

SELF

Solo-entrepreneurship in post-pandemic Europe

Mapping and Extrapolating solo-entrepreneurship trends & features

Country Snapshot Europe

Developed by: IHF asbl

Table of Contents

Introduction	1
Quantitative indicators on solo entrepreneurship and self-employment in Europa.....	2
Qualitative indicators on solo entrepreneurship and self-employment in Europa: skills-gap and need assessments	5
Opportunities: training available and operational tools	9
Challenges	10
Conclusions	11
Bibliography	12

This project has been funded with support from the European Commission.
This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

Introduction

Based on evidences from recent Eurobarometer data, 46% of young people aged 15-30 in the EU would consider setting up their own business, only few have taken active steps to do so. Lack of capital or resources, financial risks and insufficient knowledge and entrepreneurship skills were found as the main barriers to young people becoming entrepreneurs.

The setting up of a business for young and fresh graduates can be a challenging and daunting task, especially if students are not equipped with the right opportunities and resources, not only of financial and/or economic nature. In this short report, readers will find available key evidence and insights at EU level on the general key features about self-entrepreneurship and self-employment with focus on: education and training, common obstacles faced by young people before venturing into their entrepreneurial pathway, and other relevant aspect of the economy and entrepreneurship in the European Union.

This report highlights both qualitative and quantitative data which are going to simplify the understanding of the main topic, will give both analytical and statistical looks to the self-entrepreneurship and self-employment situation in 2024.

Most of the data that is going to be analyzed and investigated comprehends data such as: the difference between men and women in self-entrepreneurship, the interest of young people and especially University students in self-entrepreneurship and the training and challenges given to the students to be able to succeed in this difficult part of entrepreneurship.

Quantitative indicators on solo entrepreneurship and self-employment in Europe

The phenomenon of self-entrepreneurship and self-employment has been rapidly changing, especially during the period of the COVID-19 pandemic which gave hard times to most of the entrepreneurs in the world.

According to CEDEFOP, the share of self-employment in Europe has been lowering from 2011 up until 2022 where the share is estimated at 13,9% while in 2011 it was 14,6%. The decrease in number of self-employed people in EU happened much earlier than 2020. Obviously, the pandemic helped for the worst the shrinking of this percentage, with 2021 marking the worst year for self-employment (13,1%), after 3 years of complete stale in the three years from 2019 to 2020 (13,4%).

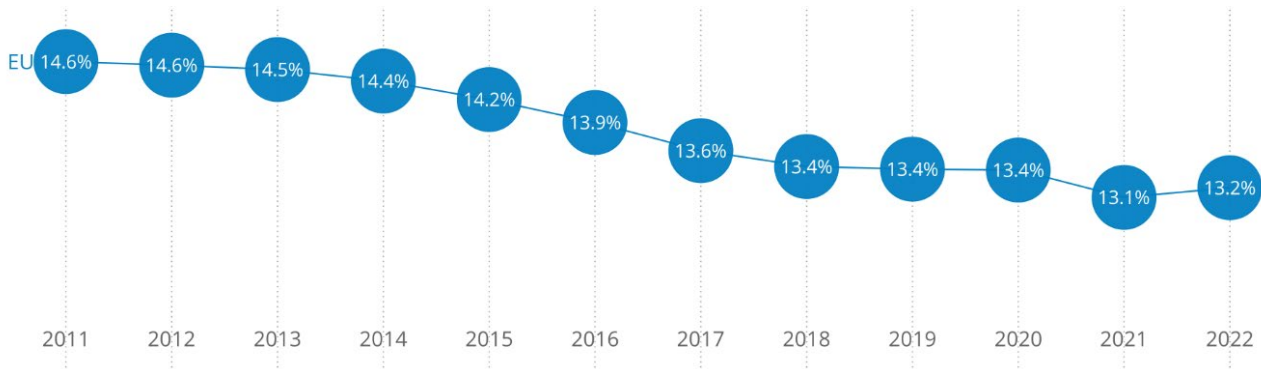


Exhibit 1: CEDEFOP 2023

The COVID-19 outbreak was not the sole factor contributing to the slow but steady decline in numbers. Another significant reason is the general lack of interest among young people in pursuing entrepreneurial careers, which explains the stagnation in the number of self-employed individuals during the 2018-2020 period. During this time, the share of self-employed people remained unchanged for three consecutive years. Additionally, the decline might be inevitable due to technological advancements. Much of Europe's self-employment comes from the primary sector, and as many European countries become increasingly industrialized, self-employed workers face greater challenges in maintaining their work and sales.

