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

This chapter assesses the state of play in education and training in developing entrepreneurial culture and learning in the Western Balkans and Turkey. It also assesses 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, paying particular attention to developing the entrepreneurship key competence underpinned by EntreComp, including curriculum, assessment and teacher training requirements; and 2) women's entrepreneurship, considering cross-sector policy linkages, national partnerships, and effective monitoring and evaluation (including gender-disaggregated data), which are critical in ensuring a comprehensive picture of the support for, and impact of, women's entrepreneurship. Each sub-dimension makes specific recommendations for the Western Balkans and Turkey.

Key findings

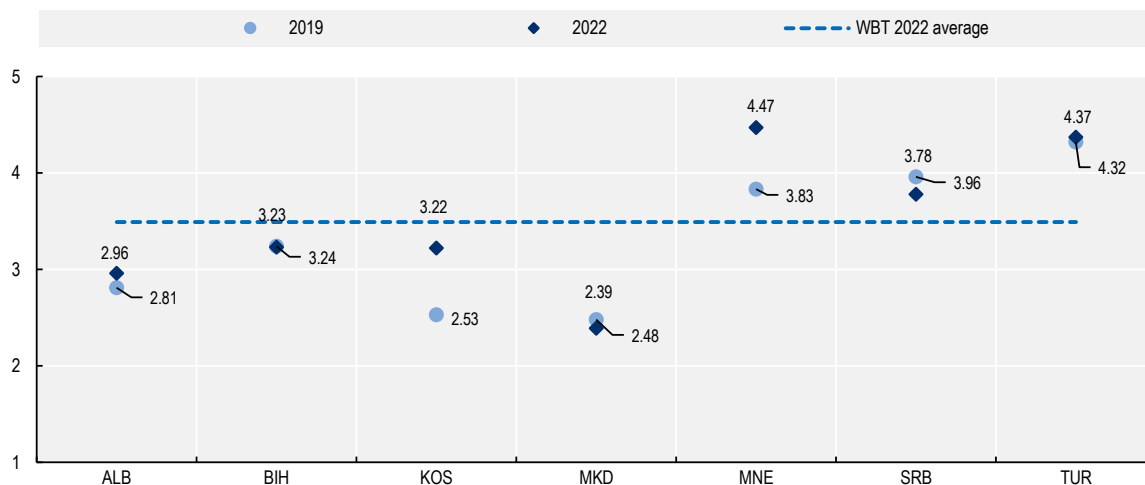
- **Entrepreneurial learning features in policy across all Western Balkans and Turkey (WBT) economies.** There is evidence that fewer economies have a stand-alone strategy, though inclusion of entrepreneurial learning can be seen across a diverse range of policy documents, relating to education, youth, employment and economic development, including smart specialisation.
- **Multi-stakeholder partnerships to drive forward entrepreneurial learning are not yet evident in all WBT economies,** with a need for stronger leadership and commitment of representatives, including government and stakeholders from education, employment and economic development.
- **There is an implementation gap between the designation of entrepreneurship, as a cross-curricular key competence, and its visibility within the learner experience,** for example, through teacher guidance, curriculum and associated learning outcomes, across a range of subjects. Implementation remains weaker at the higher education level, while more focus on the key competence is needed in vocational education and training (VET), where the focus may be limited to business creation.
- **Assessment of learning outcomes is not yet evident in all WBT economies,** with only Montenegro implementing this at all levels of education and training.
- **The use of EntreComp has increased during this assessment period.** Some economies have used it to guide, or underpin, educational development, while others are using it to raise awareness and have yet to develop comprehensive approaches. In Bosnia and Herzegovina, consideration is being given to how EntreComp can support green and digital competence development.
- **Pre-service teacher training addresses active learning pedagogies but does not yet explicitly train teachers on how to develop the entrepreneurship key competence** with their learners, with evidence only available from one university teaching faculty in North Macedonia.
- **In-service teacher training is available across all WBT economies** but is not yet accessible to all teachers as a training option.
- **Practical entrepreneurial experiences are more diverse** in delivery mechanisms, and innovative in terms of content and theme, such as digital, social and green topics. However, most economies do not offer this as a compulsory component of education and training to all learners.
- **Sharing practices remains an area in which not all economies are active.** Opportunity exists to promote this at national and international levels, including through awards schemes.
- **Monitoring and evaluation are underdeveloped across both sub-dimensions,** with potential to improve across the region.
- **Women's entrepreneurship is more prominent in the policy landscape of all WBT economies,** with most progress being made in designing and implementing policies. Less attention is being paid to evaluating their effectiveness and efficiency.
- **Formal and informal partnerships support the development of women's entrepreneurship** by bringing together stakeholders from public, private and non-governmental organisation (NGO) sectors to guide and oversee development, such as practical implementation, monitoring and evaluation.

- **There is a significant lack of gender-disaggregated data across all WBT economies,** creating a knowledge gap regarding the progress of women's entrepreneurship and the impact of investment, because what is effective is not known. Key gender-disaggregated statistical indicators are not collected or tracked at the system level.

Comparison with the 2019 assessment scores

This assessment finds that Montenegro, Serbia and Turkey are leading the region, while Kosovo* and Montenegro demonstrate the most overall progress during this assessment period (Figure 1.1). Almost all the economies have improved their score in women's entrepreneurship. In contrast, scores for entrepreneurial learning have dipped slightly, reflecting the additional focus on implementation now included in the assessment process for this sub-dimension. Montenegro and Kosovo show most progress in entrepreneurial learning, while Kosovo and Albania show the most progress in women's entrepreneurship.

Figure 1.1. Overall scores for Dimension 1 (2019 and 2022)



Notes: WBT: Western Balkans and Turkey. Despite the introduction of questions and expanded questions to better gauge the actual state of play and monitor new trends in respective policy areas, scores for 2022 remain largely comparable to 2019. To have a detailed overview of policy changes and compare performance over time, the reader should focus on the narrative parts of the report. See the Policy Framework and Assessment Process chapter and Annex A for information on the assessment methodology.

* 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.

Implementation of the SME Policy Index's 2019 recommendations

Table 1.1 summarises progress on the key recommendations for entrepreneurial learning and women's entrepreneurship since the previous assessment.

Table 1.1. Implementation of the SME Policy Index's 2019 recommendations for Dimension 1

Regional 2019 recommendation	SME Policy Index 2022	
	Main developments during the assessment period	Regional progress status
Raise awareness of the entrepreneurship key competence	Increased awareness of EntreComp can be seen across most economies. Montenegro and Turkey stand out with their approaches. Montenegro has embedded EntreComp into the education system while Turkey is part of the EntreCompEurope project. The EntreCompEurope project led by the Union of Chambers and Commodity Exchanges of Turkey (TOBB) and the government Erasmus+ National Agency has hosted workshops and webinars on EntreComp for women's entrepreneurship, vocational education and training (VET) educators, and youth workers. A Turkish EntreComp network is also part of The EntreComp Community – a global practice community linked to EntreCompEurope. In Kosovo, the ALLED2 project has translated the framework into local languages. Other economies are implementing EntreComp to different degrees, for example North Macedonia has used it to support design of new VET curriculum while Albania has promoted awareness of EntreComp through higher education workshops.	Moderate
Build entrepreneurial experience into vocational education programmes	More economies have now embedded business-focused entrepreneurship courses as compulsory components of their VET curricula. Aligned with this, there are mini company-based actions that are active in the region. Kosovo, Montenegro and Serbia offer practice firms activities within vocational education (dependent on institutional engagement), linked to Practice Enterprise Network (PEN) Worldwide. ¹ In addition, Junior Achievement (JA) Europe ² delivers practice enterprise programmes to vocational students in Albania, Serbia and Turkey (dependent on institutional engagement).	Moderate
Share good practice in entrepreneurship promotion in higher education	There is progress in sharing entrepreneurial learning practices at the higher education level with evidence of national and international sharing, but this has not yet resulted in formal recognition channels for good practices in this sector. The opportunity to build on this work is significant across all economies, such as for all economies to launch a national Entrepreneurial University award or to ensure access to a specific online space to share good practices more widely (available in Montenegro).	Limited
Focus on strengthening formal and informal women's entrepreneurship policy partnerships	There has been good progress with formal partnerships now seen in Kosovo and Montenegro, while all economies have strong informal partnerships. In the Western Balkans, there is now significant co-operation between women's entrepreneurship partnerships, including involvement from the Regional Cooperation Council.	Strong
Focus on policy evaluation	This area remains underdeveloped; significant work is still needed to build depth and quality of approaches.	Limited
Continue building a gender-sensitive policy implementation environment	Cross-government co-operation has developed during this assessment period. Expert bodies are now dedicated to supporting cross-government gender equality in Bosnia and Herzegovina, Kosovo, Montenegro, and Serbia. There is less development of a support pathway specific to women entrepreneurs, but an increase in the provision of training, particularly for women, led by national women entrepreneurship networks and partnerships.	Moderate

