanding of Search Engine Optimization (SEO) as this is the best way to grow organic traffic to their site;
- ii. Graphic Design can become a huge asset to the new business;
- iii. Persuasive Writing as this is crucial in selling the idea;
- iv. Light Coding and Tech Skills as Solopreneurs must have basic IT technical skills

Source: Stotler (2017)

IN SPAIN

The first steps to become autonomous are not simple. There are a lot of paperwork and procedures that can take a long time for people who are not used to them.

How to register as self-employed?

- Registration in the Tax on Economic Activities (IAE): it is a tax that taxes the exercise of the professional activity. Classify business and professional activities through a code called "epigraph of the activity". It is done in the Tax Agency.
- Registration in the tax register: it is also processed in the Tax Agency: You must complete the form nº 036 in which you opt for the corresponding tax regime and indicate the activity that will be carried out and the company's data. You must register before you start the activity.
- Registration in the Social Security: it is carried out in the General Treasury of the Social Security (TGSS). Previously, there was a period of 30 calendar days to register, after census registration. Currently, it must be done before census registration or on the same day (recommended option). The model nº 036, the ID and the TA521 / 1 model must be registered in the Special Regime of Self-Employed Workers. The latter can be completed in the same office of the TGSS.

Procedures for self-employed workers with their own facilities

- Express opening license and Opening License for Activities and Facilities: this procedure, which is formalized in the corresponding City Council, is necessary to register a company and must be accompanied by an installation project. However, not all activities require a license: for example, a teacher who teaches in educational centers that are not their own, is not obliged to process it.

- Building license (if necessary)

Procedures for self-employed workers

- Registration of the company in the Social Security (employer's number)
- Affiliation and registration of contracted workers

Other procedures

- Registration in the Commercial Register: It will be obligatory to present the following documents:
 - The original of the certificate of incorporation.
 - A certificate that indicates that the name of the company does not match an existing one.
 - A certificate of registration in the Registry of Labor Corporations.
 - A letter of payment of Tax on Transmissions and Stamp Duty.
 - The accounting books must also be legalized.
- Guestbook

The contribution of the professionals on their own account is made through the known self-employed quotas. These fees are monthly payments that must be made by self-employed workers as long as they are registered in the RETA. These quotas are updated every year, although in recent years, they have increased several times during the year. Updates of the self-employed quota must be approved through the General State Budgets. The minimum contribution basis in the year 2019 is set at € 944.35 and the monthly minimum fee will be € 283.3.

Self-employment training

In Spain there are many courses addressed to self-employed people so that they can acquire new competences in different areas. Many of these courses are provided by public institutions and are free. There is no such training for becoming self-employed. If someone wants to become that, only needs to follow the procedures we have explained before.

We would like to highlight the fact that only at VET education there is some training related to entrepreneurship. Educational policies have focused on the promotion of entrepreneurship, especially at this level, so that students learn skills that provide them with the skills and tools they will need to set up a business on their own.

Parallel there is a national system depending on Ministry of Labour, called System of Training for Employment which has the aim to train and prepare people for a job and update their competences and knowledge for their future career.

On September 10th 2015 it was launched the Law 30/2015, which regulates the System of Professional Training for employment in the workplace. This system offers to self-employed workers the chance to be trained through training plans. There is an available training offer designed to respond to their necessities. Training plans for self-employed are a good chance to obtain a professional certificate or to take part in courses especially conceived to satisfy one's own necessities. There are also courses offered by Public Services of Employment in the Autonomous Communities.



Skills gaps

ATA has carried out some research in some regions of the country to find out the training needs for this sector. According to them, this group does not have enough access to training and also criticize that normally the training is oriented towards employees.

In Murcia, for instance, they created a survey for self-employed workers so that they could identify the training needs of these workers in this region. The aim was to make this group acquire transversal competences.

Apart from some independent studies addressed to self-employed, there is no specific assessment about solopreneurship in Spain. While there is a specific association that takes care of self-employed situation there is not a national institution that provides with training or resources to entrepreneurs.