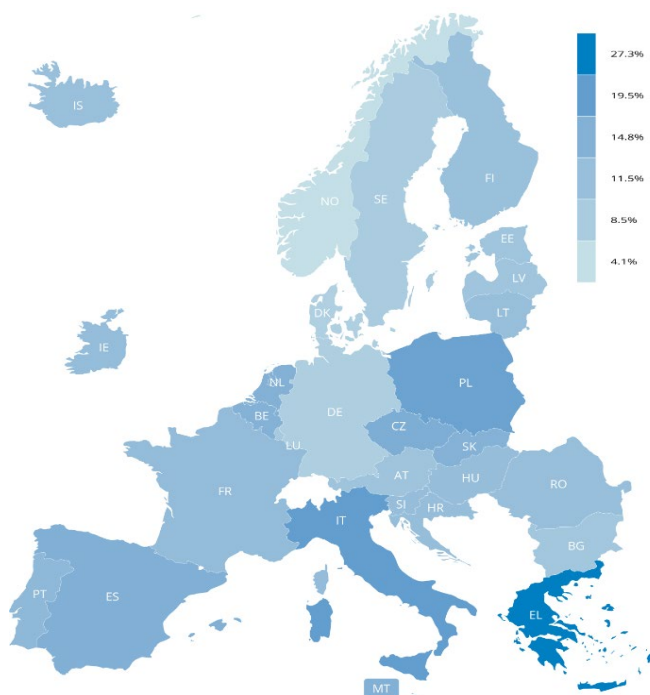


Exhibit 2: CEDEFOP 2023

Another relevant factor influencing the self-employment phenomenon is the geographical and demographic context. Examining these aspects is crucial for understanding the differences in small enterprises and self-employment across European countries.

According to Eurostat, the self-employment rate does not correlate with the geographical position of each country in 2022. However, some countries, like Greece, exhibit much higher rates of self-employment (27.3%). This high rate is largely due to the significant number of farms in Greece, with 85% of Greek farmers being self-employed.

Conversely, in countries like Norway, the self-employment rate is much lower (4.1%). This disparity in rates is not solely related to geographical location but is also influenced by the types of jobs and businesses prevalent in each area. For instance, Greece's strong presence in the primary sector contributes to its high self-

employment rate. This is similarly observed in countries like Italy and Poland, where the primary sector plays a significant role in their economies, leading to higher rates of self-employment.

Another interesting statistic is the percentage of highly educated individuals starting their own businesses in Europe. Only 13.3% of self-employed people are highly educated, compared to 14.4% with low education and 12.6% with medium education.

Exhibit 3: CEDEFOP 2023

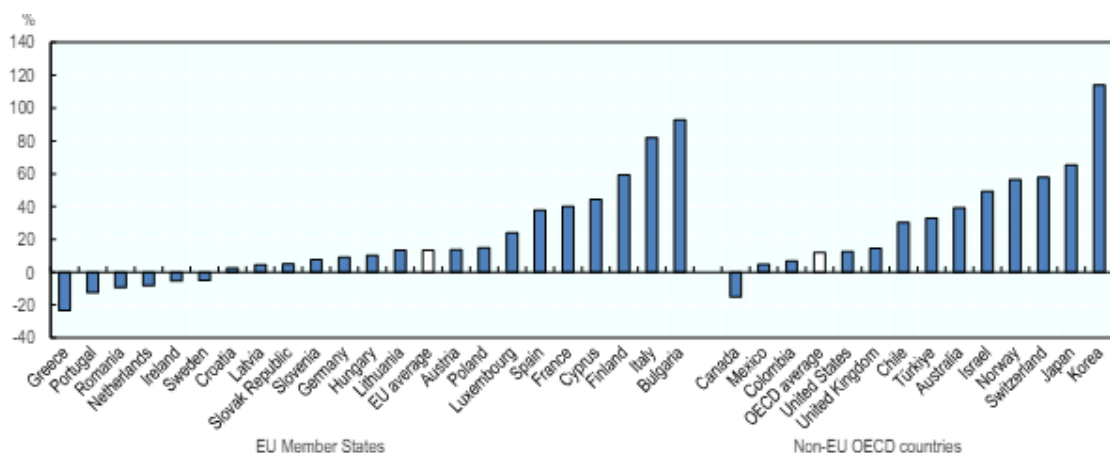


This data can be explained by the fact that most self-employed individuals in the EU work in the primary sectors, such as farming and breeding. Many of these individuals choose to leave formal education early to focus on self-entrepreneurship and self-employment.