1. For more information on practice enterprises delivered by PEN Worldwide, see <https://www.penworldwide.org/locations/europe>.

2. For more insight into the range of JA Europe programmes, see: www.jaeurope.org.

Introduction

People are the driving force of any economy. In the face of the current social and economic crises resulting from the COVID-19 pandemic, and the more recent outbreak of conflict in Europe, this focus on supporting people to contribute their potential to society and the economy has never been more important. Societies and economies have been forced to pivot repeatedly during this assessment period, testing their adaptability and resilience, as well as their entrepreneurial mindsets, to find better solutions to the new challenges presented. Entrepreneurial learning offers a channel to empower learners with the knowledge, skills and confidence to think and act entrepreneurially, as citizens; as employees; or as social, co-operative or business entrepreneurs. Supporting women's entrepreneurship brings both social and economic development and harnessing women's potential and talents drives sustainable development, generating social and financial capital for women through increased productivity, as they contribute to social and economic growth.

It is important to note that this assessment period has been an extraordinary time in history, with ongoing challenges caused by the pandemic, revealing gaps in the preparedness of both policy makers and learning providers. In education, while significant strides were made in every economy to take learning on line, the impact of such a multifaceted crisis can be seen in all spheres of this dimension (Van der Graaf et al., 2021^[1]). The education and training sector has seen a steep development curve towards digital and online learning, opening complex challenges of engagement, equality and inclusion, as well as a lack of practical experiences, as these pedagogical approaches were put on hold. For women's entrepreneurship, this period has been impacted by the reality of learning and working from home. It has been predominantly women who have seen their responsibilities increase within the family and home, as childcare and education provision was shut down in the face of the pandemic. Compounding this, those industries that employ more women have been the hardest hit across all economies, such as tourism and the service sector.

Policy has been racing to catch up. Two key documents on entrepreneurial learning were published pre-pandemic, including the New Skills Agenda (European Commission, 2020^[2]) and the Digital Education Action Plan (European Commission, 2020^[3]). These documents focus on the importance of developing entrepreneurial mindsets, supporting a more resilient workforce and recognising entrepreneurial competences as necessary to enable digital transformation. In the face of rising youth unemployment and the need to rebuild, entrepreneurial learning comes into sharper policy focus. For women's entrepreneurship, policy has been partially shaped with pandemic responses in mind, through the SME Strategy (European Commission, 2020^[4]) launched pre-pandemic and the European Pillar of Social Rights Action Plan (European Commission, 2021^[5]), launched during the pandemic. They both prioritise supporting women entrepreneurs as part of wider support for entrepreneurship and self-employment, with self-employment emphasising challenges faced by small and medium-sized enterprises (SMEs), particularly women, during the pandemic.

The pace of change in the workplace is increasing, accelerated by digital and green transition, influencing the evolution of both sub-dimensions in this chapter. These transitions – also influenced by smart specialisation – need to shape how entrepreneurial learning and career guidance evolve. Digitalisation is shifting the workplace by reducing physically demanding jobs and increasing office-based roles more traditionally undertaken by women. Educators need to be aware of the world learners will enter after they leave the safe space of school or university, as societal crises, and the need for innovation, impact the skills needed to drive social and economic development.

EntreComp (Bacigalupo et al., 2016^[6]) is both an entrepreneurial competences lens through which to support entrepreneurial learning across diverse contexts as well as a tool to inspire innovative action, to respond to Europe's most urgent social and economic challenges. It defines 15 competences, including those which are also called soft skills, career skills or simply life skills, such as vision, creativity, self-efficacy, perseverance, planning, taking initiative, working with others, dealing with uncertainty and learning from experience. Many of these are those most valued by employers as part of the mindset

needed to adapt and be resilient in the changing world of work. These skills also support individuals in pursuing social, co-operative or business entrepreneurship as a career pathway. The lens of EntreComp underpins the strong links between entrepreneurial learning and the competences needed for the digital and green transition. This emphasises the importance for education and training systems to recognise and make visible connections with wider European competence frameworks including DigComp (Vuorikari, Kluzer and Punie, 2022^[7]); LifeComp, the European Framework for Personal, Social and Learning to Learn Key Competence (Sala et al., 2020^[8]); and the most recent GreenComp, the European sustainability competence framework (Bianchi, Psiotis and Cabrera Giraldez, 2022^[9]).

This assessment focuses on considering the extent to which entrepreneurial learning, and women's entrepreneurship, are being positively developed through policy planning, practical implementation, and monitoring and evaluation, taking into account cross-policy commitments and stakeholder partnerships across both sub-dimensions. These aspects are critical to understanding the priority given to, and forward development of, these sub-dimensions in light of the challenges faced over the past period, and the added emphasis these crises should bring to these human-centred dimensions.

This chapter reviews developments in both areas across the seven WBT economies.

Assessment framework

Structure

The assessment framework for this dimension has two sub-dimensions: entrepreneurial learning and women's entrepreneurship (Figure 1.2). The first sub-dimension for entrepreneurial learning is weighted to account for 60% of the total score for this dimension, while the second sub-dimension for women's entrepreneurship is weighted at 40%. 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). See the Policy Framework and Assessment Process chapter and Annex A for more information on the methodology.

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:	Thematic block 2:	Thematic block 3:	Thematic block 1:	Thematic block 2:	Thematic block 3:
Planning and design	Implementation	Monitoring and evaluation	Planning and design	Implementation	Monitoring and evaluation

Key methodological changes to the assessment framework

The assessment framework is largely unchanged from the 2019 assessment. However, in each sub-dimension, some policy and implementation aspects have been expanded to better gauge the actual state of play in those areas.

The assessment framework for Sub-dimension 1.1 has been expanded since 2019 to better capture more information on key aspects relating to policy priorities and practical implementation. The first thematic block

(planning and design) sees a new question on pre-service teacher training, and a general question on teacher training has now been broken down to focus on the accessibility of training to all in-service teachers at different levels of education and training. The second thematic block (implementation) puts more emphasis on supporting the practical implementation of relevant actions plans, alongside a few expanded questions which aim to draw out more insights on the practical implementation of the entrepreneurship key competence through learning outcomes, practical entrepreneurial experiences at all levels and the assessment of learning outcomes linked to the entrepreneurship key competence. In the final thematic block (monitoring and evaluation), a general question on recognition and rewards for teachers is broken down into recognition for teachers at each level of education and training.

The content of the analysis has been largely unchanged for Sub-dimension 1.2 on women's entrepreneurship. In the second thematic block (implementation), the first question, relating to government actions plans, is now broken down to ask for additional information on targets, timeframe and impact, while for the first time, two new questions recognise the importance of specific actions supporting women entrepreneurs through digital and green transformation. This assessment also evaluated policy co-ordination more thoroughly, with a specific question related to cross-government co-ordination and partnership.

