

Chapter 1. Entrepreneurial learning and women's entrepreneurship (Dimension 1) in the Western Balkans and Turkey

This chapter assesses the role of education and training in developing a more entrepreneurial culture in the Western Balkans and Turkey, as well as the policies needed to allow women to make a more proportionate contribution to the entrepreneurial economy. It starts by outlining the assessment framework, then presents the analysis of Dimension 1's two sub-dimensions: 1) entrepreneurial learning, which assesses the policy and institutional support environment, paying particular attention to developing the entrepreneurship key competence, including curriculum and teacher training requirements, and building on recent policy guidance in this area by the European Commission; and 2) women's entrepreneurship, especially the cross-sectoral policy linkages (e.g. education, employment, economy) which are critical in ensuring more comprehensive and inclusive support for women's entrepreneurship, as well as cross-stakeholder working arrangements. Each sub-dimension section makes specific recommendations for both policy areas in the Western Balkans and Turkey.

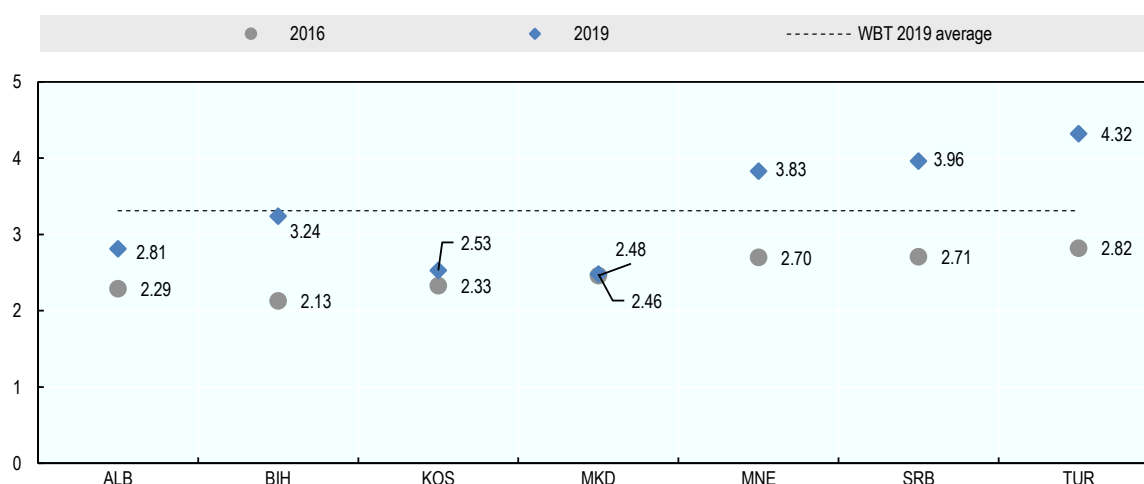
Key findings

- **Entrepreneurial learning features in national policy across all assessed economies**, and ranges from stand-alone strategies to being a component of wider strategic policy instruments e.g. national development plans, lifelong learning or economic development.
- **The policy drive in the region is supported by a variety of stakeholder partnership arrangements.** These work towards co-ordination and co-operation across a range of policies (education, employment, small and medium-sized enterprises, innovation, regional development). However, leadership and commitment, particularly from education authorities, remains weak.
- **Efforts to address entrepreneurship as a key competence in lower secondary and vocational education reflect wider developments within the European Union.** However, the higher education community remains on the fringe of wider entrepreneurial learning developments with little evidence that it is accommodating key competence approaches to entrepreneurship.
- **Teacher training invariably focuses on in-service teaching staff.** Preparing the next generation of teachers will require universities and teacher training colleges to include the European Entrepreneurship Competence Framework (EntreComp) in the teacher training curriculum.
- **Co-operation between schools and enterprises in the region is ad hoc, and generally depends on the initiative of individual teachers or school directors.** A more systematic approach is necessary. On the other hand, business co-operation with vocational schools is well developed, particularly through internships.
- **Options for young people to acquire practical entrepreneurial experience before leaving school are confined to school-based projects;** none of the economies have incorporated entrepreneurial experience within the national curriculum.
- **Women's entrepreneurship is now on the policy agendas of all the WBT economies, with most progress being made in designing and implementing policies.** Less attention is being paid to evaluating their effectiveness and efficiency.
- **Partnerships, both formal and informal, between public and private stakeholders to support women's entrepreneurship are increasingly found across the region.** In many cases, support for women's entrepreneurship programmes comes from the combined actions of more than one government sector.
- **The main challenge is still to ensure the effectiveness and efficiency of collective efforts,** which requires increased recognition of the importance of policy evaluation, and co-ordination among the partners responsible for the design and implementation of women's entrepreneurship policies and programmes.

Comparison with the 2016 assessment scores

Overall, this assessment finds that Turkey, Serbia and Montenegro are leading the region and demonstrating most progress in this dimension (Figure 1.1). Almost all the economies have improved their scores on both entrepreneurial learning and women's entrepreneurship since the 2016 assessment. Bosnia and Herzegovina, Serbia, and Turkey have made the most progress in the women's entrepreneurship sub-dimension, while Turkey and Montenegro have improved the most in the entrepreneurial learning sub-dimension.

Figure 1.1. Overall scores for Dimension 1 (2016 and 2019)



Note: Scores for 2019 are not directly comparable to the 2016 scores due to a methodological change increasing the focus on implementation. Therefore, changes in the scores may reflect the change in methodology more than actual changes to policy. The reader should focus on the narrative parts of the report to compare performance over time. See the Policy Framework and Assessment Process chapter and Annex A for information on the assessment methodology.

Implementation of the SME Policy Index 2016 recommendations

Table 1.1 summarises progress on the key recommendations for entrepreneurial learning and women's entrepreneurship since the previous assessment (OECD et al., 2016^[1]).

Table 1.1. Implementation of the SME Policy Index 2016 recommendations for Dimension 1

Overall 2016 recommendations	SME Policy Index 2019	
	Main developments during the assessment period	Regional progress status
Determine how the learning outcomes of the European Entrepreneurship Competence Framework (EntreComp) can best be addressed within national curriculum and qualifications frameworks.	<ul style="list-style-type: none"> -Efforts to cross-reference EntreComp learning outcomes with existing curricula remain confined to ad-hoc projects or pilot actions. Such pilots are an important first step given the newness of EntreComp but economies now need to make a systematic, comparative review. - In particular, Bosnia and Herzegovina has taken the initiative to cross-reference its core curriculum with EntreComp while Montenegro's work on entrepreneurial learning outcomes covers pre-primary, primary and secondary education. 	Moderate