As previously discussed, the rate of self-employment and self-entrepreneurship has declined over the past 11 years. This indicates that many young individuals who could have potentially succeeded as entrepreneurs have opted not to pursue business ventures. This decline may stem from various factors, including a lack of interest or motivation, as well as a potential shortage of training and opportunities provided to young students and aspiring entrepreneurs.

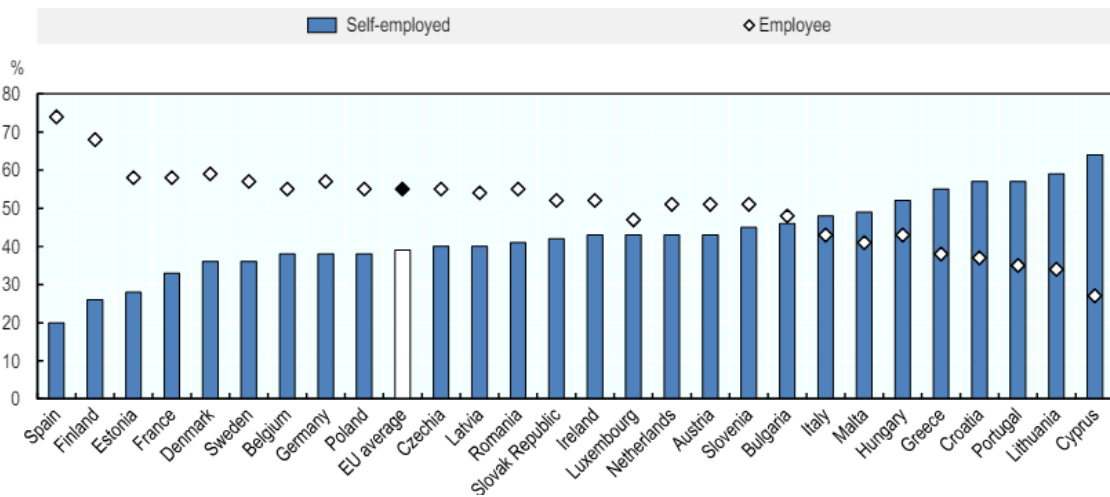
This trend is elucidated in the annual report published by the OECD titled “The Missing Entrepreneurs”, which utilizes statistical data to analyze the evolution of this phenomenon. Notably, among young people, the proportion of “missing entrepreneurs” is significant, constituting approximately 12% of early-stage young entrepreneurs in the EU.

Exhibit 4: OECD, 2023



This figure represents the ratio of the young self-entrepreneurs if they were as active as more senior entrepreneurs. But what is interesting to notice is that according to the same data, 40% of young people would prefer to become self-employed rather than applying for other jobs.

Exhibit 5: OECD, 2023



Evidently, self-employment is not perceived as a drawback by young entrepreneurs, especially in countries like Italy and Greece, where many prefer self-employment over traditional employment.

This inclination stems from the appeal of flexibility associated with self-employment. Nearly half of young individuals in the EU expressed a desire for self-employment primarily for the autonomy it offers in determining their work schedule and location. Similarly, a significant portion cited the allure of independence that comes with being one's own boss as a key motivator for choosing self-employment.

The motivations for pursuing self-employment varied across countries, influenced by diverse cultural attitudes toward entrepreneurship and discrepancies in labor market conditions affecting job opportunities.

A strong and up-to date point of interest is the role of women in today's self-entrepreneurship and self-employment. As of now, women entrepreneurship continues to be a policy priority as a means for economic independence for women and a lever for development, growth and innovation. However, the long-standing gender gap continues to cost the economy missed opportunities for job creation, and so, less growth for entrepreneurship.