Analysis

Entrepreneurial learning (Sub-dimension 1.1)

This assessment period has been marked by seismic shifts in how education and training systems have functioned and delivered learning, transitioning between online and onsite education, with the changing situation of the COVID-19 pandemic. The focus of governments and educators at all levels has been to adapt and be resilient in the face of uncertain situations, while learners have experienced significant impact across all areas of their lives. Growth rates across economies have fallen, while youth unemployment is again on the rise in a region where it was already a significant challenge, resulting in an increasing exodus of young people seeking to secure their economic future outside the region. Entrepreneurial learning becomes a more pressing priority during these times when economies need entrepreneurial minds to innovate new solutions to the challenges faced, drive up skilled job creation and encourage more social, co-operative and business entrepreneurs.

This section reviews the progress made across the WBT region in making entrepreneurship a lifelong learning reality. In this assessment, the entrepreneurship key competence is in sharper focus within policy, teaching, learning and assessment. Education and training are an investment in the future, and young people emerging from schools and universities need to benefit from understanding, practising and recognising their own entrepreneurial competences, and how they can use them. EntreComp (Bacigalupo et al., 2016^[6]) underpins this approach, working towards better understanding and implementing entrepreneurship as a cross-curricular key competence.

Montenegro achieved the highest score in the entrepreneurial learning sub-dimension, followed by Turkey 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	2.62	3.13	2.75	3.11	4.75	3.46	4.19	3.43
Implementation	2.82	2.90	3.67	2.42	4.62	3.77	4.37	3.51
Monitoring and evaluation	1.22	2.17	2.34	1.00	4.34	4.01	4.06	2.73
Weighted average	2.44	2.82	3.13	2.34	4.61	3.72	4.25	3.33

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

Entrepreneurial learning is highlighted across multiple policy areas, but is not always coherent across different policies

Developing and encouraging entrepreneurial learning as a priority for lifelong learning, particularly in education and training, has been recognised across all WBT economies. However, there is diversity in terms of the level of commitment, priority and range of associated actions. There are specific strategies for entrepreneurial learning at the national level in Montenegro and the state level in Bosnia and Herzegovina, while a previous strategy in North Macedonia has not been renewed. Dedicated strategies support a clear vision and commitment to this policy area; the strategies in both Bosnia and Herzegovina and Montenegro include commitments across areas key to the development of entrepreneurial learning, such as curriculum, learning outcomes and practical entrepreneurial experiences, including education-business co-operation and teacher education (European Commission/EACEA/Eurydice, 2016^[10]).

In other economies, entrepreneurial learning is evidenced across wider strategies, primarily those related to education, youth, employment and business. Table 1.3 shows each economy's strategies that highlight entrepreneurial learning. The integration of entrepreneurial learning into wider policy and strategy can also offer a more cross-government approach and bring this topic into the heart of primary strategies. However, there is a risk that the range of actions is more limited with less visibility and priority overall. Of these different types of strategies, inclusion in education and youth policies indicates that action will impact the learning experience of all students. Featuring in employment and business strategies links to the economic imperative for this work. It creates important routes to building education-business co-operation and entrepreneurial career pathways, ensuring government and stakeholder engagement linked to economic development, as a vital element of the entrepreneurial ecosystem. Linked to economic development, Montenegro and Serbia highlight the importance of entrepreneurial skills as an area of action, supporting national smart specialisation strategies. This demonstrates emerging influence and focus on sector priorities, with the potential to align entrepreneurship career guidance and curriculum to the industry sectors that have been identified as priorities through the smart specialisation strategy.

In the WBT region, while Bosnia and Herzegovina and Montenegro continue their strong focus on entrepreneurial learning through dedicated strategies, there is an overall sense that the focus on entrepreneurial learning within education strategies has remained constant, but has not developed significantly during this assessment period. Possible reasons for this may be pressures on the education ecosystem caused by the COVID-19 pandemic, during which most economies across Europe found themselves ill-prepared to adapt to multiple challenges (Van der Graaf et al., 2021^[11]). There may also be the sense that education systems have now included key competences into curriculum law at most levels and mention entrepreneurship as one of these key competences, and that wide-ranging actions may not remain necessary despite evidence of continuing gaps in practical implementation of the entrepreneurship key competence. Albania and Serbia have launched education strategies during this period, with Serbia including a stronger focus on entrepreneurial learning through actions with an attached budget and timeline on teacher training, curriculum and higher education modules, and an innovative action on school co-operatives. Albania includes two important actions related to entrepreneurial learning for pre-service training and higher education science, technology, engineering and mathematics (STEM) curriculum. However, there is no budget attached within the action plan. In Turkey, the Eleventh Development Plan places importance on developing an entrepreneurial culture, and these national priorities can be seen integrating into the Education Vision 2023 and the Youth Employment Strategy, by a range of commitments linked to the curriculum, higher education, internships and career pathways, with a special focus on learning through social entrepreneurship actions. In Kosovo¹ and North Macedonia, where new education strategies are now under development, it will be important to emphasise developing entrepreneurial learning with appropriate actions and budget attached.

Table 1.3. Strategies covering entrepreneurial learning in the Western Balkans and Turkey

Economy	Relevant strategy
Albania	National Education Strategy 2021-2026 Business Investment and Development Strategy 2021-2027
Bosnia and Herzegovina	State-level: Priorities for the integration of entrepreneurial learning and entrepreneurship key competence into education systems in Bosnia and Herzegovina 2021-2030 Federation of Bosnia and Herzegovina: Action Plan for the Implementation of the SBA Principles 2020-2021 Republika Srpska: Education Development Strategy 2016-2021 – Strategy for the Development of Preschool, Primary and Secondary Education 2022-2030 – Government Work Programme 2021
Kosovo	Education Strategic Plan 2017-2021 Government Programme 2021-2025 Strategy for Youth 2019-2023 National Strategy for Innovation and Entrepreneurship 2019-2023
Montenegro	National Strategy for Lifelong Entrepreneurial Learning 2021-2024 Smart Specialisation Strategy of Montenegro 2019-2024
North Macedonia	Education Strategy 2018-2025
Serbia	Strategy for the Development of Education 2030 4S Smart Specialisation Strategy Serbia 2021-2027 Industrial Policy Strategy 2021-2030
Turkey	Eleventh Development Plan 2019-2023 Education Vision 2023 National Youth Employment Strategy 2021-2023

Notes: The strategies highlight entrepreneurial learning as a priority. Please note, they may not include specific actions or targets. For more insight, please see the more detailed narrative for each economy.

National policy partnerships with lead responsibility for entrepreneurial learning are not yet identified in all economies

While strategies may offer a coherent vision and commitment, focus should be maintained throughout the lifetime of a strategy to ensure and sustain practical implementation. Multi-stakeholder partnership working,² with cross-government representation and support, offer the broad-based commitment needed to influence and drive concrete implementation. This is not easy to achieve, and there are few examples of multi-stakeholder national partnerships that include a specific focus on entrepreneurial learning. A success story can be seen in Montenegro, where the National Partnership for Entrepreneurial Learning has now been recognised as an official working group of the Council for Competitiveness. This is led by the Minister for Economic Development and is evidence of the importance placed on addressing the clear links between skills and economic development priorities. Partnership working has been strengthened in Bosnia and Herzegovina during this assessment period, with a working group created through the development of the entrepreneurial learning strategy. While this is not formally recognised across the economy, the partnership approach is being continued through the working groups on entrepreneurial learning established through the Education4 Employment programme.³ In North Macedonia, there was a strong vision within a dedicated entrepreneurial learning strategy, but implementation ceased following a change of government and the subsequent end of government commitment to running the national partnership. Some economies have broader partnership approaches, which may be less explicit in how they engage and support entrepreneurial learning, although these can offer opportunities to bring entrepreneurial learning closer to an influential forum. In Turkey, entrepreneurial learning could be made a specific theme to be addressed by the National Education Council. In Kosovo, it could come under the responsibility of the National Council for Economy and Investment.