Key stakeholders to be familiarised with the 2015 EU Education Council's Riga recommendations.	- The national Riga reports for EU candidate economies provide little detail or analysis of the entrepreneurship key competence. Montenegro's entrepreneurial learning partnership stands out for its contribution in this area through its dual role in the SBA assessment and Riga monitoring.	Moderate
Organise national seminars on integrating entrepreneurial learning into the higher education policy agenda.	- There have been no developments in promoting entrepreneurial learning in higher education.	None
Consider state-wide dialogue and policy awareness campaigns promoting women's entrepreneurship to ensure buy-in and ownership of support for women's entrepreneurship.	- Cross-sectoral co-ordination and policy cross-referencing has improved across the region, and practically all the WBT economies have run at least some communication and awareness-raising activities. - Effective co-ordination and building a comprehensive vision for the desired results remains a challenge for the next period, requiring efforts from all parts of the national women's entrepreneurship support framework.	Moderate
Create institutional mechanisms to build women's entrepreneurship into the broader national policy context	- All of the WBT economies have made visible progress in building partnerships and adopting strategies and policy measures to support women's entrepreneurship. - All the economies have active informal women's entrepreneurship partnerships, while some have dedicated women's entrepreneurship strategies, and have integrated them into their broader socio-economic policies.	Advanced
Improve measures for the comprehensive monitoring and evaluation of policies.	- Most of the economies have made good progress on monitoring the implementation of women's entrepreneurship support measures, but little progress on targeted policy evaluation or making evaluation reports publicly available. - Only a few of the economies undertake regular and systematic evaluation, mostly under the wider process of evaluating SME, entrepreneurship or economic reform, or evaluating individual projects or programmes. - The WBT economies generally provide statistical data disaggregated by sex, but their availability and quality should remain in the focus of policy partnerships.	Moderate
Link training and mentoring support to training needs analyses (start-up, growth and internationalisation training, coaching and mentoring).	- The region has made some progress in using training needs analyses to plan and design SME skills training.	Moderate

Introduction

If the economies of the Western Balkans and Turkey (WBT) are to maximise their entrepreneurial potential and meet the challenges of the European Union (EU) Single Market, they will each have to build the human capital their businesses need (European Council, 1993^[2]). Dimension 1 of The Small Business Act, supported by the EU's 2020 Entrepreneurship Action (EC, 2013^[3]), underlines the importance of entrepreneurial learning in building the entrepreneurial flair needed in a competitive business environment. It also emphasises that economies need to do more to ensure women entrepreneurs play a larger role in building a more sustainable, growth-oriented European economy. This chapter reviews developments in both areas across the seven WBT economies.

A primary feature of the EU's New Skills Agenda (EC, 2016^[4]) is its focus on key competences, including entrepreneurship, that businesses increasingly need in their search for greater flexibility in fast-changing economies. Entrepreneurship as a key competence refers less to skills for starting and growing a business and more to "mindset" – the psychological and behavioural traits (e.g. creative thinking, problem solving, opportunity-seeking and risk assessment) typically associated with the entrepreneurial character. The EU's policy interest in entrepreneurship as a key competence reflects the importance of building a more entrepreneurial culture in which all workers are more innovative and adaptable, adding value to the workplace and the economy.

This broader understanding of entrepreneurship requires rethinking how schools, colleges, the teaching profession and the learning process are managed and developed (Gribben, 2013^[5]). The European Commission recently reinforced this with its policy commitments for lifelong learning (EC, 2018^[6]), particularly for developing vocational training in EU candidate countries (EU, 2015^[7]), and has developed tools to support education systems in developing entrepreneurship as a key competence (Bacigalupo et al., 2016^[8]).

The Small Business Act for Europe also recognised that economies suffer when women are under-represented among entrepreneurs; it made women's entrepreneurship one of its priority areas (EC, 2008^[9]). The essential issues behind the low numbers of women entrepreneurs in the European economies define the position of this policy area within the Small Business Act (SBA) framework – in this chapter it is grouped with the promotion of the entrepreneurship key competence for the general population.

In the area of women's entrepreneurship, this report follows the recommendations of the European Parliament (European Parliament, 2013^[10]) and the provisions of the EU 2020 Entrepreneurship Action Plan (EC, 2013^[3]) on gender mainstreaming. These include making reliable, disaggregated data available to enable gender-sensitive support for entrepreneurship development; and designing national strategies and implementation measures that aim to increase the share of women-led companies. To address the entrepreneurship gender gap, policy makers and support agents, both in the EU and the WBT, need to "zoom in" on the women's entrepreneurship dimension. Actions and funding from a variety of government domains need to be related to specific, cross-sectoral, women's entrepreneurship policy outcomes. Comprehensive strategy planning and co-ordinated monitoring and evaluation arrangements would help provide a "panoramic" view of developments in this area to both the agencies responsible and their policy partners.

The analysis here places particular importance on the development of support structures for women entrepreneurs; measures to raise awareness of the importance of women's entrepreneurship and develop skills (European Parliament, 2013^[10]); expanding dedicated partnerships, networking and support programmes such as mentorships; and putting in place the conditions enabling an adequate work-life balance (EC, 2013^[3]).

Assessment framework

Structure

The assessment framework for this dimension has two sub-dimensions: entrepreneurial learning and women's entrepreneurship (Figure 1.2). Both sub-dimensions divided the assessment into three thematic blocks: planning and design (30% of the total score), implementation (50% of the total score), and monitoring and evaluation (20% of the total score). For more information on the methodology see the Policy Framework and Assessment Process chapter and Annex A.

Figure 1.2. Assessment framework for Dimension 1: Entrepreneurial learning and women's entrepreneurship

Entrepreneurial learning and women's entrepreneurship					
Sub-dimension 1.1: Entrepreneurial learning			Sub-dimension 1.2: Women's entrepreneurship		
Thematic block 1: Planning and design	Thematic block 2: Implementation	Thematic block 3: Monitoring and evaluation	Thematic block 1: Planning and design	Thematic block 2: Implementation	Thematic block 3: Monitoring and evaluation

Key methodological changes to the assessment framework

The assessment framework for Sub-dimension 1.1, entrepreneurial learning, has changed substantially since the 2016 assessment. The new methodological approach of using a questionnaire instead of the five-level indicator grid that was introduced during the 2016 assessment was applied this time round to both sub-dimensions. The overall SBA questionnaire now incorporates the previous 16 indicators for entrepreneurial learning policy developments and implementation. A group of experts from the seven WBT economies contributed to the revised framework early in 2017. The new questions were based on the previous indicators and cover the same areas as in 2016.

The assessment of the first thematic block (planning and design) looks at the lifelong entrepreneurial learning policy environment and how the core elements of entrepreneurial learning are included in policy planning and design: 1) entrepreneurship as a key competence in national curricula; 2) development of teaching material; 3) education-business co-operation and career guidance co-operation; 4) pre-service and in-service teacher training; and 5) training for school and university management. This thematic block also assesses whether there are functioning national policy partnerships for entrepreneurial learning.

The second thematic block, implementation, assesses how entrepreneurial learning is implemented in the various educational levels of education: primary, lower secondary, upper secondary, vocational education and training (VET), and higher education. It also covers how entrepreneurial learning is being promoted, whether practical experiences are

being implemented, whether there is co-operation between education and businesses, and whether good practices in formal and non-formal education are being exchanged.