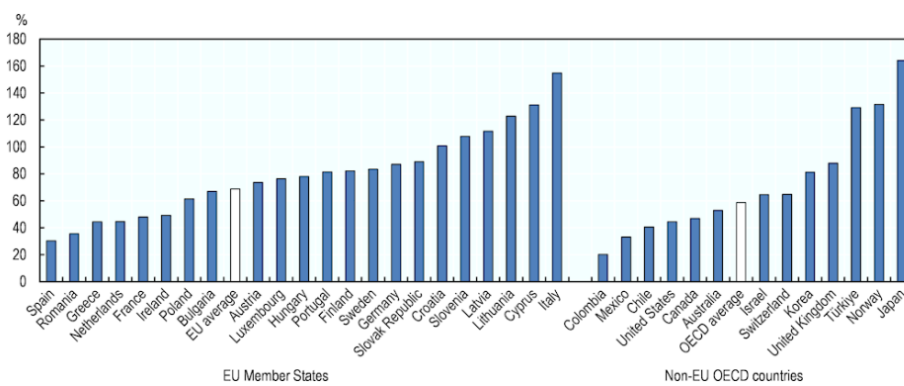


Exhibit 6: OECD 2023

An intriguing insight from OECD report reveals that if women engaged in early stage entrepreneurship at the same rate as their male counterparts in the “core age” bracket (30-49 years old), there would be an additional 5.5 million “missing” women entrepreneurs in the European Union (EU).

This figure accounts for almost 70% of the current early-stage women entrepreneurs in the EU. Similarly, in OECD countries, the 24.8 million "missing" women entrepreneurs represent nearly 60% of all early-stage women entrepreneurs.

Qualitative indicators on solo entrepreneurship and self-employment in Europe: skills-gap and needs assessments

In discussing entrepreneurship broadly, policies and protections have traditionally provided significant assistance to a group historically underserved by their countries during challenging times. Specifically, self-entrepreneurship and self-employment require policies, protections, and, notably, training initiatives to enhance the knowledge necessary for individuals to embark on entrepreneurial endeavors.

Understanding whether policy priorities encompass economic and financial well-being, training and skills development, and digital transformation is crucial. Fortunately, there are now various policies and laws safeguarding self-entrepreneurs at both local and European levels.

During the pandemic, the European Union particularly supported the self-employed category through income support measures. Governments responded to the COVID-19 pandemic by extending income and social protection to previously uncovered groups, including atypical workers and the self-employed.

Additional policies and laws for self-employment were implemented during and after the pandemic, such as subsidies, deferrals of tax liabilities, and deferrals of social insurance payments. The "Missing Entrepreneurs 2023" report discusses policies implemented for young self-employed individuals. OECD data indicates that networking initiatives are increasingly common in the EU, addressing the limited professional networks and awareness about entrepreneurship among young entrepreneurs.

To address this challenge, many countries have introduced initiatives to increase awareness and understanding of entrepreneurship among youth, encouraging them to consider it as a potential career or part-time activity.

Significant policies exist across EU for "inclusive entrepreneurship", aimed at reducing inequalities to ensure everyone has the opportunity to run a business regardless of background or personal characteristics. These policies may vary depending on the country and its distinct political priorities, with different approaches to policies to foster interest in entrepreneurship.

Governments deliver inclusive entrepreneurship policies in various ways, tailored to different segments of the entrepreneurial population. For example, immigrant policies may provide coaching and training tools to help with language skills, while policies for young people or women may offer financial assistance to start businesses or startups.

Education is a key delivery method for policies, such as Entrepreneurship Education (EE) policies by the EU, aimed at increasing knowledge of entrepreneurship. These initiatives aim to educate more people on becoming entrepreneurs and equip them with the necessary skills for success.

It is crucial to grasp the essence of "EE" and evaluate its impact on the younger generation of students and aspiring entrepreneurs. Entrepreneurship education yield numerous benefits: students engaged in such programs are more inclined to launch their own businesses, which are often characterized by greater innovation and success compared to ventures led by individuals lacking entrepreneurship education backgrounds. Graduates of entrepreneurship education programs face reduced unemployment risks and are more likely to secure steady employment with better-paying jobs. These outcomes underscore the profound impact of entrepreneurship education on educational institutions, the economy, and society at large.

These findings underscore the critical role of skill development in nurturing successful startups and small businesses, providing them with the opportunity to thrive.

