SOLO ENTREPRENEUR LEARNING FRAMEWORK

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2023-1-ES01-KA220-HED-000157310

Translating Transnational Evidence into a Competence-Based Curriculum for Europe's Aspiring Solo Entrepreneurs

Transnational Summary

Developed by:
EDUCatt

WP2

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Disclaimer: *For a comprehensive and exhaustive overview of literature sources and references, please consult the respective full country report.*

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Introduction

This document presents the **concluding component of the SELF WP2 work package**, consolidating the results of a transnational needs analysis conducted across five European contexts: the EU level, Italy, Spain, Portugal, and Slovakia. The comparative study explored the dynamics of solo entrepreneurship through both quantitative indicators and qualitative insights, identifying emerging trends, persistent challenges, and untapped opportunities in the field of self-employment—particularly among Higher Education (HE) students and young aspiring entrepreneurs.

The analysis revealed a compelling call for action: while interest in solo entrepreneurship is growing across Europe, the systems in place to support it—particularly within formal education—remain fragmented, inconsistent, and often disconnected from real-world needs. Learners lack not only exposure to entrepreneurial competences but also practical tools to imagine, activate, and grow their solo ventures with confidence and resilience.

It is within this context that the **SELF curriculum was developed**—as a direct and strategic response to the findings of the WP2 analysis. Rather than a generic or pre-defined learning offer, the curriculum **is evidence-based**, **competence-driven, and context-aware**. Each of its seven modules was selected and structured to reflect both the **learning gaps identified across countries** and the **competence areas highlighted by the EntreComp framework**, the European Commission's reference for entrepreneurial learning.

This document details the logic and rationale behind the selected curriculum structure, providing a clear mapping between the **training content and the EntreComp competences** it aims to build. It offers not only a pedagogical response to the analytical findings, but also a **framework for action**—one that HE institutions, educators, and policy-makers can adopt and adapt to promote more inclusive, sustainable, and learner-centred entrepreneurial pathways.

In doing so, the SELF project reinforces its mission: to make solo entrepreneurship **visible, viable, and valuable** as a career option for the next generation of independent professionals in Europe.

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1. Solo entrepreneurship is rising across Europe, but its growth remains uneven, shaped by deep demographic, geographic, and sectoral imbalances.

Solo entrepreneurship emerges as a growing yet complex phenomenon, shaped by a mix of socio-economic pressures, demographic shifts, and evolving labour market dynamics. Despite country-specific differences, the analysis reveals several common quantitative patterns that help define the broader European context for solo and self-employment.

One of the most consistent trends is the **increase in solo entrepreneurship as a response to labour market instability**, particularly in the aftermath of the COVID-19 pandemic. Although many countries experienced a temporary drop in self-employment during the pandemic's peak, recent data shows a **strong recovery or stabilisation**, with countries like Spain and Slovakia surpassing pre-pandemic levels. This resurgence signals that solo entrepreneurship is becoming a resilient fallback option and an increasingly attractive alternative to traditional employment, particularly in contexts where flexibility, autonomy, and digital working models are gaining ground.

Another widespread characteristic is the **predominance of solo entrepreneurs among the self-employed population**. In all countries studied, the majority of self-employed individuals operate without employees. Slovakia leads this trend most prominently, with over 80% of the self-employed working solo, but similar patterns are evident in Italy, Portugal, and Spain. This highlights a structural transformation in European economies, where **non-employer businesses are replacing or complementing traditional employer-led models**, especially in sectors like services, agriculture, and digital freelancing.

Yet, this growth is not equally distributed. A **significant gender gap** in solo entrepreneurship is present across all territories. Men consistently outnumber women in self-employment, often by wide margins. In Italy and Slovakia, this gap is particularly stark, while in Spain and Portugal, the divide—though still substantial—shows signs of narrowing, especially in urban areas and among younger entrepreneurs. This indicates that while opportunities are expanding, **women still face persistent barriers**, such as access to funding, risk aversion, and social norms, that limit their participation in entrepreneurial activity.

Age also plays a defining role. In all countries, **the core group of solo entrepreneurs falls within the 25–49 age range**, reflecting the reality that entrepreneurship is often pursued by individuals with some experience and stability. At the same time, **younger people (15–24) are**

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underrepresented, though they express high interest in becoming self-employed. In Slovakia and the EU-wide data, this youth gap is especially visible. Where young entrepreneurs do exist, they tend to operate in precarious solo setups, suggesting a lack of structural and educational support to help them thrive.