Likewise we have not identified any paper or source that outlines specific training for solopreneurs. There is already much attention focused on entrepreneurship as it has become an exit for those long-time unemployed people, but not as a tool for inhabitants in rural areas.



Conclusions

At European level

ET 2020 pursues the following four common EU objectives:

- Make lifelong learning and mobility a reality;
- Improve the quality and efficiency of education and training;
- Promote equity, social cohesion, and active citizenship;
- Enhance creativity and innovation, including entrepreneurship, at all levels of education and training.

Entrepreneurship is a key competence for lifelong learning. It refers to the capacity to act upon opportunities and ideas and to transform them into values for others.

Entrepreneurship education prepares people to be responsible and enterprising individuals. It includes a wide range of learning outcomes and helps develop the skills, knowledge, and attitudes necessary to generate creative ideas, achieve goals, manage projects of cultural, social or commercial value.

Promoting an entrepreneurial mindset and nurturing the entrepreneurial capacity of European citizens and organisations is a key policy objective for the EU and Member States.

Entrepreneurship education is about enabling young people to develop the skills they need for life and work. This is a priority widely supported throughout Erasmus+, both for people who study or train abroad or in strategic partnerships projects.

There are guidelines at EU level that can support people to embed entrepreneurship in teaching and learning, or tools to support the entrepreneurial potential of your education institution, such as “HEINNOVATE for higher education”.

The lack of specialised and concrete training promoting employability is well documented in the latest EU Commission strategy for outermost regions of November 2017 “Stronger and Renewed Strategic Partnership with EU's Outermost Regions”. In this document the European commission just announce that in the field of employment, education and training aims to:

- Intensify efforts to promote Erasmus+, including Erasmus Pro which is designed to promote mobility for apprentices, in the outermost regions; increase use of existing possibilities and encourage the outermost regions to better exploit these mobility schemes, to strengthen learning exchanges between these regions and third countries – covering higher education and vocational training
- Promote the European Solidarity Corps for young people in the outermost regions and facilitate their mobility to give them opportunities to support those in need as well as to ease their access to the labour market
- Intensify cooperation with the outermost regions to improve the use of available resources from the European Social Fund and the Youth Employment Initiative to foster employability and skills in particular of the youth, including by strengthening support for successful measures such as the Service Militaire Adapté in the French outermost regions



Irrespective of the field of activity, sector, type of business and location the entrepreneur needs a series of capacities and attitudes that make him/her the right person not only to start the business but to run it and to manage it in the long run.

Capacity of an entrepreneur:

- Sense of initiative
- Willingness to do
- Organizational abilities
- Decision-making
- Leadership
- Risk-taking
- Motivation
- Independence/autonomy
- Enthusiasm/passion
- Ambition
- Pragmatism
- Faith in others
- Collaborationism
- Vitality and health
- Self-control

It's necessary to develop both soft skills and marketing/financial skills.

- People management and coordinating with others: communication skills as listening, non-verbal communication, persuasion, ability to collaborate in conflict situations, accepting divergent thoughts
- Critical thinking and complex problem solving: attitude to critical, lateral and logical thinking
- Judgement and decision making: ability to work under stress and management and solve problems and disputes
- Emotional intelligence: handle interpersonal relationships judiciously and empathetically
- Negotiation and cognitive flexibility
- Ability to seize an opportunity
- Creativity and innovation, sources of ideas, from ideas to opportunity, what is an opportunity
- Support system for start-up of solopreneur business
- Tools and resources available
- Time management

IN FRANCE

In France, we have various motivations and situations as self-employed individual.

Some of them assume the choice to become soloists, mainly with a high level skills and looking to surf on the Digital and startup trend. It is a good way to launch alternative and disruptive innovation.

The others face the lack of employment to find a solution into self-employment, specifically in Martinique, where the unemployment stays very high.

The young workers have a positive attitude as regard as the self-employed individual. After a big increase in creation of new solo-enterprises, the rate is slow down following the economy recovery and business demand of workers.