During the COVID-19 lockdowns, conventional delivery of entrepreneurship education faced challenges. However, this prompted the EU to adapt by expanding education through digital platforms, capitalizing on the shift towards online learning during the pandemic. Massive open online courses (MOOCs) and blended learning approaches emerged as effective means to deliver entrepreneurship education.

While many policies primarily address financial aspects, they often fall short in reaching aspiring entrepreneurs who lack the necessary training and soft skills demanded by the market. Identifying competence gaps in young self-entrepreneurs and addressing them through targeted training and courses is paramount. Addressing the significant skill gaps, particularly in motivation and knowledge, requires leveraging entrepreneurship education and various educational tools. Online guides and courses can serve as valuable resources to empower young individuals to establish and grow their businesses effectively.

1. Improving the conditions for entrepreneurship	Regulatory framework										
	Market conditions										
	Availability of finance										
	Knowledge creation and diffusion										
	Entrepreneurial capabilities										
	Culture										
2. Delivering tailored support through dedicated programmes	Entrepreneurship skills			Access to finance				Social capital and culture		Regulations	
	Training	Coaching and mentoring	Business consultancy, incubators and accelerators	Grants	Loans	Microfinance	Other (Crowdfunding, risk capital, etc.)	Entrepreneurship campaigns, including role models	Networking initiatives	Support with understanding and complying with administrative procedures	Target group-specific measures to address group-specific regulatory challenges
3. Ensuring appropriate design and delivery mechanisms in dedicated and general programmes	Outreach										
	Selection criteria										
	Content										
	Delivery methods										
	Packages of inter-related supports										
4. Using evaluation as a policy development tool	Ex ante, monitoring, ex post, feedback										

Exhibit 7: EU policy framework for Entrepreneurship Education

Students participating in entrepreneurship education are more likely to start their own business and their companies tend to be more innovative and more successful than those led by persons without entrepreneurship education backgrounds. Entrepreneurship education alumni are at lower risk of being unemployed, and are more often in steady employment. Compared to their peers, they have better jobs and make more money. Evidence also shows impact on educational institutions, the economy and society.

These results are the demonstration that the development of skills in aspiring entrepreneurs and self-entrepreneurs are crucial for the making of successful start-ups and small businesses giving them the opportunity to grow.

During Covid-19 lockdowns there was no possibility to deliver the “EE” normally, in this scenario the EU had the opportunity to expand their education on the screens, welcoming the big change given by the mix of digital

transformation and the urge of delivering on-line classes during Covid-19. The easiest and fastest way to deliver on-line courses was by experimenting with massive open classes where they used blended learning tools or, possibly, other formats.

Normally most of the policies work on a financial level, but they don't reach the aspiring entrepreneurs that are not able to move freely in the business world due to the lack of training and soft skills requested by the market.

The best way to find the training areas and the development areas is to detect the competence gaps in young self-entrepreneurs and working on them using training and courses. As explained before the biggest skill gaps in young aspiring entrepreneurs are the lack of motivation and the lack of knowledge that can only be reached with "EE" or different educational tools. In this case it is possible to find many online guides and courses that can help young people to open their own business and make it grow.

One of them is "Biz-up": a publication made by the International Labor Office (ILO) which helps the younger generation to reach what it takes to become a successful self-entrepreneur or self-employed and provides a list of good traits and skills will be useful for them to grow their businesses with.

- **Self-confidence** is one of the most crucial aspects for anyone considering becoming an entrepreneur or self-entrepreneur. Young people need to be ambitious and enthusiastic about reaching their goals. Without self-confidence, they may lack the initiative necessary to drive their ventures forward.
- **Decision-making skills** are vital for young entrepreneurs, as a successful business often requires the ability to make swift decisions, even under stress or pressure. The ability to analyze situations quickly and choose the best course of action can significantly impact the success of their business.
- **Academic skills** play an important role and must align with the industry or field the young entrepreneur intends to enter. A solid educational foundation can provide the knowledge and analytical skills necessary to navigate their chosen market effectively.
- **Organization and planning** are fundamental for anyone planning to start a business. Even for smaller ventures, proper organization is essential, encompassing both financial management and human resources. Effective planning can help streamline operations and ensure sustainable growth.
- Lastly, **motivation** is indispensable. Every business will encounter periods of intense workload and challenges. The entrepreneur's ability to stay motivated and cope with these demands is critical for long-term success. A motivated entrepreneur is more likely to persevere through tough times and continue pushing their business towards success.