The third thematic block, monitoring and evaluation, assesses how the implementation of entrepreneurial learning is being monitored and evaluated at national level and whether national policies are being improved as a result. This time round it also assesses whether economies have a student-tracking system in place, and if there is any official recognition for entrepreneurial teachers.

For Sub-dimension 1.2, women's entrepreneurship, the change of methodology had already been applied in 2016 as a pilot phase and therefore the changes were less drastic this time round. This assessment introduces some new questions on the cross-sectoral co-ordination of policies for women's entrepreneurship, government support to the non-government sector in women's entrepreneurship, incentives to increase women's participation in the formal sector, data availability and the gender sensitivity of policies.

For both sub-dimensions, the WBT governments carried out a self-assessment with the support of national experts. The European Training Foundation (ETF) organised focus groups to discuss the results of the self-assessment and provide additional evidence.

Analysis

Entrepreneurial learning (Sub-dimension 1.1)

High youth unemployment in the WBT region (48% in the Western Balkans and 20% in Turkey) and concerns that joblessness in the Western Balkans is a key factor in young people leaving the region (Taleski and Hoppe, 2015^[11]), have prompted more policy interest in youth entrepreneurship (Farnesina, 2017^[12]). Education and training play a critical role in the entrepreneurship agenda.

For the purposes of this assessment, “entrepreneurial learning” refers to all forms of entrepreneurship promotion through education and training, as well as what is delivered outside mainstream schooling (e.g. through youth entrepreneurship clubs). Importantly, it includes the “entrepreneurship key competence”, which comprises cognitive and behavioural traits associated with the entrepreneurial character (e.g. opportunity identification, risk assessment, resource management). Employers increasingly seek these competences to promote initiative and innovation in the workplace. Going beyond the purely business focus of traditional entrepreneurship education, this wider notion of entrepreneurial learning reflects the definition agreed by a group of international organisations working with transition, middle-income and developing economies.¹

This section begins by examining the policy context for supporting entrepreneurial learning, as well as its planning and design, especially the institutional context, given the range of policy stakeholders involved (e.g. education, employment, economy). The assessment also reviews progress in implementing entrepreneurial learning in secondary, vocational and higher education, especially teachers' readiness to adopt the entrepreneurship key competence. It also addresses the recommendation from the European Entrepreneurship Action Plan to include more practical entrepreneurial experience in secondary education (EC, 2013^[3]), and analyses the role of careers guidance services in promoting entrepreneurship. Finally, as an element of monitoring and evaluation, the section reviews good practice developments and wider efforts to raise awareness and understanding of entrepreneurial learning among the general public.

Overall, Turkey achieved the highest score in the entrepreneurial learning sub-dimension, followed by Montenegro and Serbia (Table 1.2).

Table 1.2. Scores for Sub-dimension 1.1: Entrepreneurial learning

	ALB	BIH	KOS	MKD	MNE	SRB	TUR	WBT average
Planning and design	3.33	4.13	3.00	3.13	4.73	3.33	4.45	3.73
Implementation	3.47	2.65	3.59	3.35	3.59	4.06	4.55	3.61
Monitoring and evaluation	1.00	3.33	1.00	1.00	4.33	3.33	4.00	2.57
Weighted average	2.94	3.23	2.89	2.82	4.08	3.70	4.38	3.43

Note: See the Policy Framework and Assessment Process chapter and Annex A for information on the assessment methodology.

The policy environment for entrepreneurial learning has improved

All the economies clearly demonstrate their policy commitment to entrepreneurial learning through a range of policy instruments. Bosnia and Herzegovina², Montenegro, and the Republic of North Macedonia have strategies for entrepreneurial learning. Dedicated strategic instruments are good practice as they provide coherence and support for a lifelong learning approach to entrepreneurship and are generally associated with cross-stakeholder governance support. In the other economies, entrepreneurial learning is an integral part of wider policy instruments: employment and lifelong learning strategies in Turkey, the government work programme in Serbia, and wider education strategies in Albania and Kosovo.* These are important achievements, but as all of these documents are time bound it will be important for economies to ensure that entrepreneurial learning remains on the policy agenda as policy discussions evolve. Where entrepreneurial learning is an integral part of wider policy instruments, the commitment and contribution, particularly of education ministries, is clear.

Mutually reinforcing policies are also good practice, in that they ensure continued visibility for and commitment to entrepreneurial learning. For example, the entrepreneurial learning strategy in North Macedonia is supplemented by clear commitments to entrepreneurship development within its national vocational training strategy, while in Serbia the priority afforded to developing entrepreneurship competences within the 2017-19 government work programme is backed up by commitments in the national SME and education strategies. Likewise, Turkey's national entrepreneurship strategy is mirrored by a lifelong learning strategy in which entrepreneurship is a core feature. The emphasis given to entrepreneurial learning in the Economic Reform Programme of Bosnia and Herzegovina underlines the importance of this area for the state, while the same priorities are mirrored at entity level in the Republika Srpska, and at cantonal levels (e.g. in Herzegovina-Neretva and West Herzegovina).³

* This designation is without prejudice to positions on status, and is in line with United Nations Security Council Resolution 1244/99 and the Advisory Opinion of the International Court of Justice on Kosovo's declaration of independence.

Diverse partnerships are supporting entrepreneurial learning

Entrepreneurial learning transcends individual policy areas (e.g. education, employment, economy, innovation), meaning that co-ordination and co-operation are crucial to ensure a more joined-up policy and delivery framework. This requires stakeholders to work in partnership to bring order to the policy environment (Gribben, 2018^[13]). The assessment found a variety of partnerships to support entrepreneurial learning, ranging from informal governance arrangements to more established structures. For example, Turkey's Entrepreneurship Council, Serbia's SME Council and Kosovo's National Council for Innovation and Entrepreneurship are good examples of a multi-stakeholder partnership.

The value of formal, institutional structures is that they make it more likely that entrepreneurial learning will be better understood and afforded policy time within wider economic development discussions. It is particularly important that the education authorities maximise the potential embodied by the membership of these structures and ensure that entrepreneurial learning is prioritised. Leadership by the education authorities through high-level participation will be important.

Montenegro stands apart with a dedicated cross-stakeholder advisory group supporting the entrepreneurial learning agenda. This partnership has added value in that it has widened its policy advisory services to address broader policy areas e.g. SME development. Bosnia and Herzegovina and North Macedonia also have dedicated partnership arrangements in place but momentum is generally weak and spurred by external demands, such as the SBA assessment.

Entrepreneurship key competence is implemented in a variety of ways

All the WBT economies have made good efforts to accommodate the EU key competence recommendations through cross-curricular approaches. However, their approaches to this area differ. For example, some address aspects of the entrepreneurship key competence within the wider curriculum – in Kosovo creativity falls under the wider curriculum area of “creative thinking”, while Serbia focuses on interpersonal competences, such as problem solving, in primary and secondary education. These reflect key areas of the European Entrepreneurship Competence Framework (EntreComp). In North Macedonia, aspects of entrepreneurship key competence are included under the “life skills” curriculum. Bosnia and Herzegovina had already established the entrepreneurship key competence within its common core curriculum but implementation of the curriculum by the range of education authorities across the state has been weak. However, the Republika Srpska recognises entrepreneurial learning as a key feature for development in the 2016-21 education strategy. Bosnia and Herzegovina's plans to cross reference its existing curriculum with EntreComp are also promising. In Montenegro, the Bureau of Education Services used EntreComp as a reference tool to introduce entrepreneurship key competences in pre-school education. In addition to these entrepreneurship key competence approaches, most economies also offer entrepreneurship as a subject in its own right.