Geographically, **urban-rural divides** are common, with cities like Madrid, Lisbon, Milan, and Bratislava acting as hubs for new entrepreneurial activity. However, rural regions continue to maintain strong self-employment patterns, particularly in **agriculture and small-scale services**. Portugal and Spain illustrate this well, with rural solo entrepreneurs forming a core part of the workforce, even if their ventures are less growth-oriented.

Finally, the sectoral composition of solo entrepreneurship reveals an important trend: while **digital and tech-driven entrepreneurship is growing**, especially among younger generations in urban contexts, most solo enterprises still exist in **traditional and low-skilled sectors**. This is particularly the case in Slovakia and Portugal, where a large share of solo entrepreneurs operates in agriculture, retail, or basic services. The result is a landscape where **entrepreneurship is accessible but not always innovative**, and where the shift toward high-value solo ventures remains uneven.

These trends underscore the need for targeted, competence-based support for solo entrepreneurs across Europe. The data highlights a **growing cohort of individuals working independently**, yet often without adequate training, recognition, or protection. Gender, age, and sectoral disparities continue to shape the solo entrepreneurship ecosystem, suggesting that future interventions—especially in higher education—should focus on equipping aspiring entrepreneurs with relevant skills, resilience, and confidence to succeed in a rapidly evolving economy.

EU level

At the EU level, solo entrepreneurship shows steady but uneven trends. While **interest among young people is high**, actual participation remains limited—especially among women. Self-employment across the EU has **declined slightly**, from 14.6% in 2011 to 13.9% in 2022, with a dip during the pandemic. Regional disparities persist: **southern and eastern countries** like Greece, Italy, and Poland show higher self-employment rates, especially in agriculture, while **Nordic countries** report much lower levels. The gender gap remains a key issue: closing it could add 5.5 million women entrepreneurs to the European economy. The data signals untapped potential, particularly in younger and underrepresented groups.

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Italy

Italy's entrepreneurial profile reflects deep-rooted traditions and structural imbalances. The country has one of the **lowest early-stage entrepreneurship rates in Europe**, despite strong cultural familiarity with small business. Self-employment is more common in **northern and central regions**, with southern regions trailing. The **gender gap is significant**—roughly five male entrepreneurs for every three female—but women fare better in economically developed areas like Lombardia. Most solo entrepreneurs are between 25–44 years old, and while there's emerging activity in tech and innovation, the pace of transformation is slow.

Spain

Spain presents a more dynamic and resilient picture. After a **pandemic-induced decline**, solo entrepreneurship has bounced back and now exceeds pre-2020 levels. Activity is concentrated in **urban centres** like Madrid, Catalonia, and Andalusia, while **rural regions contribute** through agriculture and tourism. The **gender gap persists**, with 64% of solo entrepreneurs being men. However, younger generations are increasingly launching digital and service-oriented ventures, supported by a growing freelance and remote work culture. Overall, solo entrepreneurship is a **significant contributor to national GDP**, estimated at 11%.

Slovakia

Slovakia records one of the **highest levels of solo entrepreneurship** among the countries analysed. By 2023, self-employment hit a record high of nearly **390,000 individuals**, with 82% working alone. Solo entrepreneurship now makes up **over half (52.2%) of early-stage entrepreneurial activity**—a leading figure in Europe. However, challenges remain: the **gender gap is stark** (19.9% men vs. 8.7% women), and youth participation is low (only 3.6%), though nearly all young entrepreneurs (95.8%) operate solo. Many work in **low-skill sectors**, and current education and policy structures offer **limited targeted support.**

Portugal

Portugal demonstrates a **stable but segmented** entrepreneurial landscape. While self-employment has slightly decreased since the pandemic, national rates remain **above the EU average**. **Agriculture continues to dominate** in rural areas, while Lisbon and Porto lead in new business creation and survival rates. Gender inequality is evident, with a consistent gap between male (15.4%) and female (10.5%) self-employment. Although **tertiary education is rising among youth**, this hasn't yet translated into strong entrepreneurial uptake, suggesting a need for targeted support and accessible pathways into solo business creation.

2. Despite increasing interest, solo entrepreneurship continues to face educational stigma that hinder its full and development.