Having entrepreneurial abilities might not be enough to become a successful self-entrepreneur, since most of young self-employed individuals have several competence gaps. Competence gaps in self-entrepreneurs can arise from various factors:

- **Business management skills** are a crucial skill that a self-entrepreneurs must achieve to find themselves on the way of making it to success. Many self-entrepreneurs start without formal training in essential areas like financial planning, marketing, operations, and human resources. Lacking a solid foundation in these areas can make it challenging to manage and grow their businesses effectively.
- Depending on their industry, self-entrepreneurs often need specific **technical skills**. For instance, a freelance web developer must be proficient in coding languages, while a graphic designer needs to master design software. Obviously, the lack of training areas makes these skills difficult to find in the work market which makes it even more precious.
- Attracting clients or customers and negotiating deals are crucial for success. Self-entrepreneurs need to develop strong sales and **negotiation skills** to generate revenue and secure profitable opportunities.
- Juggling multiple responsibilities is a common challenge. Effective **time management** and prioritization are essential for staying productive and achieving business goals. A self-entrepreneur does not have an already prepared working schedule, so they have to use their time wisely in order to be able to dedicate the most time possible to their project.

- Building a professional network and cultivating relationships with clients, suppliers, and industry peers are key for business growth. Self-entrepreneurs need to enhance their **networking and relationship-building skills** to expand their opportunities and support system. Networking is one of the most crucial skills to achieve since for an entrepreneur being able to have different relationships with peers gives better and more profitable opportunities.
- Entrepreneurship involves navigating uncertainty and overcoming obstacles. **Self-entrepreneurs must be adaptable and resilient** to handle challenges, setbacks, and changing market conditions. This is a skill that, unfortunately, is hard to find in today's work market since many young people facing the first challenges decide to give up on their opportunities of being self-entrepreneurs.
- As their businesses grow, self-entrepreneurs may need to shift from working solo to managing teams. **Leadership skills**, such as communication, delegation, and conflict resolution, become crucial for creating a productive and cohesive work environment.

Addressing competence gaps often requires a combination of self-directed learning, mentorship, professional development programs, and hands-on experience. By proactively seeking opportunities to enhance their skills and knowledge, self-entrepreneurs can improve their chances of success and sustainability in the competitive business landscape.

Opportunities: training available and operational tools

Becoming a successful self-entrepreneur or self-employed individual requires thorough preparation and readiness for any possible scenario that may arise in a small business. However, to attain such readiness, entrepreneurship training is indispensable in every country.

At the academic level, there is indeed a great focus on entrepreneurship education but with a substantial lack of follow-up mentoring and coaching programme that could help young aspiring (self) entrepreneurship in making their transition from the world of education, into the world of practice. specific instruction on solo business operations.

Numerous formal, non-formal, informal online courses and training options are available with some tailored to specific demographics and others funded by the European Union, accessible to all. The issue is that students cannot access most of times to tailored coaching and mentoring solutions to really give shape and form to their own idea, and start seeing their projects building up.

According to The Guardian, entrepreneurship has been a prominent topic in academia in recent years, with courses, training, and tools provided to students aspiring to become entrepreneurs. Nevertheless, these programs are often not comprehensive of incubation stages and resources that would more adequately prepare individuals to start a small business or venture out independently into solo entrepreneurship.

Since the global economic downturn in 2008, interest in freelancing and solo ventures has surged, along with the demand for training among young aspiring self-entrepreneurs. However, only a small fraction of freelancers, 1% from school and 2% from university, have received formal education on the subject. Consequently, self-employed individuals often have to rely on self-learning or paid online courses, which may not guarantee enhanced entrepreneurial skills and raise questions about access to opportunities for self-employed individuals.

Presently, the EU is intensifying efforts toward the "EE" (entrepreneurship education) project discussed earlier. This initiative is assisting aspiring self-entrepreneurs and self-employed individuals through various tailored initiatives, true manifesto of this is the European Entrepreneurship Competence Framework.