Given the newness of the entrepreneurship key competence in education policy, cross-curricular approaches take time to develop, and require piloting and improvements along the way. This requires a more developed, system-based approach to preparing teachers – those in service and future intakes – to meet the demands of employers and build a more entrepreneurial spirit and mindset among young people.

In all economies teacher developments related to entrepreneurship are targeted at in-service teachers without any strategic, system-development plan and are invariably donor-supported. None of the economies have a strategic framework for entrepreneurship development in pre-service training. Nonetheless, the assessment did identify a range of good practices for including the entrepreneurship key competence in teacher training. For example, in the University of Pristina in Kosovo, pre-service teacher training focuses on experiential learning and includes learning techniques involving business games.

Public-private partnerships have been key to Turkey's efforts to support both teachers and administrative staff from VET schools on developing a business culture. The National Ministry of Education, Scientific and Technological Research Council and the Turkish Management Institute together trained 7 000 professionals in 2017. Also noteworthy is the small grants initiative by the Federal Ministry of Education and Science in Bosnia and Herzegovina to support teacher development, which includes the entrepreneurship key competence.

Young people's business skills are being developed

Key competence developments also apply to vocational education and training, where entrepreneurship is also well developed as a subject, with basic business skills most prominent. Vocational schools have well-developed co-operation with businesses, while business engagement with general secondary schools is generally confined to ad-hoc co-operative initiatives. Most of the WBT economies provide business work placements for vocational students, but these primarily build occupational skills with little coverage of business administration experience within the company.

The assessment also considered the extent to which young people have the opportunity to gain practical entrepreneurial learning experience as recommended in the 2020 European Entrepreneurship Action Plan (EC, 2013^[3]). Junior Achievement⁴ is a key contributor and partner to schools in a number of the economies, allowing young people to experience business first hand, often through simulation exercises. Montenegro's Entrepreneurial Clubs allow secondary students to work on specific business projects, although these are confined to a limited number of schools. Serbia's Chemical Technology School is another good example (Box 1.1).

Box 1.1. Good practice in promoting the entrepreneurship key competence in vocational education: Serbia's Chemical Technology School

The School for Chemical Technology in Subotica prepares young people for the world of work by developing their vocational and commercial skills and the entrepreneurship key competence, with a particular emphasis on "learning by doing". Working in teams, students establish and run school-based companies involving market analysis, product identification (e.g. liquid soap), sourcing of raw materials, production management, testing and quality assurance packaging, marketing, and sales. The school was recognised for its good efforts in promoting entrepreneurship as a key competence in the awards for VET excellence at the European Vocational Skills Week 2018. More specifically, the school's teaching and learning approaches stand out for their concentration on a number of key areas of the European Entrepreneurship Competence Framework. These include identifying opportunities (products to meet market interests); recognising environmental

concerns in the production process; team work to design, produce and commercialise products; and financial management. Moving away from instruction and towards more facilitation, teachers play a mentoring role to student teams while assessing individual students' theoretical knowledge and their practical skills. Finally, students learn how to network, liaise and learn from local businesses through direct business deals (e.g. procuring raw materials) and from the wider support from local economic development organisations for business development purposes.

Source: ETF (2018^[14]), *Serbian School Taking the Lead in Entrepreneurial Skills Development*, www.etf.europa.eu/en/news-and-events/news/serbian-school-taking-lead-entrepreneurial-skills-development.

Entrepreneurship is rarely included in careers guidance and counselling

Entrepreneurship continues to be a blind spot in careers guidance and counselling services in most of the economies. Albania and the Republika Srpska in Bosnia and Herzegovina stand out for offering careers guidance to vocational students which specifically identifies entrepreneurship and self-employment as a career option. One good practice is the presence of dedicated entrepreneurship centres at a number of vocational schools in Montenegro. These support pupils in determining career choices, including providing preparation for self-employment.

Entrepreneurship in higher education is making little progress

The 2016 SBA assessment found little progress in entrepreneurship in higher education. This assessment finds no improvement. Overall, the promotion of entrepreneurship remains confined to business and economics faculties, and on-site incubators where these exist. There are few efforts to promote a cross-campus approach, giving all students access to entrepreneurship education. The engagement in and contribution of higher education to the SBA assessment process was weak, particularly during the focus groups. This suggests that the higher education community remains on the fringe of wider socio-economic developments, at least at a national level. Nonetheless, the assessment identified efforts by Tuzla University in Bosnia and Herzegovina to promote entrepreneurship outside of the traditional business and economics faculties, while in North Macedonia entrepreneurship modules are obligatory for mechanical and electrical engineering programmes, as well as agriculture.

As in 2016, Turkey leads the WBT region on entrepreneurship in higher education. A strategic partnership between the Higher Education Council (YÖK) and the SME Development and Support Organisation (KOSGEB) ensures good university-business co-operation. A KOSGEB Practical Entrepreneurship Course is available for universities to administer. KOSGEB also provides a grant facility allowing students following these courses to progress with their business development plans.

New initiatives are building awareness, understanding and sharing good practice

As entrepreneurial learning – particularly the development of the entrepreneurship key competence – is a relatively fresh policy area, the assessment considered what measures the economies were taking to build awareness and understanding of its importance in the wider socio-economic context. It found a number of economies undertaking a range of activities, including entrepreneurship competitions, strategic press coverage and events to

share good practice. Business plan competitions are the most prominent forms of publicity for youth entrepreneurship in most of the economies.

While most entrepreneurship competitions are local, the success of students from the Faculty of Economics of Podgorica University in the entrepreneurship Euroskills competition attracted significant attention from national media in Montenegro, including recognition by the Minister for Education. More innovative competitions include the 2018 Sarajevo Business Forum challenge involving some 200 schools in Bosnia and Herzegovina to determine the most creative solution to a business problem. Albania stands out for its high levels of press and media coverage. A current affairs programme involving a televised panel discussion on entrepreneurship in schools in the Kukës region raised the subject's profile. The "i-Club" (Innovation Club) initiative and competition, where school students worked on innovative ideas and projects outside school hours, was covered on television for nine consecutive weeks, with viewer voting generating great public interest.

The assessment also looked at how policy makers and education and training providers were identifying and sharing good practice. This is important for three reasons. First, access to good practice allows fellow educators and training providers to see how entrepreneurial learning can be designed and delivered. Educators can draw on existing expertise and participate in networks leading to further opportunities to innovate. Second, access to good practice provides an opportunity to copy the practice, saving both time and money. Third, good practice can provide inspiration to policy makers, and in particular shows what works well and at what cost, offering potential to scale up programmes to increase their impact.