The qualitative landscape of solo entrepreneurship paints a picture of both **growing interest and enduring structural challenges**. While the idea of working independently is

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gaining cultural legitimacy, particularly among younger generations and digitally active populations, the practical conditions for starting and sustaining solo entrepreneurial journeys remain fragile and fragmented. Several recurring themes emerge across the territories.

First and foremost is the **widespread mismatch between entrepreneurial aspirations and educational realities**. In every country, young people express increasing interest in becoming self-employed or launching independent ventures, yet they consistently report **feeling unprepared and unsupported**. Higher education institutions, while evolving slowly, have yet to fully embed entrepreneurship as a **core and transversal dimension** of the learning experience. Where entrepreneurship is present, it is often limited to optional modules, extracurricular clubs, or business schools—leaving many students, particularly in the humanities and social sciences, disconnected from entrepreneurial pathways.

Another shared challenge is the **lack of practical, hands-on exposure** to entrepreneurship. Across the board, formal training is still perceived as **too theoretical**, failing to develop competences such as risk management, creativity, networking, or business agility. Entrepreneurship is rarely taught through experiential pedagogies like project-based learning, simulation, or interaction with real entrepreneurs. This contributes to a **fear of failure and low self-efficacy**, especially among women and first-time founders. Entrepreneurship education tends to prioritise knowledge over mindset, leaving critical gaps in self-confidence and resilience.

Gender disparities are also a **universal concern**. In every country, women face structural and cultural barriers to solo entrepreneurship—from limited access to capital and networks, to societal expectations around family roles. Even in regions with institutional support, entrepreneurship is still perceived by many women as **unrealistic or risky**. Tailored support structures for women entrepreneurs remain scarce, and entrepreneurial role models are underrepresented in both education and media.

Another widely acknowledged gap concerns **digital and technological competences**. While young entrepreneurs are often more digitally fluent, many still lack the strategic understanding needed to apply these skills to business creation. In more rural or underserved regions, a **digital divide** persists—limiting access to the tools, infrastructure, and learning opportunities needed to thrive in the digital economy. These deficits are particularly acute in Slovakia and parts of Portugal and Italy, where rural youth often turn to self-employment out of necessity rather than opportunity.

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Finally, the importance of **support ecosystems**—mentors, incubators, public programmes, and administrative assistance—is consistently raised as a critical success factor. However, access to such support is uneven. Major cities often have vibrant innovation ecosystems, while rural areas and smaller towns remain disconnected. In most countries, **solo entrepreneurship is still not recognised as a distinct policy category**, making it harder for solo workers to access benefits, training, or advisory services tailored to their unique needs.

Despite growing momentum and increasing interest among youth, the **entrepreneurial journey in Europe remains full of friction**, especially for those navigating it alone. The SELF project addresses a clear and urgent need: to develop education and training pathways that equip aspiring solo entrepreneurs not just with knowledge, but with the **mindset, competences, and confidence to act**. Moving forward, aligning these findings with the **EntreComp framework** will offer a powerful structure to support this transition—from aspiration to action.

EU level

Across the EU, qualitative assessments highlight **strong barriers to entrepreneurial activation**, especially among youth, women, and vulnerable groups. While many young people aspire to be self-employed, they face **low confidence, fear of failure**, and **limited access to guidance and mentors**. Educational systems still largely **underrepresent entrepreneurial competences**, with few practical experiences integrated into curricula. There is also a significant **skills mismatch**, particularly around digital competences, business planning, and resilience.

Italy

Italy's qualitative profile reveals **deep-rooted cultural and institutional barriers**. Entrepreneurship is often seen as a risky path, and fear of failure remains widespread. The Italian education system is **highly theoretical**, offering limited space for experiential learning or transversal competences like creativity, initiative, or teamwork. Moreover, young people often lack exposure to **entrepreneurial role models** and networks. Women, in particular, face **traditional gender expectations** that discourage self-employment. Nevertheless, there are emerging examples of regional good practices, especially in the north, where **incubators, entrepreneurial labs, and university-linked initiatives** are beginning to close the gap.

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Spain

In Spain, the qualitative evidence highlights a **rapidly evolving mindset among youth and urban populations**, who are increasingly drawn to digital entrepreneurship and creative industries. Spanish universities are gradually introducing **entrepreneurship-related subjects**, although often as optional extras rather than core curriculum. A recurring theme is the **difficulty in navigating administrative procedures**, especially for new and solo entrepreneurs. Many young or female entrepreneurs still lack **tailored training on financial literacy, legal frameworks, and strategic planning**. Access to networks and mentorship remains limited outside major cities.