The EntreComp framework establishes a shared understanding of the knowledge, skills, and attitudes essential for entrepreneurial activity, highlighting entrepreneurship as a competence that everyone should have the chance to develop. It aims to create a common language across various education and training levels, and to bridge the gap between education and the professional world.

EntreComp recognizes that entrepreneurial opportunities exist in numerous contexts: from integrating entrepreneurship into school curricula to fostering innovation in the workplace, from community projects to practical learning experiences in universities.

Entrepreneurship is a lifelong competence, vital for personal growth and fulfillment, career advancement, and the initiation of new ventures, including community campaigns, social enterprises, and startups. Thus, the competences outlined in EntreComp are not limited to starting or running a business but encompass an entrepreneurial mindset. This includes identifying opportunities, having a vision, thinking ethically and sustainably, valuing ideas, staying motivated and persistent, mobilizing resources, learning from experiences, and effectively planning and managing.

Challenges

Self-employment in Europe has always had to endure multiple challenges, that could be both endogenous and structural. Young people in general are facing many difficulties in the labor market (the labor market comprehends self-employment), considering the fact that in the last 15 years youth unemployment rose sharply, remaining elevated for the following years as well.

For example, the youth unemployment rate was over 20% in 8 EU states in 2013. Since then, the unemployment rate has declined, however, the COVID-19 crisis impacted young people across the EU. They were more likely to experience job loss and unemployment, and the interruption of their education plans.

In this scenario the cost-of-living crisis has left many aspiring self-entrepreneurs struggling to have the opportunity to finally build a small business and making it grow, however, protection policies by the EU helped socially and financially to introduce aspiring entrepreneurs to the world of business.

Ultimately self-employment presents a myriad of challenges that require resilience, adaptability, and strategic planning to navigate successfully.

- **Financial Uncertainty** is one of the hardest challenges to face as a self-employed. First of all, self-entrepreneurs and the self-employed face the challenge of being put under pressure for financial reasons, such as irregular income and insurance problems. Being able to manage financial uncertainty, especially at the beginning, gives the self-entrepreneur the security needed to continue.
- **Taxation Complexities** is a huge wall for young self-employed and self-entrepreneurs. For them is crucial to understand tax laws and they must be able to get used to taxation deadlines to overcome this challenge and reach a better financial situation.
- Young self-entrepreneurs must stand out against their **competition**, which can be made by both fellow young entrepreneurs and big, already established companies. In this case the young entrepreneur has to try to work in the best way possible to surpass their competition.
- **Work-Life Balance** can be challenging for self-entrepreneurs since most of the times they live this job in a solitary way. Another challenge in this circumstance is the amount of overwork they do, considering that unlike normal employees they don't have a scheduled working week.
- As we've discussed before the **lack of tailored coaching and mentoring Opportunities** is one of the biggest challenges in today's self-employment and self-entrepreneurship situations in Europe. Unlike traditional employees who may benefit from employer-provided training programs, self-employed individuals must take the initiative to invest in their skillsets independently. Seeking out training and development opportunities, attending workshops or courses, and leveraging online resources are critical for staying competitive and adapting to evolving industry trends.

Conclusions

The brief analysis presented in the report sheds light on the often-overlooked dynamics of self-employment and self-entrepreneurship, particularly concerning the current landscape of education and training opportunities.

Despite the growing interest in freelancing and solo entrepreneurship, the current offer remains limited, with the majority of options stemming from paid online courses rather than institutionalized education, and all with the major drawback of not having means and options available to sustain young aspiring self-entrepreneurs in their transition into an early-incubation stage.

However, amidst this challenge, a beacon of hope emerges as the European Union is proactively attempting to democratize access to entrepreneurship education through various accessible resources, thus empowering aspiring self-entrepreneurs with the essential knowledge and skills needed to succeed in today's competitive landscape, and find the support that they need to put into action their ideas.

In examining the quantitative aspects, it becomes apparent that the trajectory of self-employment in Europe is witnessing a notable downturn. This decline can be attributed to the rapid evolution of technology in the entrepreneurial sphere and the disruptive effects of the COVID-19 pandemic, which have posed significant challenges for self-entrepreneurs across various sectors. Moreover, a critical issue that demands immediate attention is the persistent gender disparity in self-entrepreneurship.