Overall, the assessment found very little connection between good practice and system reform. Where good practice is shared, it is generally at conferences or other events, with little follow-up. Nonetheless, Montenegro's Bureau for Education hosts a platform for school-based good practice, including teaching and learning materials, which is available to the wider education community for development purposes. It also stands out for its 2016 conference dedicated to showcasing how its schools are promoting entrepreneurial learning. Vocational schools in Montenegro also exchange good practice on practice enterprises, while membership of a wider European network (EUROPEN-PEN International) allows these schools access to good practice in Europe and to share their own experiences.

The way forward for entrepreneurial learning

The WBT economies should consider the following to boost their entrepreneurial learning:

- **Raise awareness of the entrepreneurship key competence.** Given the newness of the EU's EntreComp framework, all the economies should determine ways to increase awareness and understanding of entrepreneurship as a key competence for employability and competitiveness. Possible measures include good practice awards, expert advocacy groups, seminars and conferences. Such initiatives would allow for the latest developments and good practice to be showcased. They would also generate dialogue – as much across government as with the private sector, parents and the teaching community – about the issues and options to move forward with developing entrepreneurship as a key competence. For example, the Principality of Asturias (Spain) already has a well-developed approach to lifelong learning but is revisiting its work on entrepreneurial learning

through cross-stakeholder working groups to develop a shared understanding and a common language on EntreComp. It is also mapping existing activities against the EntreComp framework to identify gaps and extend or improve entrepreneurship promotion in education (European Committee of the Regions, 2018^[15]).

- **Build entrepreneurial experience into vocational education programmes.** While many vocational programmes offer students opportunities to develop their occupational skills in work placements, consideration should be given to developing business skills as well (e.g. sales, marketing and finance). This could include developing a “practice enterprise” within the curriculum, with businesses directly supporting the teaching and learning process. Support could be obtained from EUROPEN-PEN International, which manages a European network of schools promoting practice enterprises and provides guidelines and support to vocational schools interested in developing business experience within their programmes (EUROPEN-PEN International, 2018^[16]).
- **Share good practice in entrepreneurship promotion in higher education.** The economies should consider initiatives to identify and recognise the higher education institutions that are promoting entrepreneurship by creating an Entrepreneurial University of the Year award. This could be supported by the private sector, for example the banking community, and aim to promote cross-campus approaches to entrepreneurship promotion. One example to consider would be the United Kingdom’s National Centre for Entrepreneurship in Education, which holds an annual competition to identify excellence in embedding entrepreneurship within a university’s culture and curriculum. Submissions are subject to peer review. The initiative is run in co-operation with an education journal, thereby increasing awareness and visibility of entrepreneurship promotion in higher education (NCEE, 2018^[17]).

Women’s entrepreneurship (Sub-dimension 1.2)

This section explores the gender gap in entrepreneurship – a policy challenge not only for the EU and its partner countries, but also at the global scale.

The gender gap manifests itself in low numbers of female business owners, as well as in the statistics for company boards. Only 27.5% of business owners in the WBT region are women, and they hold just 14.2% of the top management positions in companies (Bekh, 2014^[18]). Throughout the EU, in economic sectors traditionally dominated by men, and in international trade, the number of women entrepreneurs is also drastically lower than the number of men. For instance, while women make up around 31% of active entrepreneurs in the EU, this share falls to only 3% in the construction sector; 7% in transportation and storage; 11% in electricity, gas, steam and air conditioning supply; and 19% in information and communication (EC, 2014^[19]). The picture is slightly better in real estate (31%) and professional, scientific and technical activities, but women are most active in the human health and social work sector (60% of all entrepreneurs), in other services (59%) and in education (55%) (EC, 2014^[19]).

To address the scarcity of women engaging in entrepreneurship, both in quantitative and in structural terms, it is not enough simply to introduce separate programmes for women to study entrepreneurship and SME skills. Instead, policy makers need to look at the complexity of the challenges and the cultural, social, economic, legal and regulatory factors that force many women to choose the predefined, traditional, “safe” route of wage employment that does not involve the risk and uncertainty of entrepreneurship, or that

does not conflict with family or community expectations about the role of women in society, the economy and the labour market. The SBA assessment framework urges governments to recognise the equal role and value of women in the national and global economy, and promotes strong measures to address the causes rather than the symptoms behind the strikingly low numbers of women entrepreneurs. In the Western Balkans and Turkey, entrepreneurship could fit well with demands for a better quality of life for both sexes, and provide women and their families with a more comfortable work-life balance, while intensifying job creation for entrepreneurial women themselves and for their future employees.

Policy makers should draw on the support and strong engagement of women's entrepreneurship networks and organisations to fully engage with the experiences of successful women entrepreneurs as business leaders, mentors, coaches, experts and business angels for women's enterprises. Such co-operation involves a high level of ownership and commitment from non-government policy partners. It also increases the quality and relevance of support actions because most women's entrepreneurship organisations are close to their beneficiaries and have accumulated expertise in women's entrepreneurship over many years of peer learning and support.

This section assesses the following aspects of women's entrepreneurship policy support systems in the WBT region:

1. **Planning and design:** the policy environment and policy partnerships for promoting women's entrepreneurship, including whether there are any strategies and action plans, arrangements and measures, to ensure policy making is gender sensitive.
2. **Implementation:** the overall framework for implementing women's entrepreneurship policies, including cross-sectoral co-ordination within government, and the institutional arrangements and incentives supporting women's entrepreneurship. This also looks at the critical enabling factors for women's entrepreneurship support, including co-operation with non-government organisations (NGOs) and peer networks for women entrepreneurs, and strategic investment in communication and awareness-raising measures.
3. **Monitoring and evaluation:** the degree to which economies have regulatory provisions to review policies for gender sensitivity, and to which they evaluate women's entrepreneurship programmes.

Overall, the assessment scores suggest that there has been progress on policy design and implementation, with Turkey, Serbia and Montenegro leading in this assessment period (Table 1.3). This indicates an overall improving trend, with women's entrepreneurship gradually getting onto the policy radar of policy makers and support agencies in the region. Lower scores for monitoring and evaluation across the board should prompt policy partners to take more strategic action for ensuring the effectiveness and efficiency of government investment in this important policy area.

Table 1.3. Scores for Sub-dimension 1.2: Women's entrepreneurship

	ALB	BIH	KOS	MKD	MNE	SRB	TUR	WBT average
Planning and design	3.00	3.67	2.33	2.33	4.33	4.33	5.00	3.57
Implementation	2.71	3.29	1.86	2.14	3.29	4.43	4.43	3.16
Monitoring and evaluation	1.80	2.60	1.80	1.00	2.60	4.20	2.60	2.37
Weighted average	2.62	3.26	1.99	1.97	3.46	4.35	4.17	3.12

Note: See the Policy Framework and Assessment Process chapter and Annex A for information on the assessment methodology.