Slovakia

Slovakia presents a unique qualitative profile: while self-employment is growing, **entrepreneurship is not yet mainstreamed in education or policy**. Entrepreneurial competences are rarely covered systematically in HE curricula, and there is **limited public discourse on solo entrepreneurship as a viable career path**. Young people, though often motivated, feel **unsupported by institutions and underprepared** to take on entrepreneurial risks. Moreover, many perceive solo self-employment as a necessity rather than an opportunity, especially in low-income regions. Gender stereotypes remain strong, and few initiatives exist to address the **specific needs of aspiring women entrepreneurs**.

Portugal

Portugal has invested in several **national programmes** (e.g. Startup Portugal, Empreende XXI) that promote entrepreneurship, yet barriers persist—particularly among underrepresented groups. The qualitative evidence points to **competence gaps in digital skills, innovation capacity, and risk tolerance**, especially for youth. Young entrepreneurs are often highly educated but struggle with **access to markets, funding, and real-world business experience**. Higher education institutions are incorporating entrepreneurship as a transversal skill, especially in engineering and science programmes, but more integration is needed across disciplines.

3. From digital platforms to policy reforms, EU holds untapped potential to mainstream solo entrepreneurship as a viable, inclusive career path.

The analysis reveals a shared window of opportunity to strengthen, modernise, and scale up entrepreneurship education—especially as it relates to **solo entrepreneurship**. The landscape is marked by growing recognition, policy commitment, and scattered innovation. Yet, these opportunities remain largely **underexploited**, fragmented across geographies and

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institutions, and unevenly embedded in formal education systems.

One of the clearest common opportunities lies in the **mainstreaming of entrepreneurship education within higher education**. While many institutions across Europe are already introducing entrepreneurship-related content—especially in economics, business, and engineering faculties—there is a growing push to expand this to all disciplines. The reports show increasing institutional awareness that **entrepreneurial competences are transversal**, and that students from all fields—not just business—can benefit from learning how to take initiative, plan, manage risk, and turn ideas into action. Several countries show early signs of this transition, particularly in Italy and Spain, where entrepreneurial labs and project-based learning initiatives are starting to take root within universities.

A second major opportunity stems from the **expansion of digital training ecosystems**. The post-pandemic shift toward online education has accelerated the development and acceptance of digital learning environments. Countries like Portugal and Spain already host vibrant tech and startup ecosystems that support e-learning, remote mentoring, and virtual incubators. EU-wide tools such as the **EntreComp framework**, **MOOCs**, and digital badges for entrepreneurial competences offer a ready-made infrastructure that could be more effectively integrated into local HE systems. These tools present a key opportunity to create **accessible, low-cost, and scalable pathways** for learners—especially for students outside major urban centres.

The reports also point to the **untapped potential of non-formal and informal learning spaces**, including co-working spaces, startup hubs, youth programmes, and freelance communities. These environments, although often disconnected from academia, can serve as powerful sites for **real-world, peer-to-peer, and experiential learning**. Spain and Portugal, in particular, offer strong examples of how local ecosystems can be activated to support youth-led entrepreneurship. By linking HE institutions with these local innovation environments, a more **practical, networked and inclusive model** of entrepreneurship education can emerge.

There is also a strong opportunity to **narrow the gender and inclusion gap**. In all countries, women and disadvantaged groups are underrepresented in entrepreneurial activity. However, national and EU-level strategies for inclusive entrepreneurship are gaining ground. Tailored approaches—such as women-led incubators, targeted funding schemes, and mentorship for underrepresented groups—can create **more equitable entry points into solo entrepreneurship**. This is particularly important for rural areas and smaller cities, where

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gender barriers and limited access to networks remain strong.

Finally, the reports suggest that **curriculum innovation and competence-based learning frameworks** are slowly being embraced as key to preparing students for entrepreneurial futures. The EntreComp framework provides an ideal reference point for structuring these efforts—by aligning learning outcomes with real-world entrepreneurial competences like creativity, financial literacy, perseverance, and teamwork. This competence-led approach can support HE systems in **moving from theory to action**, ensuring students leave university with not just knowledge, but the skills and mindset to pursue self-employment if they choose.