Despite strides toward gender equality, the prevalence of “missing” women self-entrepreneurs underscores the imperative for targeted policies aimed at fostering inclusion and equal opportunities, thereby narrowing the gender gap and unlocking the full potential of aspiring female entrepreneurs.

Yet, the scope of policies extends beyond gender considerations, with the EU actively championing initiatives aimed at supporting the self-employed and self-entrepreneurs holistically – with specific reference to young people, HE students and fresh graduates. From providing vital financial assistance to implementing measures to address socioeconomic disparities and boost essential skills and competencies, the EU's multifaceted approach underscores its commitment to nurturing a thriving ecosystem for self-employment and entrepreneurship.

In sum, the report offers a nuanced perspective on self-entrepreneurship, delving into both its triumphs and tribulations through a comprehensive (but not exhaustive) examination of quantitative and qualitative data. With the introduction of initiatives like those provided as case studies and good practices, there is a palpable sense of optimism for bridging the gap in training opportunities across European countries.

Moreover, there is a collective expectation for EU institutions to play a pivotal role in advocating for the integration of courses tailored to the needs of young aspiring self-entrepreneurs within the academic curriculum of European universities, thus laying the groundwork for a more inclusive and dynamic entrepreneurial ecosystem.

Bibliography

- Boston Consulting Group. "Freelancing in Europe 2022: Companies can learn a lot from freelancers". Press Release. Feb 9, 2022. <https://www.bcg.com/press/9february2022-freelancing-in-europe-en>
- Cedefop. "Share of self-employed people by country across Europe in 2022". Accessed May 26, 2024. <https://www.cedefop.europa.eu/en/tools/skills-intelligence/self-employment?country=EU&year=2022#2>
- Cedefop. "Share of self-employed people by educational level in 2022". Accessed May 26, 2024. <https://www.cedefop.europa.eu/en/tools/skills-intelligence/self-employment?country=EU&year=2022#2>
- Cedefop. "Share of self-employed people in EU (%)". Accessed May 26, 2024. <https://www.cedefop.europa.eu/en/tools/skills-intelligence/self-employment?country=EU&year=2022#2>
- EPP Group. "Empowering Entrepreneurship and SMEs: Fuelling European Prosperity". Press Release. Feb 15, 2024. <https://www.eppgroup.eu/newsroom/empowering-entrepreneurship-and-smes-fuelling-eu-prosperity>
- Eurofound, Exploring self-employment in the European Union, 2017. <https://www.european-microfinance.org/sites/default/files/document/file/exploring-self-employment-in-the-european-union.pdf>
- Eurofound, Self-employment in the EU: Job quality and developments in social protection, 2024. <https://www.eurofound.europa.eu/en/publications/2024/self-employment-eu-job-quality-and-developments-social-protection>
- European Commission. "EntreComp: The entrepreneurship competence framework". Accessed May 26, 2024. https://joint-research-centre.ec.europa.eu/entrecomp-entrepreneurship-competence-framework_en
- European Commission. "Entrepreneurship education". Accessed May 26, 2024. https://single-market-economy.ec.europa.eu/smes/supporting-entrepreneurship/entrepreneurship-education_en
- Gaskell, Adi. "The Fall in Self-Employment Due to The Cost Of Living Crisis". Forbes, Mar 23, 2023. <https://www.forbes.com/sites/adigaskell/2023/03/23/the-fall-in-self-employment-due-to-the-cost-of-living-crisis/?sh=65d99c7df83eb>
- Hansson J, Nordenmark M, Tjulin Å, Landstad BJ, Vinberg S. Socio-Ecological Factors and Well-Being among Self-Employed in Europe during the COVID-19 Pandemic. Int J Environ Res Public Health, 2022. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9266291/>
- Hill, Stephen. "The impact of the pandemic on employment and self-employment". Global Entrepreneurship Monitor, 2021. <https://www.gemconsortium.org/news/the-impact-of-the-pandemic-on-employment-and-self-employment>
- OECD, The Missing Entrepreneurs 2023: Policies for Inclusive Entrepreneurship and Self-Employment, 2023. <https://doi.org/10.1787/230efc78-en>
- Wakefield, Lydia. "Why don't universities better prepare students for self-employment?". The Guardian, Sep 01, 2017. <https://www.theguardian.com/small-business-network/2017/sep/01/why-dont-universities-prepare-students-for-self-employment>