Policy frameworks and partnerships support women's entrepreneurship

The SBA assessment does not prompt all economies to adopt separate policies, strategies or programmes for each human capital policy area. Instead, the format or type of policy document should be chosen after the main stakeholders have agreed on a common vision, goals and priority actions for women's entrepreneurship support. Whether these priority actions are best packaged into specific policy documents or are included under wider strategies depends on the national policy context. Establishing an effective policy partnership is a top priority objective for women's entrepreneurship support, irrespective of the formal or non-formal nature of this partnership.

The 2016 SBA assessment concluded that most of the region's economies had put together some type of policy frameworks to support women's entrepreneurship, but that policy partnership arrangements were still weak. Women's entrepreneurship measures were mainly packaged under general SME and gender equity agendas, in the form of a special pillar or as individual actions within a broader economic reform, SME, employment or gender strategy.

Since then, the region has made visible progress in building partnerships to support women's entrepreneurship policies. The assessments demonstrate an interesting trend: all the WBT economies now report they have active, informal women's entrepreneurship partnerships between public and private organisations which drive strategic developments and jointly implement programmes and projects with other stakeholders. Moreover, there are formal partnerships in Bosnia and Herzegovina, and Turkey. Turkey develops women's entrepreneurship under the umbrella of a large, high-level Entrepreneurship Council which has a broad mandate and brings stakeholder discussions to the national policy level. This ensures greater accountability, but less flexibility for co-ordinating specific women's entrepreneurship policy issues. In Bosnia and Herzegovina, the Republika Srpska has established a formal partnership, the Council for Women's Entrepreneurship, and also developed a draft women's entrepreneurship strategy for 2018-22. Albania and Montenegro also boast dedicated women's entrepreneurship strategies, while some of the other economies have integrated the topic into their socio-economic agenda. Albania, Montenegro, Serbia and Turkey have recognised the importance of a cross-sectoral approach and scaled up their actions to support women's entrepreneurship beyond the SME and gender policy areas. This is an important achievement, in line with the most up-to-date policy approaches in women's entrepreneurship globally.

Co-ordinating policy implementation is still a challenge in the region

Of the three main thematic blocks of the SBA assessment instrument – planning and design, implementation, and monitoring and evaluation – implementation is given the most weight in the assessment methodology. Effective implementation relies on the combination of many factors, such as stakeholders' implementation capacity, good collaboration mechanisms, and adequate resources, both financial and human. Another factor is the existence of an action plan, supported by dedicated budget funding. This assessment found that all the WBT economies include women's entrepreneurship as part of a formal policy, and Albania, Montenegro, Serbia and Turkey also have an action plan to implement it. This emphasises why it is a good idea to put strategies and programmes formally on paper – it ensures the public bodies responsible are accountable for delivering the results contained in the action plans.

In 2016 all the economies in the region reported they had allocated funds to support women's entrepreneurship but there were no data on the amount of funding available. Co-ordination remains a problem in the region, meaning that during this assessment it was difficult to obtain information on the budgets allocated to women's entrepreneurship from the different government bodies, and the total expenditure data from parallel sources of funding. Once again, it was the four economies which include women's entrepreneurship in formal strategies and action plans – Albania, Montenegro, Serbia and Turkey – which also reported having budgets for women's entrepreneurship, emphasising the high level of government commitment. In the Republika Srpska in Bosnia and Herzegovina, the use of funding to support women's entrepreneurship is backed up by a structured partnership and a dedicated, draft women's entrepreneurship strategy document.

Effective cross-sectoral co-ordination of government policies and programmes is especially important because women's entrepreneurship is a complex area which straddles economic, SME, employment, gender, social and other policies. Implementation therefore requires well-planned institutional arrangements and government bodies with sufficient institutional capacity to make informed decisions which improve women's entrepreneurship. All key ministries should have officials who act as "Gender focal points" and who need to be aware of specific issues related to women's entrepreneurship. Albania, Kosovo, Montenegro, North Macedonia, Serbia and Turkey have gender focal points in their ministries of labour and social policies, but only Montenegro has one in its education ministry, and only Montenegro, Serbia and Turkey have them in the government bodies responsible for youth policies. The Republika Srpska has established a Gender Centre.

Similarly, most of the economies have at least some cross-linkages between SME/entrepreneurship policies and other policy areas, most often employment and labour market policies. In Turkey, the National Employment Strategy (2017-19) includes provisions for strengthening women's entrepreneurship. Albania has cross-linkages between its National Development Integration Strategy, National Employment and Skills Strategy, and its Business Investment Development Strategy (2014-20). Albania, North Macedonia and Turkey also have special incentives to encourage self-employed and entrepreneurial women to join the formal economy.

Governments and partners are co-operating to create an institutional environment conducive to women's entrepreneurship

Targeting actions and resources to meet the needs of both women and men who are starting, growing or internationalising their businesses requires a systematic training needs analysis. Policy makers also need to distinguish between general **gender-neutral** programmes and programmes that address women entrepreneur's **gender-specific** requirements for skills and competences. While both women and men have the same creative and intellectual entrepreneurial potential, support for women entrepreneurs should go beyond general SME training courses, and address three critically important objectives (Bekh, 2014^[18]):

- **Boosting women's self-efficacy and ambition to encourage them to embark on an entrepreneurial career** that requires a great deal of risk taking and competition. This involves mentoring, coaching and networking support to encourage women into business leadership and new ventures, as well as measures to develop their skills and competences. Governments need to establish effective collaboration with NGOs which have the capacity to implement delegated budget-funded programmes and which have direct access to female beneficiaries of entrepreneurship development programmes. NGOs can also be partners of the government in policy design and improvement, implementation, cost-sharing, monitoring and evaluation of women's entrepreneurship support programmes.
- **Integrating the entrepreneurship key competence⁵ in a gender-sensitive way** into education curricula, teacher training and career guidance in formal and non-formal education from an early age.
- **Building policy awareness within wider society of the economic value of women's entrepreneurship** and its importance for national growth and competitiveness through measures such as media information and promotion campaigns, role models, and awards for successful women entrepreneurs.

There are excellent examples of implementation of budget-funded women's entrepreneurship support programmes by NGOs in Bosnia and Herzegovina and North Macedonia. In Serbia, the strong collaboration between the government, the Women's Business Association, Chamber of Commerce and other partners demonstrates good practice, being based on broad-scale agreements and co-ordinated plans. The government has delegated the execution of budget-supported programmes to non-government partners to strengthen market access for women through their inclusion in supplier chains. Other national and regional actions are implemented through the joint efforts of the government, women entrepreneurs' organisations and international partners like the European Commission, the European Bank for Reconstruction and Development, Ernst & Young, and others.