A multi-stakeholder approach is an opportunity to bring together government representatives from different policy areas or ministries alongside relevant stakeholders ensuring that a coherent approach to this work can be supported by building collaboration, reducing duplication of effort, sharing successful practices, and overseeing monitoring and evaluation. The inclusion of gender-based organisations or women's organisations is important within multi-stakeholder partnerships to ensure the gender perspective is firmly in focus across implementation, monitoring and evaluation. Sustained commitment by ministries of education and economic development is crucial to any partnership, to bring together policy decision makers who have influence over critical policy implementation relating to formal education, supporting the alignment of skills, labour market and needs for economic competitiveness.

All economies recognise the importance of entrepreneurship as a cross-curricular key competence, but this is not yet a reality across teaching and learning

The entrepreneurship key competence is incorporated into the curriculum laws in all economies, often as a cross-curricular key competence that is clearly defined among a set of economy-specific key competences. This has improved since the 2019 assessment, with more economies now evidencing a cross-curricular approach from primary to VET levels. Improvements can be seen in Bosnia and Herzegovina, Serbia and, as a result of VET reforms, Albania. Montenegro stands out with a curriculum from primary to VET level that clearly develops the entrepreneurship key competences reflected in associated learning outcomes across curriculum areas. There is less implementation across higher education, where most economies evidence stand-alone programmes or *ad hoc* initiatives, not accessible to all students. Montenegro has introduced compulsory internship placements for all students in higher education, which is a positive step, offering the opportunity to orient these internships towards explicit development of entrepreneurial competences.

However, there appears to be a clear implementation gap in most economies between the policy-level commitment to the key competence and how this is actualised in curriculum and learning outcomes. Teacher guidance and teaching resources on how to implement the key competence approach are not up-to-date in Albania, Kosovo and North Macedonia. Albania has not yet used EntreComp to inform the development of entrepreneurial learning in schools and VET, while in higher education it has been included in workshops on entrepreneurship. Where learning outcomes are evidenced, they are often limited to a few curriculum areas, such as life and work in Kosovo, or appear to only be focused on business learning, and thus not in line with the broader key competence approach.

There is a good focus on business-oriented entrepreneurship in VET but more emphasis should be placed on the entrepreneurship key competence

In the VET sector, there is a compulsory entrepreneurship course, linked to developing an understanding of business as an important element for VET-level students. However, fewer economies include entrepreneurial learning outcomes at the VET level, and there is less assessment of entrepreneurial learning outcomes evident in VET. This indicates a need to increase inclusion of the entrepreneurship key competence through teacher guidance, curriculum design and the associated learning outcomes. Work-based learning and dual education, emphasising practical learning through industry, are increasing across the region. Some economies seek to identify these as practical entrepreneurial experiences without explicit learning outcomes related to entrepreneurship key competence. Moving forward, it will be important to ensure that both aspects are addressed across curricula in both school and work-based learning contexts.

The use of EntreComp is increasing

Since EntreComp was launched in 2016 to develop a common understanding of entrepreneurship as a key competence, implementation has steadily increased, both in Europe and beyond. In the WBT region, most economies demonstrate some use of the framework to raise awareness or guide the development of

the entrepreneurship key competence, with Bosnia and Herzegovina, Montenegro, and Turkey standing out in their level of engagement with EntreComp. Bosnia and Herzegovina uses EntreComp to underpin and guide the working groups involved in actions linked to the entrepreneurial learning strategy, while Montenegro has embedded EntreComp across teacher guidance and curriculum in the education system. In Turkey, the EntreCompEurope project, funded by Europe's Competitiveness of Enterprises and Small and Medium-Sized Enterprises (COSME) programme and led by TOBB and the government Erasmus+ National Agency, has hosted workshops and webinars on EntreComp for women's entrepreneurship, VET educators and youth workers. The Turkish EntreComp network is also part of the EntreComp Community – a global practice community linked to EntreCompEurope. In Kosovo, the ALLED2 project has translated the framework into local languages, while in North Macedonia it has underpinned the design of new VET curriculum. In Albania, it has been promoted in workshops with higher education educators.

Embracing the common understanding offered by EntreComp can be valuable to raising awareness of what is meant by the entrepreneurship key competence and improving understanding of how this can be implemented across different curriculum areas to help close the gap between policy and practical implementation. Moving forward, more focus can be placed on how the European competence frameworks, such as GreenComp, DigComp and LifeComp, can complement each other and work together. Links between EntreComp and DigComp are already being explored in Bosnia and Herzegovina, while further opportunities to link to these wider frameworks are evident from the increasing diversity of practical entrepreneurial experiences linked to social, green and digital themes.

Assessment of entrepreneurial learning outcomes is still developing

Assessment of entrepreneurial learning outcomes remains a challenge, with only Montenegro conducting assessments at all levels. Bosnia and Herzegovina and Turkey have been conducting assessments of learning outcomes at secondary and VET levels. More work is needed to share practice across the region on this challenge, as well as more widely in Europe, where it also continues to be an area where many education systems are not yet fully operational. A Eurydice study found that no European education system had a system-level assessment for entrepreneurial learning (European Commission/EACEA/Eurydice, 2016^[10]). Despite an increased focus on entrepreneurship as a cross-curricular key competence, this remains largely true.

Practical entrepreneurial experiences are becoming more diverse, engaging more young people, and are linked to new themes, such as coding and environmental issues

There are few economies across the WBT region with practical entrepreneurial experiences accessible to all learners (Albania, Montenegro, Turkey), and no economy fully monitors this level of universal implementation. Practical entrepreneurial experiences are intended to be student-centred, allowing learners to explore and apply their knowledge, skills and mindset to an entrepreneurial discovery process, creating a safe learning space for them to test out their abilities to think and act entrepreneurially by deciding on a good idea and putting it into action. It is intended to be based on student-led pedagogy and explicitly include EntreComp-based learning outcomes to ensure they build self-efficacy, work with uncertainty and understand why we must value the experience of failure as a tool for reflective learning. This approach is about allowing learners to build skills by exploring solutions fuelled by their curiosity rather than simply seeking a right answer.

The diversity of the practical entrepreneurial experiences has significantly developed during this assessment period, supported by both government and resources from international partners. They are either curricular or extra-curricular. The most common forms seen are mini-companies (with large-scale initiatives led by JA), enterprise challenges, citizenship actions, digital and coding-related experiences, or community-based projects, such as those related to social or environmental issues. In Montenegro, the experiences are developed as part of the whole-school approach to entrepreneurial education in primary,

secondary and VET. Both Montenegro and Turkey include access to digital and coding-based experiences, such as the Denayap project, developing entrepreneurial skills through coding challenges. Turkey has a strong education policy commitment to expanding social entrepreneurship experiences to more learners to build community and entrepreneurial culture. Significant government resources in Serbia support the expansion of a national school co-operatives programme, offering solidarity economy-based, practical entrepreneurial experiences in an increasing number of schools. In North Macedonia, innovation challenge funding has seen the development of new practice learning channels including FabLabs.⁴ This range of activity shows the diverse lens, particularly green and digital, through which entrepreneurial learning is applied. It also illustrates the potential to ensure that entrepreneurial learning supports the development of green and digital competences as outlined in DigComp and GreenComp.