All of them have to enhance their knowledge to manage a company and to complete and organize their knowledge to make profits.

If around 50% achieve to start their own business, as regard as the complexity of administrative rules in France and the difficulty to find the startup funds and seed money. Although the French Government will make the soloist status easier.

The soloists also need to develop a business network to update skills, knowledges and information about the local and European market.

This is an important key to struggle the low cost model of Uber, as we know that the average monthly wages was less than 500 euros in 2018, in introduce the concept of “worker poor”.

Solopreneur program is a useful and perfectly adapted to the support of auto-entrepreneurs in achieving these objectives.

IN ISLAND

In Iceland there is a clear gap in support of the self-employed individual. There seems to be a lack of motivation for individuals to become soloists. The regulatory framework is onerous and there is not enough formal motivation for people to take the step into self-employment. The formal aim seems to be to guide everyone towards an organization.

In rural areas there are almost the same portion of soloists as there are in urban areas, while the need is most likely much more for job creation. What can there be done to increase opportunities for soloists in rural areas? Now there is good internet connection in most rural areas so working as soloists should be much easier than before. Is there need for more support, more information, housing?

Hopefully the 20/20 Strategic management plan will improve the regulatory framework and tax environment for the solopreneur. Making solopreneurship more desirable for innovative individual.



IN ITALY

“Crescereimprenditori³²” is a national initiative to support self-employment and entrepreneurship, through targeted training activities and start-up support.

The initiative is addressed at young people who aren't students, nor workers and are not currently enrolled in university courses and training (NEET). This training course, held in the Chamber of Commers, lasts 80 hours and are divided into:

- 60 hours of basic educational activity in groups (also remotely via live streaming)
- 20 hours of a specialized support phase and customized technical assistance.

The private company Fd Training Team³³ offers training courses to provide people with the necessary skills to start their own company/start up etc. They offer different courses aimed at developing different skills:

- Focus Marketing Strategy, to create your Marketing Strategy and win over your ideal target customer;
- Innovative Web Marketing, to understand how to acquire new customers online;
- Sales Leadership, to have a Professional System and learn the best sales techniques;
- Revolution Time, to manage time and achieve professional goals;
- Financial Development, to learn how to handle the "numbers" and use them to finance your development.

Another private Italian company, “Lettera I³⁴”, organizes courses to train people to become entrepreneurs-to-be who are consciously responsible and ready to take on innovative tasks or with specific skills that are preparatory to business creation. The course is based on an interdisciplinary approach; the course structure is the following:

- Frontal lessons
- Realization and feasibility analysis of business projects
- Development dynamics and enhancement of personal skills
- Mid-course test
- End-of-course seminar
- Final exam

The Adirc Company³⁵ offers a training course for future entrepreneurs. The goal of the course is to provide people with the skills and competences necessary to start a new business. The students will learn:

- How to finance its own company
- To develop its own business idea and business plan
- How does the market work
- The financial economic approach

³²<http://www.filo.unioncamere.it/P42A0C0S10219/Crescere-imprenditori.htm>

³³<https://fdtrainingteam.com/>

³⁴<https://www.letterai.it/>

³⁵<https://www.adirc.roma.it/corso-di-formazione-diventa-imprenditore/>



A solopreneur needs marketing and economic knowledge to better manage its business. It is also useful to make a mapping of the available tools and to learn how to manage the time and the opportunities that arise.

Based on the skills needed to be a solopreneur, the topics to be developed and addressed within the SOLOPRENEUR O3 training courses are:

- Time Management
- Business planning, budgeting, management skills
- E-commerce, marketing and communication
- Online communication
- ICT Literacy skills for rural micro-enterprises
- Financial management
- EU programme awareness/grants for solopreneurs
- EU single market opportunities for solopreneurs
- EU wide tools and resources for solopreneurs



IN CYPRUS

The Solopreneurship concept, as an essential part of the broader Entrepreneurship concept, constitutes a powerful part of any economy. The case of the Republic of Cyprus is not any different. Solopreneurs constitute a serious part of the country's economy which is highly influenced by several external factors due to its very nature and the lack of own resources. Therefore, this issue must be taken into serious account whilst examining any part of the country's economy, especially when this concerns 'One-man show' businesses.