Montenegro, North Macedonia, Serbia and Turkey all use communication strategically to promote women's entrepreneurship. In North Macedonia, the Action Plan of the National Women's Entrepreneurship Strategy and the Strategy for Gender Equality (2016-20) both include a significant number of communication actions. In Montenegro, communication measures are well defined in the Strategy for Women's Entrepreneurship Development and its Action Plan for 2018, and include awareness-raising actions and a media campaign. In Serbia, women's entrepreneurship communication and visibility measures are supported by multiple partners including the Ministry of Economy, the Serbian Development Agency, the Woman Business Association and the Gesellschaft für

Internationale Zusammenarbeit (GIZ). In Turkey, there are awareness-raising and communication actions in the Entrepreneurship Strategy and Action Plan (2015-18) and the National Employment Strategy and Action Plan (2017-19). These include the promotion and expansion of the Woman's Entrepreneurship Ambassadors project implemented by the Women Entrepreneurs Association of Turkey (KAGİDER), and measures to develop an entrepreneurial culture through an annual contest for successful women entrepreneurs, in co-ordination with KOSGEB.

The region also has activities to share good practice in supporting women's entrepreneurship, such as the annual Golden Bee event in Albania; good-practice sharing, networking and communication support activities in Bosnia and Herzegovina through the Association of Women Entrepreneurs, the Women's Entrepreneurship Council and conferences in the Republika Srpska; the Good Practice awards in Montenegro; the Success Flower good practice sharing, visibility, role models and networking promotion event in Serbia; and the Aspiring Woman Entrepreneur and Women-Social Entrepreneur of Turkey in the SME and Entrepreneurs' Awards, promoted by KOSGEB.

Policy makers are increasingly taking gender into account, but monitoring and evaluation remain limited

It is important to apply a gender-sensitive approach to all policies that might affect the state of women's entrepreneurship; it acts as a quality assurance and "reality check" that requires the involvement of gender experts and women's entrepreneurship practitioners. The aim of a gender sensitivity check is to ensure that all relevant existing and new policies are gender sensitive, and is best done with the support of policy partnerships. Overall, it is too early to say whether the SME policies in the region or in individual economies are gender sensitive. Bosnia and Herzegovina, Montenegro and Serbia have regulatory provisions to review policies for gender sensitivity. For example, in Montenegro this is required by the Law on Gender Equality, and the economy is moving towards gender-sensitive budgeting.

The implementation of women's entrepreneurship support measures is subject to policy monitoring by the governments in Albania, Bosnia and Herzegovina, Montenegro, Serbia, and Turkey. For all the economies of the region which have partnerships and which have adopted structured policy frameworks and action plans, monitoring becomes a natural feature of implementation. In the economies where the goals and actions to support women's entrepreneurship are incorporated into broader government strategies and action plans, sustained by government resources, monitoring is also executed at the broader level.

The evaluation of women's entrepreneurship programmes remains an area for future improvement. Currently, it is either confined to rather ad-hoc project- or programme-based reports, or is packaged into the wider evaluation of SME, entrepreneurship or economic reforms. Serbia and Turkey have reported on women's entrepreneurship as part of a wider evaluation of government strategies: in Serbia, evaluation reports from the Serbian Development Agency and the National Employment Office feature women's entrepreneurship support actions, while in Turkey, women's entrepreneurship is included in KOSGEB's evaluation of the Entrepreneurship Strategy and Action Plan.

Once the initial lack of data concerning women entrepreneurs has been closed in all the WBT economies, it goes without saying that the availability, quality and accessibility of individual level statistical data disaggregated by sex should remain on the radar of policy

partnerships to allow systematic monitoring and evaluation of public and private programmes serving the needs of both male and female entrepreneurs.⁶

The way forward for women's entrepreneurship

Moving forward, policy makers should consider the following recommendations:

- **Focus on strengthening formal and informal women's entrepreneurship policy partnerships** by establishing formal policy and institutional frameworks, implementing a common vision, and aiming to create co-ordinated action plans, accompanied by joint monitoring efforts. "Zooming-in" on the women's entrepreneurship dimension of related policies should identify all available sources of funding and actions supported by different government domains and link them to specific, cross-sectoral, women's entrepreneurship policy outcomes. France's implementation of the Plan of Promotion of Women's Entrepreneurship in 2013-17 (Box 1.2) offers an example of how comprehensive actions can be designed and implemented by different parts of the government around common women's entrepreneurship promotion goals.

Box 1.2. France's Women's Entrepreneurship Plan

The Women's Entrepreneurship Plan was launched in August 2013 by the ministries of women's rights and national education, higher education and research; and the Delegate Ministry for SMEs, Innovation and the Digital Economy. It aimed to increase the proportion of women in new business start-ups from 30% in 2012 to 40% in 2017.

Two of the three pillars of the action plan focus on skills development. The first pillar aims to improve communication on entrepreneurship by strengthening entrepreneurship in the education system, supporting promotional events such as the Entrepreneurship Awareness Week and the launch of a new website (www.ellesentreprennent.fr), which provides information and links to available support programmes (e.g. training, mentoring).

The second pillar boosts individual support for women entrepreneurs with the creation of 14 regional support networks that provide mentoring to women entrepreneurs. Some of these networks offer general support, while others offer tailored support for specific groups such as innovative women entrepreneurs or older women entrepreneurs. One of the main objectives of these networks is to strengthen support for women entrepreneurs in rural areas.

The third pillar improves access to finance for women entrepreneurs. The approach was to build a partnership with the *Caisse des Dépôts et Consignations*, two banks (BPCE and BNP Paribas) and financial networks (France Active and Initiative France), which organise breakfast meetings and networking events for entrepreneurs and financial institutions. In addition, the government facilitates loans for women entrepreneurs through the loan guarantee *Fonds de garantie à l'initiative des femmes* (FGIF). As of September 2015, the ceiling for the guarantees was EUR 45 000.

In 2013, the initiative mobilised a network of 130 women entrepreneurs, and reached 260 young women who were interested in becoming entrepreneurs. There were

400 promotional events in 2015, which was double the number in 2014. The FGIF assisted 2 075 women to start businesses in 2015 and helped create 3 095 jobs.

The key to the success of this initiative is that it is an integrated approach that touches pre-start-up, start-up and business development activities. Thus, the three pillars reinforce each other because people can move through the different stages of support as their business project develops.

Source: Adapted from OECD (2016^[20]), *Policy Brief on Women's Entrepreneurship*, <https://www.oecd.org/cfe/smes/Policy-Brief-on-Women-s-Entrepreneurship.pdf>, Government of France (2018^[21]), *L'entrepreneuriat: Redonner de la Compétitivité aux Entreprises*, www.gouvernement.fr/action/l-entrepreneuriat (in French).