Opportunities to share practices are developing but are not linked to system reform and are not evidenced in all economies

It is important to create channels to share practices, particularly for developing areas, such as practical entrepreneurial experiences. Interesting and engaging examples are being implemented, offering valuable learning both inside and between economies in the region. Some economies share practices through workshops or conferences, but this is not yet widespread. It would be beneficial if initiatives were taken from both government and stakeholders, as there are no visible mechanisms in most economies to share practices and encourage learning. Montenegro stands out with its platform for teachers led by the Bureau for Education. Opportunities should also be sought to share and learn from policy and practice experiences at the level of the WBT region and across Europe. At the international level, opportunities exist though language may be a barrier: the European Training Foundation (ETF) hosts ETF Open Space, while at the EU level, the eTwinning network can be a powerful tool for learning and sharing between educators. The EntreComp Community is a new EU-funded portal offering networks, resources and learning.⁵

The focus should now shift to pre-service teacher training while ensuring that an offer of in-service teacher training is accessible to all educators

There is continued evidence of a broad offer of in-service teacher training being implemented across the region, led by both government and non-governmental actors. A particular feature of this assessment was whether this in-service training offer is accessible to all educators at each level in the economy. From the responses, Montenegro and Turkey have a comprehensive offer open to all teachers from primary education to VET. In contrast, other economies offer this to certain levels or have initiatives funded by international development co-operation partners that may be more fragmented or available to specific localities in the economy (thus not accessible via an economy-level, in-service training catalogue). Investing in existing teachers can enhance the quality and effectiveness of education and training, so teachers should have access to high-quality continuing professional development to learn and develop new practices. The learning programme should be designed by teachers, taking into account the needs of their school, national development and emerging curriculum innovations.

Similarly, a majority of economies have current pre-service teacher training that includes a focus on active learning methods to support entrepreneurial learning, as evidenced in Albania, Montenegro, North Macedonia, Serbia and Turkey. However, in this assessment, there was a more probing question that asked for pre-service training provision that includes a focus on developing pedagogical knowledge and understanding of the entrepreneurship key competence. In response, only North Macedonia gave an example of primary teacher training at the University St.Kliment Ohridski.⁶ At the system level, Bosnia and Herzegovina is actively developing actions through a state-level working group on this topic, linked to the implementation of the national strategy. Albania has made an explicit policy commitment to match pre-service training to the needs of its national curriculum, including addressing the entrepreneurship key competence.

While developments can be seen, the current state of play shows limited progress since the previous assessment period. This highlights the need to share practice research into how economies can more effectively map, review and shape the content of pre-service training to ensure harmonisation with the requirements of the national curriculum. New teachers need to be equipped for their careers with the most relevant and current pedagogical knowledge and practice experience, as well as have the experience of developing and using the EntreComp competences themselves, including for the digital and green transition. Entrepreneurial learning is becoming ever more important to support learners in navigating and adapting to a fast-changing and uncertain world.

The use of entrepreneurial role models is more evidenced, and has the potential to increase awareness and relevance of entrepreneurship among educators and learners

To close the implementation gap between policy and curriculum implementation, the use of role models to illustrate the relevance of entrepreneurial learning across the curriculum can be a powerful tool. Some economies have piloted this approach, such as Turkey through the Entrepreneurs in High School programme. Role models can be sourced from all areas of society and walks of life, balanced across genders and local to where learners are from, with links to specific industries or subjects to add resonance. The use of storytelling by role models to share experiences can be a powerful means of emphasising the ability of any person to use their entrepreneurial capacity to create ideas and make them happen. In Wales (United Kingdom), the Big Ideas Wales Role Model Programme recruits entrepreneurial citizens who can share their stories and how they have used their entrepreneurial competences to create change in their life, through a business, for social impact or as an active citizen in the community. This approach can provide educators and learners with real awareness of the importance of developing and strengthening entrepreneurial competences across a curriculum (Box 1.3).

There is a need to build capacity for monitoring and evaluation

Monitoring entrepreneurial learning continues to be an area for development, confined to general reporting by ministries and agencies on education within annual or school-based reports. Unless a dedicated strategy exists, there is a significant lack of primary data on key indicators, such as teachers trained or implementation of practical entrepreneurial experiences. Where strategies are not monitored or evaluated, there is a lack of clarity on what actions have been implemented, the benefit of the financial and resource investments made, and the change created as a result of the actions. Graduate tracking mechanisms are underdeveloped in most economies, which will become more important as economies seek to harmonise with EU-level actions being taken in the European Education Area linked to EU graduate surveys and linked administrative data.

The way forward for entrepreneurial learning

- **Build stronger partnership approaches for entrepreneurial learning to support implementation, monitoring and evaluation** involving relevant government ministries, private actors and NGOs responsible for leading efforts to implement, monitor and evaluate entrepreneurial learning across all levels of education and training. The partnership could be implemented as a stand-alone body, a sub-group of an existing partnership or at minimum should be the explicit responsibility of an existing partnership. Regular meetings and publicly available reports of recommendations and actions will be needed to ensure transparency and make national-level co-ordination of this priority more visible (Box 1.1).

Box 1.1. Building a national policy partnership in Montenegro

Montenegro has successfully brought together and sustained a multi-stakeholder policy partnership driving forward co-ordination and development of entrepreneurial lifelong learning, gradually increasing the focus on this policy area and resulting in progress on practical implementation of entrepreneurial learning at all levels of lifelong learning.

The consistent partnership between government ministries and key national stakeholders was linked to the design and implementation of national strategies. The relevance and importance of participation was clear to each partner organisation and closely aligned to their organisational objectives, with a named representative from each partner including an organisation focused on women to ensure this added and necessary perspective. The partnership was initially informal, and organisations worked together to place the focus on increasing the profile of entrepreneurial lifelong learning at policy level and gaining recognition for their partnership approach. This finally resulted in formal recognition by the government in 2021, as a working group of the National Council for Competitiveness led by the Ministry of Economy.

This example demonstrates the value of bringing multi-stakeholder actors together to drive forward a specific policy area, and how formal recognition can strengthen and make this work more visible. It also demonstrates that a partnership approach can be integrated into a wider government structure, offering a space to bring together relevant stakeholders, but still bring the key challenges, opportunities and recommendations to the attention of the high-level forum dealing with multiple also relevant policy areas such as smart specialisation.

Sources: Government of Montenegro (2020^[11]); McCallum et al. (2018^[12]).

- **Implement actions to ensure entrepreneurship as a cross-curricular key competence is explicitly included within the learning experience for learners throughout education and training.** Significant progress has been made to support this, but a systematic approach is now needed to embed this into teaching, learning and assessment. This should include comprehensive innovative guidance for teachers on how to develop and recognise learner progress and achievement through entrepreneurial learning outcomes. Bosnia and Herzegovina and Montenegro can offer insights into approaches, complemented by insights from international practices, such as the example from Ukraine (Box 1.2), the new Curriculum for Wales and new actions being developed on entrepreneurial schools in the Walloon Region of Belgium.
- **Future-proof the teaching profession by ensuring the provision of pre-service teacher training is in line with the policy priority placed on the entrepreneurship key competence.** Pre-service teacher training should build expertise in cross-curricular entrepreneurship key competence development based on EntreComp. It should build students' knowledge, pedagogical skills and professional confidence to deliver EntreComp competences through their future teaching, as well as allow them to reflect on their own entrepreneurial competences and how they can embed them in their work as teachers and link these competences to wider themes such as green and digital learning.

Box 1.2. Weaving cross-curricular competence into a practical curriculum through education reforms in Ukraine

The “New Ukrainian School” (NUS) initiative¹ was announced in 2016 as a radical reform of an education system that did not prepare children to achieve their potential, placing value on only the

knowledge acquired through the learning process. While entrepreneurship has been considered a cross-curricular key competence since the early 2000s, there was little practical implementation in the classroom. The NUS reforms used the lens of citizens from across the economy to shape the new vision through three years of national dialogue and debate, with a primary focus on aligning their education systems with European approaches to key competence development, while modernising their curricula and teaching practice to support students' learning outcomes. The consultation process exposed many challenges, but also worked to create a common vision and commitment, with a practical action plan toward making competence-based education a reality. Across all levels of primary and secondary education and vocational education and training (VET), the DigComp and EntreComp frameworks are being co-worked within the curriculum. Ukrainian education experts used EntreComp and DigComp to design a progression model for the overall education standards, and this has been adapted into a Competence Potential document tailored to Ukraine. The Competence Potential offers teachers and schools the map needed to see how each key competence can be developed and applied through the teaching and learning process within each specific subject area at each level of general secondary education. It shows how the learning outcomes in each area link to both EntreComp and DigComp and provides the basis for curriculum developers and teachers to see how these can be transformed into learner experiences.