EU level

At the EU level, a broad and growing **policy momentum** supports entrepreneurship education, especially under the banner of *inclusive entrepreneurship*. Initiatives such as the **EntreComp framework** and **EU-level MOOCs and digital platforms** are creating shared language and tools across countries. There is also strong institutional interest in **digitally enabled training**, particularly following the pandemic. However, many of these resources remain underutilised at national level. The **potential lies in better integration** of EU tools into HE systems, especially to reach underserved groups like young people, women, and rural learners.

Italy

Italy shows strong potential in terms of **regional best practices** and **emerging university-based incubators**, particularly in the North. There is also increasing focus on **transversal competences**, especially in technical universities and business schools. The country has seen growing experimentation with **entrepreneurial labs, student-led ventures, and challenge-based learning**, although these remain fragmented and highly localised. With improved coordination, these initiatives could be scaled nationally. There is also a high demand for **non-formal learning opportunities**, including online courses and mentorship programmes.

Spain

Spain stands out for its **vibrant ecosystem of co-working spaces, municipal initiatives, and digital entrepreneurship hubs**, particularly in urban centres. Higher education institutions are increasingly introducing **entrepreneurship courses**, and the popularity of online learning creates strong momentum for digital solutions. Public programmes such as **EmprendeXXI** and **Injuve** provide further support. The key opportunity lies in better connecting HE with these existing local ecosystems and supporting **applied learning experiences**—for example, internships in startups, hackathons, or real-world entrepreneurial projects.

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Slovakia

Slovakia's most significant opportunity is to **build from scratch**—to bring entrepreneurship education into the mainstream by integrating it into school and HE curricula. Existing initiatives are limited, but there is **growing awareness of the need for entrepreneurial competences**, especially among youth and vocational learners. Local examples of **dual education and practice-based learning** could serve as entry points. Digital platforms and EU-funded training resources are underused but **could offer low-cost, high-impact tools** to introduce entrepreneurial thinking, particularly in underdeveloped regions.

Portugal

Portugal benefits from several **national strategies** to support entrepreneurship, notably **Startup Portugal** and **Empreende XXI**, which provide funding, training, and incubation services. Some HEIs are incorporating entrepreneurship as a transversal competence, especially in tech disciplines. There is also **high potential for internationalisation**, with many students fluent in English and engaged in Erasmus+ mobility. Yet, urban–rural divides persist. Opportunities lie in expanding digital access, promoting **community-based entrepreneurship**, and increasing awareness of EU-level tools like EntreComp.

4. Structural, cultural, and institutional barriers still prevent aspiring solo entrepreneurs from turning ambition into action.

Despite growing interest and scattered innovation, the path to supporting solo entrepreneurship in Europe remains fraught with shared obstacles—both structural and cultural. A cross-country analysis reveals that while progress is being made, many systems are still **ill-equipped to translate entrepreneurial intention into sustained action**, especially for aspiring solo entrepreneurs.

A central, recurring challenge is the **marginal status of entrepreneurship education within formal higher education systems**. In all five territories, entrepreneurship is still rarely integrated into mainstream curricula as a core learning area. Even when courses are available, they are often elective, isolated within business faculties, or overly focused on startup models with teams and funding, rather than on solo ventures. This reflects a **lack of pedagogical innovation and institutional prioritisation**, leaving students with few opportunities to explore entrepreneurship through hands-on experiences, cross-disciplinary projects, or real-life application. The result is a general **underdevelopment of entrepreneurial mindset and competences**, particularly among students outside traditional business tracks.

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Another widespread issue is the **limited visibility and legitimacy of solo entrepreneurship as a career path**, particularly among youth and educators. In several contexts, self-employment is still viewed as a last resort—something people fall back on rather than aspire to. This perception is especially strong in countries like Slovakia and Italy, where cultural and institutional narratives tend to favour stable, traditional employment over entrepreneurial risk. As a result, students are rarely encouraged to pursue solo ventures, and educators themselves often lack the training, confidence, or resources to promote them effectively. **There is a missing culture of acceptance and encouragement**, which stifles the aspirations of those who may wish to experiment with entrepreneurial ideas early on.