- **Focus on policy evaluation**, engaging the key policy partners and stakeholders, and making the results of evaluations public and open to feedback from stakeholders and beneficiaries. Data from evaluations should be used to build policy awareness in the wider society on the economic value of women's entrepreneurship and its importance for national growth and competitiveness. The programmes implemented by the Swedish Agency for Economic and Regional Growth could be a source of learning and inspiration in this area. They are based on hard evidence and linked to the overarching national strategy goals of gender equity and equality, so all the actions are fine-tuned to the specific needs of male and female target groups of entrepreneurs (Swedish Agency for Economic and Regional Growth, 2015^[22]). During 2008-14, the Swedish government regularly reviewed and adjusted the strategies and the resources allocated to them based on the implementation results. Lessons from Sweden were a strong inspiration behind the launch in 2009 of the European Network of Female Entrepreneurship Ambassadors.
- **Continue building a gender-sensitive policy implementation environment** in which the gender sensitivity check becomes a routine procedure. Women's entrepreneurial human capital can be promoted through both gender-neutral support programmes based on the training needs of specific target groups of entrepreneurs (start-ups, growth phase, internationalising SMEs, etc.) delivered to mixed-sex groups; and gender-specific skill support measures designed and implemented in partnership with women's entrepreneurship networks, associations and organisations with strong experience of mentorship, coaching and other types of expertise. Ireland offers a good example of a gender-sensitive approach to entrepreneurship development, engaging the key government bodies such as Enterprise Ireland, the Gender Equality Unit and the Department of Jobs, Enterprise and Innovation, as well as a broad spectrum of policy partners representing national, regional, local level and strong private sector actors. For more information see Box 1.3 and the Enterprise Europe Network (2010^[23]) and Enterprise Ireland (2018^[24]) websites.

Box 1.3. Training for women running high-potential start-ups: Ireland's Female High Fliers programme

The Female High Fliers programme was established in response to policy interest in enabling women's businesses to play a stronger role in Ireland's wider economic development drive. The programme, run by the Ryan Academy of Dublin City University, addresses specific challenges for women entrepreneurs: lack of role models, low self-confidence, lack of business expertise, and limited networking opportunities and access to finance.

Female High Fliers is an accelerator programme targeting existing women's start-ups (businesses up to five years old) with growth potential. It aims to put their business development on a fast track.

Financed by Enterprise Ireland, the programme helps women to determine the options and opportunities for scaling up their businesses. It includes workshops focusing on areas such as taxation, finance and digital marketing and well as one-to-one mentoring by experienced business people on issues such as investment and exporting.

The programme is supported by an online platform where participants work on business development models and where key information on areas such as customers and investors are logged. The platform also provides a link to the programme's mentor network.

The programme culminates in an event at which the businesses have an opportunity to pitch to investors for finance to bring forward their business growth plans.

An important feature of the programme is access to women's business networks for continued informal business support and intelligence from like-minded women entrepreneurs.

The programme builds on a community of mentors and investors already established through wider SME training provided by the Ryan Academy and attracts significant media interest in both the programme and the participating companies.

Source: Ryan Academy (2017^[25]), *Female High Fliers*, <https://ryanacademy.ie/portfolio/female-high-fliers/>.

Conclusions

Overall, the assessment has found that the relevant public stakeholders in all the WBT economies have taken positive steps to improve entrepreneurial learning and women's entrepreneurship.

As entrepreneurial learning touches on a range of policy areas – education, employment and economic development – governance arrangements continue to be a challenge, however, resulting in policy fragmentation. Nevertheless, there is greater buy-in to developing the entrepreneurship key competence, helped by the European Entrepreneurship Competence Framework (EntreComp), which was published after the 2016 assessment. However, in all the economies the key test lies in putting the policy recommendations into practice, including curriculum reform and teacher development. Since the last assessment, there has been little progress in ensuring that new teachers are prepared to deliver the key competences approach, particularly the entrepreneurship key competence. Similarly, the education authorities have paid little strategic attention to

ensuring that all young people have at least one entrepreneurial experience before leaving school.

As the 2016 assessment also found, the higher education community remains distant from the SBA policy dialogue and there have been few strategic developments, particularly in the area of cross-campus approaches to promoting entrepreneurship.

Turning to women's entrepreneurship, the region has made progress in raising this policy area up the policy agenda. Concern for women's entrepreneurship is gaining momentum in Albania and Montenegro, reflected in the development of dedicated strategies and implementation action plans. It has become a priority area for the national entrepreneurship partnership in Turkey, and one of the pillars of the SME Strategy in Serbia. Co-operation over women's entrepreneurship has been transformed into a dedicated policy partnership in the Republika Srpska (Bosnia and Herzegovina). The overall regional trend is gradually becoming positive, making it important that Kosovo and North Macedonia also engage in this policy area.

The economies need to strengthen their cross-sectoral approach to the design and implementation of policy measures although Albania, Montenegro, Serbia and Turkey already make linkages between their economic, SME and gender policies – and in some cases with employment and skills policies. All the economies need a stronger overall understanding of the role of women entrepreneurs in their social and economic development. Building on positive experiences in Bosnia and Herzegovina, the Former Yugoslav Republic of Macedonia, Serbia and others, policy makers could explore different forms of co-operation between the government, NGOs and networks of women entrepreneurs. The region already has some excellent examples of awareness-raising actions, communication, good practice exchanges and networking in women's entrepreneurship, but they need to be used more systematically.

Finally, none of the economies have shown much improvement in system-based approaches to monitoring and evaluation in this dimension. While the data on women's entrepreneurship are improving, hard data on the promotion of entrepreneurship in formal education still do not feature in policy dialogue, planning or evaluation.

Addressing the recommendations proposed in this chapter will support the relevant institutions in the WBT economies to develop entrepreneurial learning and women's entrepreneurship.

Notes

¹ The framework definition of entrepreneurial learning was agreed by an international working group in Geneva on 18 January 2012: "all forms of education and training, which contribute to entrepreneurial or behavior with or without a commercial objective". The working group comprised the ETF; the International Labour Organization; the United Nations Educational, Scientific and Cultural Organization; the International Centre for Technical and Vocational Education and Training (UNEVOC); and GIZ.

² The policy focus group in 2018 recommended that the entrepreneurial learning strategy be updated.

³ For a description of the complex administrative set-up in Bosnia and Herzegovina and how this was handled in the scoring process, please refer to Annex B.

⁴Junior Achievement is a global, non-profit organisation which works with schools to support young people's entrepreneurship: www.jaworldwide.org/.

⁵ Entrepreneurship key competence development is discussed substantially earlier in this chapter, and in the individual economy profiles.

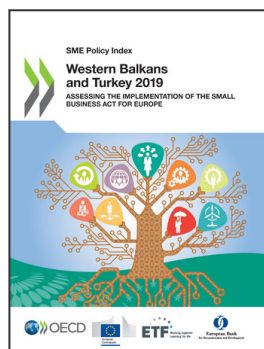
⁶ Analysis of data availability in a gender-sensitive format to support women's entrepreneurship is included in the chapter on skills for SMEs and in individual economy profiles.

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From:

SME Policy Index: Western Balkans and Turkey 2019

Assessing the Implementation of the Small Business Act for Europe

Access the complete publication at:

<https://doi.org/10.1787/g2g9fa9a-en>

Please cite this chapter as:

OECD, *et al.* (2019), “Entrepreneurial learning and women’s entrepreneurship (Dimension 1) in the Western Balkans and Turkey”, in *SME Policy Index: Western Balkans and Turkey 2019: Assessing the Implementation of the Small Business Act for Europe*, OECD Publishing, Paris.

DOI: <https://doi.org/10.1787/34345065-en>

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