This case used EntreComp as a model for building understanding across different stakeholder groups, integrating entrepreneurial outcomes and reflecting how they progress across the different levels of learning. It shows that EntreComp can be a guide for curriculum design and learning outcomes, as a source of inspiration that does not need to be copied in its entirety. In Ukraine, the EntreComp learning outcomes were found to be too complex, so they were simplified to fit different levels and subject contexts. Moving into large-scale revision inevitably requires engaging large groups of experts in a multiannual work plan involving step-by-step integration of new approaches into the standards and curricula. Consulting teachers from the start has been key to the success of these reforms and the relevance of their work, shown through initial testing and early phases of implementation. It also emphasised that teacher training is key to all reforms, and there is a recognised need for changes in teacher qualifications and career promotion systems.

The challenge highlighted in this assessment is to transform the cross-curricular key competence into a reality for teaching, learning and assessment. Ukraine offers one example of how this challenge can be tackled through mapping learning outcomes and creating a simplified model that co-works digital and entrepreneurial competence and fits the Ukrainian context. Economies in the region, such as Montenegro and North Macedonia (for VET), have already used EntreComp as a tool to ensure that entrepreneurial learning outcomes are explicit within new curriculum reforms. Bosnia and Herzegovina is now developing this work through working groups of educators. It is important to recognise that this approach cannot take place without supporting teacher training reforms and investment.

1. For more information, see: <https://nus.org.ua>.

Sources: Bekh et al. (2021^[13]); (European Wergeland Centre, 2020^[14])

- **Implement compulsory practical entrepreneurial experiences in all schools and universities**, giving learners the opportunity of this experience at more than one stage in their educational journey. Diverse formats can be introduced, addressing societal and real-world contexts and not only in the form of business-related actions. Through regional practice sharing, exchange of learning can take place on key themes such as school co-operatives in Serbia and coding experiences in Montenegro and Turkey.
- **Encourage best-practice sharing between organisations and policy makers involved in entrepreneurial learning.** This should be done at the national and international level, opening up various case examples for policy and practice. Different routes can be followed to achieve this,

such as awards schemes, conferences, or networking through national or international communities of practice, such as the ETF Network of Vocational Excellence or eTwinning.

- **Expand the use of role models to showcase the relevance of entrepreneurial learning to career and life pathways through powerful storytelling from local, diverse and relatable entrepreneurial role models** who can share their experience of thinking and acting entrepreneurially in life, work or developing new ventures. See the example from Wales (Box 1.3). Many economies have trialled this, particularly Turkey; scaling this up can offer compelling stories about the value and potential of entrepreneurial learning.

Box 1.3. Entrepreneur role models through Big Ideas Wales

In Wales (United Kingdom), the Big Ideas Wales role model programme was established through Wales's first Youth Entrepreneurship Strategy in 2004. It now delivers entrepreneurial inspiration sessions to 60 000 students per year from lower and upper secondary, vocational colleges, and programmes targeting those not in education, employment or training.

The programme engages entrepreneurs from diverse backgrounds and business types (including co-operatives and social enterprises) from across Wales. Each entrepreneur is given training to provide an engaging and interactive activity with learners, with an emphasis on their story and the entrepreneurial competences that have been important to their development. The pool of role models is gender-balanced, and workshops can be linked to subject areas or be generic. There is now a network of 300+ role models who inspire the next generation of entrepreneurs and help them on their entrepreneurial journey, working directly in their local community to share stories that feel relevant to learners. The aim is to open young people's minds to new ideas and opportunities, consider their entrepreneurial competences, and help them think positively about their futures.

An impact study found that 66% of pre-16 respondents and 73% of post-16 respondents reported that the programme "helped me realise what I can achieve", while 55% of pre-16 respondents and 61% of post-16 respondents reported that the programme "inspired me". There is a direct route to entrepreneurship careers, with the Big Ideas Wales programme actively signposting start-up support pathways and career guidance for young people. According to the impact study, 40% of pre-16 beneficiaries and 46% of post-16 beneficiaries believed the session "made me think about starting my own business".

Emphasising the relevance of the entrepreneurship key competence can be enhanced through storytelling by entrepreneurial citizens from all walks of life about how they use their entrepreneurial competences to be entrepreneurial across their own lives, their work or their community. The learning from this experience could be scaled up, in line with the model used in Wales, with an additional emphasis on developing the entrepreneurship key competence and opening up start-up pathways for young people.

Sources: Big Ideas Wales Role Model Programme: <https://businesswales.gov.wales/bigideas/rolemodelhome>.

- **Further develop monitoring and evaluation across all economies, advancing the understanding of the change created due to actions related to entrepreneurial learning.** If capacity is not yet sufficient, consideration should be given to engaging research bodies outside government to design and support the monitoring and evaluation of systemic entrepreneurial learning developments. For more information on data that WBT governments could consider collecting in this area, please see Annex C.

Women's entrepreneurship (Sub-dimension 1.2)

It is widely acknowledged that women's entrepreneurship is a largely untapped source of potential economic growth in the WBT economies. In the Western Balkans, it is estimated that 5% of gross domestic product (GDP) is lost due to gaps in the participation of women entrepreneurs.⁷ This rises to a potential increase of 20% of GDP if women were involved in the labour market at the same level as men (World Bank, 2018^[15]). The existing contribution of women to entrepreneurship is not yet fully valued nor visible. Data may not be gender-sensitive, meaning there is no true picture of the rate, growth or level of innovation found in women-led entrepreneurial activity. Without visible understanding of the true value of supporting women's entrepreneurship, there is a weaker evidence base to argue for increased actions. Compounding this are multiple social and economic barriers to entering the labour market as a woman entrepreneur. Women's land and property ownership lags significantly behind that of men across the region (European Parliament, 2019^[16]), requiring legal reforms to give women equal rights and access to economic resources such as land, property and inheritance (FAO, 2020^[17]). Globally, women spend more time on unpaid care work, which increased exponentially during the COVID-19 pandemic, making this an invisible barrier to equal access to the labour market and entrepreneurship. Such societal barriers can result in increased involvement of women in the informal economy and need to be tackled by challenging entrenched social norms and stereotypes as well as providing the support women need to access information and support to explore their potential as a woman entrepreneur (OECD, 2014^[18]).

This section considers the gender gap in entrepreneurship and how this is being addressed through policy and practical implementation of actions to promote and support women's entrepreneurship. There has been an overall improvement across all thematic blocks of this sub-dimension, with a trend toward improvement across WBT economies, demonstrating that women's entrepreneurship is increasingly on the policy radar of policy makers and support agencies in the region. This is being clearly linked with support actions toward the digital transition, which has accelerated during the pandemic. The progress seen in this sub-dimension raises the bar for all economies, placing the focus on increasing the quality and depth of implementation and monitoring and evaluation. Turkey and Montenegro are regional leaders, but they are closely followed by most other economies (Table 1.4).

Table 1.4. Scores for Sub-dimension 2: Women's entrepreneurship

	ALB	BIH	KOS	MKD	MNE	SRB	TUR	WBT average
Planning and design	3.80	4.20	3.40	2.60	5.00	4.60	4.20	3.97
Implementation	4.02	3.49	3.49	2.96	4.11	3.76	5.00	3.83
Monitoring and evaluation	3.00	4.25	3.00	1.00	3.50	3.00	4.00	3.11
Weighted average	3.75	3.85	3.36	2.46	4.26	3.86	4.56	3.73

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

Women's entrepreneurship is becoming more prominent on the policy agenda

The WBT region continues to progress in the depth of policy support for women's entrepreneurship seen in each economy. It is increasingly highlighted across multiple economy-level policies. All economies have also highlighted the priority on women's entrepreneurship in their economic reform programmes for 2021-23.