Administrative, regulatory, and financial **barriers further discourage entry into solo entrepreneurship**. Bureaucracy is consistently flagged as a problem, with complex legal frameworks, unclear tax obligations, and limited access to social protections making it difficult to start and sustain solo businesses. Young people and first-time founders often struggle to navigate this terrain—especially in Spain and Portugal, where support structures are fragmented and unevenly distributed. The burden is even greater for women, who face **persistent gender stereotypes**, underrepresentation, and lack of dedicated support schemes. **Even when financial support or programmes exist, awareness and accessibility remain limited**, highlighting the importance of visibility, guidance, and outreach.

Moreover, there is a **geographic and social divide** in access to entrepreneurship education and support. Urban centres benefit from startup hubs, incubators, and co-working communities, while **rural areas remain underserved**, with fewer opportunities for mentorship, infrastructure, or peer learning. This spatial inequality limits outreach and risks leaving behind large segments of the population—including those who might benefit most from flexible, solo forms of employment. **Digital infrastructure and online solutions** could help bridge the divide, but only if intentionally deployed with inclusion in mind.

All reports point to a significant **skills and mindset gap**. While young people may be digitally native, they often lack the **strategic, financial, and interpersonal competences** needed to launch and sustain a solo venture. At the same time, HE institutions are not fully aligned with the **competence-based models** (like EntreComp) that could help bridge this gap. Entrepreneurial learning remains theoretical, and competences such as resilience, self-confidence, problem-solving, and resource mobilisation are rarely assessed or nurtured intentionally. **This disconnect between what is taught and what is needed leaves students**

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unprepared to navigate the real challenges of self-employment.

Taken together, these challenges point to the urgent need for **coordinated action**: one that spans education, policy, and local ecosystems, and one that specifically acknowledges the unique realities of solo entrepreneurs—not as failed startups, but as viable, agile, and empowering contributors to the European economy.

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EU level

Across the EU, a primary challenge is the **gap between entrepreneurial intent and activation**—particularly among youth, women, and graduates of non-business disciplines. While entrepreneurship is present in many policy documents, its **implementation in higher education remains inconsistent**, often lacking clear frameworks or institutional incentives. Many HE institutions lack **qualified staff, pedagogical tools, or dedicated space** for entrepreneurship training. There is also an ongoing **mismatch between labour market demands and the competences taught** in formal education. Moreover, solo entrepreneurs often operate in regulatory grey zones, facing limited access to social protection, financial support, or recognition.

Italy

Italy faces persistent **structural and cultural barriers**. Entrepreneurship is perceived as risky and overly bureaucratic, especially by young people. The education system is still **too theoretical and rigid**, offering limited scope for transversal or project-based learning. Despite growing awareness, entrepreneurial competences are rarely embedded in mainstream curricula. **Lack of coordination between education and labour market actors** also prevents the development of coherent training offers. Additionally, **gender stereotypes**, particularly in the south, continue to discourage women from seeing entrepreneurship as a viable path.

Spain

Spain struggles with **fragmentation of support**: while numerous programmes and support schemes exist, they are often poorly coordinated and vary significantly across regions. Young entrepreneurs report **bureaucratic hurdles**, difficulties in accessing funding, and a lack of practical, real-world business training. In many HE institutions, entrepreneurship remains an **optional rather than strategic element**, limiting its impact. Furthermore, students often lack **awareness of existing opportunities**, particularly those outside major urban areas. There is also limited integration between academic training and the entrepreneurial ecosystems surrounding universities.

Slovakia

Slovakia's challenges stem from **limited institutional recognition** of entrepreneurship in education. Entrepreneurial competences are seldom addressed systematically, and self-employment is often seen as a fallback rather than an opportunity. Many educators are **not trained to teach entrepreneurship**, and universities lack the incentives to prioritise it. Youth in particular face **low confidence levels**, lack of structured support, and few local success stories or

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mentors. For women and rural populations, **barriers are even more pronounced**, with little tailored support or visibility of entrepreneurship as a viable path.

Portugal

In Portugal, the **urban–rural divide** significantly impacts access to entrepreneurship support. Rural learners face limited availability of mentorship, funding, and digital infrastructure. While some HEIs are proactive, many still treat entrepreneurship as **non-essential**, especially in non-technical disciplines. Students frequently lack **practical exposure**, especially in early study years. Administrative complexity and low risk tolerance further limit business creation, particularly among women and first-time founders. Lastly, the fragmentation of support services across national, regional, and institutional levels creates confusion and discourages participation.

5. The SELF curriculum translates cross-country needs into a coherent training structure by aligning each module with specific EntreComp competences essential for solo entrepreneurship.