Solopreneurship in the Republic of Cyprus is currently thriving and this can be easily identified in several economic sectors, in both Services and Products industries, with the first to have the largest part of Solopreneurs. Hence, this identification creates the appropriate environment for further examination of the Solopreneurship concept in Cyprus.

Solopreneurship contributes not only to the country's GDP but also to the creation of jobs in parallel sectors as a result of the Solopreneurs' activities. In addition, Innovation is considered as a major issue that is supported by the rapid development of a large number of Universities. These Universities have been equally distributed to the entire country, hence, creating balanced opportunities for young people that want to remain and study in the country. Furthermore, the expertise of those coming from Universities outside the country also contributes towards Innovation and Creativity.

The solid legal environment is considered as an issue that protects both the Solopreneurs and their customers. The legal environment supports and protects Solopreneurs from unfair competition, hence, enabling them to creatively develop their own unique skills and competences and contribute to further innovative ideas that will make them more competitive.

As a final conclusion, Solopreneurship is considered to have a bright future ahead. The expertise, the legal environment, the institutional bodies such as the Cyprus Chamber of Commerce and Industry, coupled with the support by the Republic of Cyprus, ensure that Solopreneurs will indeed continue to flourish within the country, thus, establishing a rather positive business environment that will enable the country to continue being competitive in the difficult globalized environment.

IN SPAIN

After the research we have carried out for this report, we can draw the following conclusions:

- Self-employment is not the most preferred option as economic activity for Spanish people as the steps and procedures that one has to face make it are too complicated and exhausting. Moreover it is now when the national and regional governments are designing policies that reduce the taxes they must pay.
- Most of self-employed works in services sector. Half of them consider that the high social and administrative charges they have to pay, followed by high tax rates, are their biggest problems.
- Self-employed workers see more disadvantages than advantages for self-employment. They like being their own boss, but most of them would prefer being employee.
- In general, Spanish self-employed workers prefer to be an entrepreneur along with other partners instead of on their own. There is a high financial risk linked to self-employment when setting up a business. In case of debts they would have to respond with their own goods until debt is paid.
- There is not a steady tradition in Spain for becoming an entrepreneur. During the financial crisis people started to be entrepreneurs because of a general lack of employment. Now things are changing, but still there are many obstacles for people to start a business.

In terms of recommended training that could be useful for solopreneurs here we list a series of possible training modules that could be of interest for our target beneficiaries according to the data retrieved in this country report.



To address the general lack of Solopreneurship knowledge, the following titles could be of use:

- Entrepreneurship and SoloPreneurship: what does it mean to be on your own Entrepreneurship
- Solopreneurship: a one-person band!
- What does it take to be a solopreneur?
- Entrepreneurship in solo-enterprises
- Solopreneurship: What is it and what really entails - from unemployed to entrepreneur: the mentality paradigm shift

To overcome the main obstacles faced by solopreneurs and highlighted in this study, the following subjects could be of use:

- Market analysis and study of competitors: Understand your market and competitors
- Manage one's digital identity and reputation
- Business Modelling & Planning
- Marketing communication when you are alone
- Intangible assets & IPR
- Business basics for SoloPreneurs to-be
- Building your image as SoloPreneur: marketing and communication
- ICT tools for SoloPreneurs
- Articulate business propositions
- Interacting through digital technologies
- Engaging potential clients through digital technologies
- Developing business models and proposition
- Effective business planning
- Modern approaches to idea development

Due to the general need of spotting financial and supporting help, the following courses could be of interest:

- International resources for SoloPreneurs: global freelancing platforms: what they are and how they work
- Which web resources for self-empowerment?
- Navigating the solopreneurship support system



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