There is no single model for women's entrepreneurship policy. Policy actions are mainly driven by strategies for women's entrepreneurship and gender equality (Table 1.5), only Albania and Turkey lack strategies linked to these themes. Specifically:

- Montenegro and Serbia stand out for the strength and coherence of policy approach. In Montenegro, the dedicated strategy provides a comprehensive set of actions that build on previous

work and commits to addressing gaps such as monitoring and evaluation, including gender-disaggregated data.

- The primary policy in Serbia is the National Strategy on Gender Equality, with additional actions in the Employment Strategy. It is expected that Serbia's SME Strategy will be renewed, which was previously a significant driver for this work.
- The strong focus in Montenegro and Serbia does not filter through, however, to their smart specialisation strategies, which do not mention gender equality or women entrepreneurs in the narrative and do not feature gender-disaggregated data.
- Turkey shows strong evidence of the priority placed on women's entrepreneurship through a broader policy approach through the Women's Empowerment Strategy and the Small and Medium-sized Enterprises Development Organisation's (KOSGEB) Strategic Plan designed to implement the commitments made in the Eleventh Development Plan.
- Albania includes actions for this area within the Business Investment and Development Strategy 2021-2027, but has not yet renewed the Women's Entrepreneurship Action Plan that accompanied the Business and Investment Development Strategy 2014-2020.
- In Kosovo and North Macedonia, the primary strategy is linked to gender equality.
- The primary strategy is also linked to gender equality at the state level in Bosnia and Herzegovina, while dedicated strategies on women's entrepreneurship have been developed at the entity level.

Table 1.5. Strategies covering women's entrepreneurship in the Western Balkans and Turkey

Economy	Relevant national strategy
Albania	Business Development and Investment Strategy 2021-2027
Bosnia and Herzegovina	State level: Gender Action Plan of Bosnia and Herzegovina 2018-2022 – Priorities for the integration of entrepreneurial learning and entrepreneurship key competence into education systems in Bosnia and Herzegovina 2021-2030 Republika Srpska: Strategy for Development of Women Entrepreneurship 2019-2023 – Development Strategy of Small and Medium Enterprises 2021-2027 Federation of Bosnia and Herzegovina: Development Strategy 2021-2027 – Action Plan for the Implementation of SBA Principles 2020-2021
Kosovo	Kosovo Programme for Gender Equality 2020-2024 National Strategy for Innovation and Entrepreneurship
Montenegro	Strategy for Development of Women's Entrepreneurship 2021-2024 National Strategy for Gender Equality 2021-2025 Strategy for Life-Long Entrepreneurial Learning 2020-2024
North Macedonia	Strategy for Women Entrepreneurship Development 2019-2023 National Strategy for Gender Equality 2021-2025
Serbia	National Strategy on Gender Equality 2021-2030
Turkey	Women's Empowerment Strategy and Action Plan 2018-2023 Eleventh Development Plan KOSGEB Strategic Plan National Employment Strategy 2014-2023

Notes: The strategies highlight women's entrepreneurship as a priority. Please note, they may not include specific actions or targets. For more insight, please see the more detailed narrative for each economy.

There are indications that economies are moving beyond gender equality and SME development toward making policy links supporting women's entrepreneurship with wider actions. These address the social and economic barriers women face accessing the labour market as entrepreneurs, such as unpaid care work, access to quality childcare, property ownership, maternity leave and tax policy. These barriers may even be less equal for self-employed women than those with an employment contract, such as access to social

protection and maternity leave.⁸ More work is needed in this area, as women experience the ongoing impact of the COVID-19 pandemic, which is reinforcing existing inequalities evident across society.

Government co-ordination structures have expanded

Moving forward, the widening of the policy lens for women's entrepreneurship requires stronger cross-government co-ordination. This assessment is the first time this has been explored, and the evidence shows that all economies consider that women's entrepreneurship is part of a cross-government co-ordination group. In Albania, women's entrepreneurship is a specific topic within an inter-ministerial working group; at the entity level in the Federation of Bosnia and Herzegovina and in Serbia it is linked to the government's gender equality body. However, gender focal points in government remain less widespread, with little detail from most economies on which ministries host gender focal points and their role. They are highlighted across different ministries in Montenegro, North Macedonia and Turkey, while in Bosnia and Herzegovina the role is centralised in gender centres at entity level. There are more gender centres in the region since the last assessment, now existing in Bosnia and Herzegovina at both state and entity levels, Kosovo, and Serbia, while Montenegro has a Directorate for Gender Equality in the Ministry of Justice of Human and Minority Rights. These new government structures dedicated to gender equality are indicative of the integration of gender equality as the basis for increasing accountability and a centre of expertise to support gender focal points in wider government departments ensuring ministries consider gender throughout their work.

National partnerships for women's entrepreneurship are usually informal and led by non-governmental organisations

Maximising the contribution of women in the labour market, economic growth and competitiveness takes an effective partnership between government and a variety of stakeholders active in this area because this complex policy area spans multiple areas of government policy. Policy partnership offers a forum to explore and shape the best path forward to support women's entrepreneurship, bringing in perspectives from public and private stakeholders alike. The continuity of policy partnership encourages more effective monitoring and evaluation through the increased oversight of policy implementation and results.

Both formal and informal policy partnerships are found in the WBT region. However, formal partnerships are only active in Kosovo and Montenegro through multi-stakeholder forums led by cross-government representation and involving private and NGO stakeholders as regular and equal members. In both these economies, these permanent formal partnerships are linked to government structures within the ministry related to economic development.

Montenegro's formal partnership takes the form of a working group of the national Council for Competitiveness. It is responsible for driving forward the new Strategy for Development of Women's Entrepreneurship launched in 2021. Being limited to the duration of a specific strategy may impact sustainability, however; in Turkey, the end of the national Entrepreneurship Strategy led to an activity stop for the National Entrepreneurial Council, which had offered inclusion of women's entrepreneurship in a high-profile multi-stakeholder policy platform.

Informal partnerships are more common, with all economies evidencing strong women's entrepreneurship networks led by groups of gender-based organisations and involving public, private and non-governmental actors. All governments now provide state financing to strengthen the work of the NGOs leading these partnerships as part of the budget allocation supporting women's entrepreneurship. Their informal nature may offer more flexibility, but the direct link to policy makers can be difficult to maintain.

In North Macedonia, the National Platform for Women's Entrepreneurship was launched in 2021 as a result of co-operation between multiple actors during the design of the new Strategy for Women Entrepreneurship Development. It has since agreed a memorandum of understanding with the government, recognising it

as the main social partner for the Strategy for Women Entrepreneurship Development. However, practical government engagement has proved weak with no consultation since the onset of the COVID-19 pandemic, and no progress results on the strategy have been shared since its launch in 2019.

It is the informal partnerships that are driving the visibility and promotion of women's entrepreneurship at national and regional levels. There are multiple examples of annual conferences, workshops and regional summits bringing together women entrepreneurs and those running support programmes to share practice nationally and across the regional economies. Every partnership is plugged into the European network, WeGate, which offers EU-wide networking and practice-sharing opportunities. Across the Western Balkan economies, co-operation and practice sharing are led by regional bodies such as the Regional Cooperation Council through its Women Who Launch initiative⁹ with annual awards or the Balkan Women Coalition.¹⁰

Support, training and information for women entrepreneurs have increased

The increase in variety and reach of support actions for women entrepreneurs is evident over this assessment period, despite the challenges of the pandemic taking provision on line or stopping completely. All economies shared a range of actions addressing digital entrepreneurship and digitalisation for SMEs and women entrepreneurs. There was also support for sustainable and green transformation in Albania, Kosovo, Montenegro and Turkey. New support was put in place to help entrepreneurs during the pandemic as well; this accounts for the significant increase in training and support for digitalisation and digital entrepreneurship in all economies. These programmes were supported by government grants or financing from external partners' agencies (see the examples included in the narratives for each economy).