The SELF curriculum is not a theoretical construct—it is the **direct outcome of a comparative transnational analysis** conducted across five European territories (EU-wide, Italy, Spain, Portugal, and Slovakia). The insights collected from both quantitative and qualitative dimensions revealed systemic gaps, persistent barriers, and emerging opportunities for aspiring solo entrepreneurs. These findings were not only documented—they were **translated into action** through the careful design of a curriculum rooted in the **EntreComp framework**. Each of the seven modules was selected and shaped to directly reflect the **real needs, competences, and learning priorities** expressed across the five contexts. In doing so, the curriculum serves as both a **response to empirical findings** and a **coherent pedagogical strategy** to strengthen solo entrepreneurship capacity in HE learners.

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Module 1. Understanding the defining components of self-employment: a brief snapshot of opportunities and challenges	This module provides a foundational understanding of the solo entrepreneurship landscape, helping learners frame their ambitions within the realities of self-employment.	• **1.1 Spotting opportunities** – by helping learners identify real-world needs their skills can address • **2.1 Self-awareness and self-efficacy** – fostering introspection on strengths, values, and career choices • **2.2 Motivation and perseverance** – by helping them develop the internal drive to pursue uncertain paths • **3.1 Taking the initiative** – encouraging proactive steps even with limited information • **3.3 Coping with uncertainty, ambiguity & risk** – cultivating tolerance and emotional resilience
Module 2. Self-brand building: identity, visibility, and market positioning	Focused on crafting a strong personal identity and market presence, this module supports learners in expressing value, standing out, and building visibility in competitive environments.	• **1.2 Creativity** – stimulating original thinking and the ability to connect ideas in novel ways • **1.3 Vision** – enabling learners to imagine their future business and articulate its purpose • **3.1 Taking the initiative** – promoting a proactive approach to idea implementation • **3.5 Learning through experience** – encouraging iterative development based on feedback
Module 3. Pills of finance and accounting: budgeting, pricing, and financial planning	This practical module addresses financial literacy as a cornerstone of sustainable solo business management	• **2.3 Mobilising resources** – both tangible (funds, tools) and intangible (support, knowledge) • **2.4 Financial and economic literacy** – ensuring basic competence in managing freelance income and budgeting • **3.2 Planning and management** – developing structured approaches to solo work and uncertainty
Module 4. Client acquisition and retention: ensuring scalable growth	With a focus on outreach and relationship-building, this module prepares learners to attract and retain clients,	• **1.1 Spotting opportunities** – refining business positioning and market fit • **1.5 Ethical and sustainable thinking** – embedding responsibility and value-based decision-making • **2.5 Mobilising others** – involving collaborators, clients, or supporters in

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	while embedding values of ethics and sustainability.	value creation • **3.4 Working with others** – navigating interpersonal relationships essential to business success
Module 5. Time management and productivity: optimizing effectiveness and avoiding energy-waste	Solo entrepreneurship demands smart use of time and energy. This module develops routines and systems for working effectively and managing workloads.	• **2.1 Self-awareness and self-efficacy** – to strengthen interpersonal presence and assertiveness • **2.3 Mobilising resources** – with a focus on human and social capital • **3.2 Planning and management** – applied to the organisation of collaborations and client engagement
Module 6. Navigating digital business landscape: how to set up for online success	This module empowers learners to leverage digital tools, platforms, and channels to build their business presence online.	• **1.1 Spotting opportunities** – within the digital economy and gig platforms • **1.2 Creativity** – applied to content creation, branding, and problem-solving • **1.4 Valuing ideas** – refining and presenting a business offer with conviction • **2.3 Mobilising resources** – including digital tools and platforms for efficiency and outreach
Module 7. Scaling your freelance business: strategies for sustainable growth	Focusing on long-term development, this module helps learners consolidate vision, refine strategy, and prepare for business expansion.	• **1.3 Vision** – refining medium- and long-term direction • **1.4 Valuing ideas** – reinforcing belief in the worth and evolution of one's business • **2.1 Self-awareness and self-efficacy** – sustaining motivation and confidence through scaling • **2.2 Motivation and perseverance** – navigating setbacks and maintaining progress • **3.3 Coping with uncertainty, ambiguity & risk** – especially in growth phases • **3.5 Learning through experience** – encouraging adaptation through trial and feedback

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