Women require more access to information to support them in and through their entrepreneurial journeys (World Bank, 2018^[15]). Awareness-raising actions to promote women's entrepreneurship are more visible across action plans; however, a need remains to ensure the provision of online information through dedicated web portals or specific zones within wider entrepreneurship portals. The level and depth of activity supporting women's entrepreneurship in the WBT region could be enhanced with an online portal in each economy to bring together awareness raising, information, networks and resources active at both national and regional levels.

There is a significant lack of gender-disaggregated data collected across the region

Data provide the means to track the ongoing impact of actions on the position of women in the economy and labour market. Through this assessment process, economies were asked to provide data on indicators relating to: the share of companies with women chief executive officers; the share of women business owners; the share of women engaged in self-employment; the growth rate of women-owned enterprises; the share of intellectual properties (IPs) registered by women; and the share of women participating in state-financed SME training.

Only Albania and Serbia were able to provide either full or partial statistical data covering the past five years for the majority of these indicators. Data for the growth rate of women-owned enterprises were only available for the past one to two years from Bosnia and Herzegovina and Serbia, while only Albania supplied statistical data on the share of women registering IPs and the share of women participating in state-financed training. These results demonstrate the depth of the challenge faced in the region to understand the impact of actions taken so far and to map the progress made over time.

Using statistical data to measure the rate, form and growth of women's entrepreneurial activity is crucial to achieving a more complete understanding of how women entrepreneurs contribute to an economy and society, and to supporting evidence-based public policy. As found by this assessment, gender-disaggregated data are significantly lacking. This fact should raise awareness as an urgent area of action for all areas of government policy. Gender-sensitive policy making should mean automatic inclusion of data disaggregation for any source of data.

Monitoring and evaluation are not yet well developed

A gender-sensitive approach is needed at every stage of policy design and implementation to produce gender-balanced results supported by gender-disaggregated data. Such an approach supports education, employment, entrepreneurship and smart specialisation policy by providing an evidence base for policy as well as guiding monitoring and evaluation efforts toward more complete and gender-based skills-intelligence and gender impact insights.

World Bank research shows that little is known about what is – and is not – working because, while 80% of projects report having monitoring and evaluation, less than 50% of these monitor outcomes, and there is no comprehensive picture of the interventions and their results or effectiveness (World Bank, 2018^[15]). Improved monitoring and evaluation are critical to more robust and publicly available monitoring and evaluation. Efforts are now needed to develop system-level data collection from key actions, and at a minimum, for those funded by the government. Instead of measuring the number of people trained, for example, monitoring should measure the skills developed. In addition, follow-up surveys should query the impact on women's entrepreneurship activities, such as tackling barriers women entrepreneurs experience (such as accessing finance) or business turnover growth.

The way forward for women's entrepreneurship

- **Include representatives from women's entrepreneurship organisations in high-level government decision-making bodies to integrate the voice of gender-based organisations.** At the government level, it is critical to include representation from women's entrepreneurship organisations in multi-stakeholder forums where economic development and competitiveness are being discussed. Across the WBT region, there are high-profile economic development and employment committees and councils where social partners are permanent members. These decision-making fora should include, as a matter of course, gender-based organisations to ensure that the voice of women is mainstreamed into influential government structures. An existing example is Montenegro, where the partnership is now recognised as a working group of the national Council for Competitiveness and brings key topics to the main council as necessary. Further opportunities exist, such as the national Economic and Social Council in North Macedonia, which addresses a range of economic, labour and social policy topics relevant to the multiple barriers women entrepreneurs face entering the labour market. The council includes representatives from government, trade unions and employers, but none from gender-based organisations.
- **Build stronger national partnership approaches supporting women's entrepreneurship.** An effective partnership should include representation from relevant government ministries, such as labour, social welfare and economic development, and relevant government agencies such as national gender centres, alongside private and NGO stakeholders active in this work. Regular meetings should consider the design, implementation, monitoring and evaluation of actions related to women's entrepreneurship, including those linked to the social and economic barriers women experience to becoming an entrepreneur. Sharing examples of inspiring practice at both national and regional levels should also be a key action of a strong partnership.
- **Develop rigorous monitoring and evaluation across all economies, moving toward an outcomes-based understanding of the change created due to actions related to women's entrepreneurship.** Render the progress and support of actions for women's entrepreneurship more transparent and visible through annual progress and impact reports, providing quantitative data and results alongside qualitative analysis of the progress of actions supporting women's entrepreneurship and their impact on women entrepreneurs and their businesses. Efforts are now needed on system-level indicator frameworks to drive data collection from key actions, and at a minimum, for those funded by the government.

- **Act now in all economies to establish an indicator framework for women's entrepreneurship and use this as the basis to initiate the provision of comprehensive gender-disaggregated data**, adapted to the needs of the economy and harmonised with Eurostat and United Nations gender indicators, as part of a government-wide drive to achieve gender-disaggregated data as a default across all policy areas. This will achieve a more complete understanding of women entrepreneurs' participation in and contribution to the economy and society, supporting evidence-based public policy (Meunier, Krylova and Ramalho, 2017^[19]). For more information on data that WBT governments could consider collecting in this area, please see Annex C.

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Notes

¹ In Kosovo, the Government Work Programme 2021-2025 states that the government will develop internships and explore the possibility of including entrepreneurship programmes in lower secondary education. In North Macedonia, there is limited commitment to entrepreneurial learning within existing policy, but there is an intention to include a section on entrepreneurial learning in the new education strategy.

² The term multi-stakeholder partnership working refers to the involvement of cross-government stakeholders alongside non-government stakeholders from the public and private sectors.

³ For more information, see the economy-specific narrative for Bosnia and Herzegovina and: <https://education4employment.eu/the-e4e-project-appointed-seven-working-groups-that-start-working-in-july>.

⁴ For more information, see: <https://fitr.mk/en/challenge-for-establishing-production-laboratories-fab-labs-young-people-create> and <https://www.slobodenpecat.mk/en/video-tehnoloskiot-fakultet-ja-promovirashe-novata-fab-laboratorija-nameneta-za-mladi-nad-15-godini>.

⁵ For more information see:

- ETF Open Space: <https://openspace.etf.europa.eu/pages/creating-new-learning-cn1>
- eTwinning: <https://www.etwinning.net>
- EntreComp Community: <https://entrecomp.com>
- International Entrepreneurship Educators Conference (VET/HE): <https://ieec.co.uk>

⁶ In North Macedonia, the Pedagogical Faculty at the University St.Kliment Ohridski in Bitola includes one obligatory course on innovation and entrepreneurship for trainee teachers who teach first to fifth grades of primary education. For more information see: <https://pfbt.uklo.edu.mk/wp-content/uploads/sites/5/2021/12/Nastavnik-I-ciklus.pdf>.

⁷ See: <https://pubdocs.worldbank.org/en/862651521147002998/PPT-Gender-TF-final.pdf>.

⁸ In Serbia, a recent campaign asked for amendment to the Law on Financial Support to Families with Children (2018), which gave entrepreneurs less access to support than those with an employment contract. See: <https://www.rts.rs/page/stories/sr/story/125/drustvo/4636356/preduzetnice-porodiljsko-mame-su-zakon.html>.

⁹ For more information see: <https://www.rcc.int/events/1484/women-who-launch-regional-network-of-women-in-entrepreneurs>.

¹⁰ For more information see: <https://balkancoalition.com>.



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