



# Inclusive Entrepreneurship Policies: Country Assessment Notes

Sweden, 2018



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## FOREWORD

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group. This is an important requirement for achieving the goal of smart, sustainable and inclusive growth set out in the Europe 2020 strategy. It is also a means to respond to new economic challenges, to create jobs and to fight social and financial exclusion. Among the key targets of inclusive entrepreneurship policies and programmes are women, youth, older people, the unemployed, migrants and people with disabilities, who all continue to face challenges in the labour market and are under-represented or disadvantaged in entrepreneurship activities. ‘The Missing Entrepreneurs’ series of publications of the Organisation for Economic Co-operation and Development (OECD) and the European Union discuss how public policies and programmes can support inclusive entrepreneurship. This includes refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for target groups, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice.

Various measures of entrepreneurial activities, i.e. start-ups and self-employment all suggest that Swedish people are less active than the European Union (EU) average. For example, 8.7% of the working population was self-employed in 2017 relative to 13.7% across the EU. However, new Swedish entrepreneurs were more likely to indicate that they introduce new products and services. Over the period 2013-17, 32.6% of new Swedish entrepreneurs self-reported introducing new products and services, relative to an EU average of 27.6%. Youth were particularly innovative – about one-third indicated that their business introduced new products and services. Tailored entrepreneurship policies have demonstrated positive results in Sweden, notably the many supports developed for women entrepreneurs. However, there has been a recent trend towards the use of mainstream entrepreneurship interventions that are open to everyone. While the interventions are typically strong, there is scope to expand the use of inclusive entrepreneurship policies and programmes, notably in the area of integrating migrants into the labour market.

This note is the third country assessment note prepared by the OECD in collaboration with the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission on the state of inclusive entrepreneurship policies and programmes in each European Union Member State. Each note provides an overview and assessment of policies and programmes that support people from under-represented and disadvantaged groups in business creation and self-employment and suggests policy actions to address gaps in the support system and to improve the quality of available support offers. The notes cover national-level policies and programmes and, where relevant, sub-national initiatives and actions by the non-governmental sector. The 2018 notes include an additional section on female entrepreneurship support, which provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses.

The notes are part of a wider programme of work by the OECD and the European Commission that includes ‘The Missing Entrepreneurs’ publications, the Better Entrepreneurship Policy Tool ([www.betterentrepreneurship.eu](http://www.betterentrepreneurship.eu)), a series of Policy Briefs on specific target groups, policies and issues, and country reviews of youth entrepreneurship and women entrepreneurship. For more information please refer to: [www.oecd.org/employment/leed/inclusive-entrepreneurship.htm](http://www.oecd.org/employment/leed/inclusive-entrepreneurship.htm).

## ACKNOWLEDGEMENTS

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) for the European Commission. These notes were prepared as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director. They provide an overview of current and planned policy actions and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings.

This note was prepared by Dr. Carin Holmquist of the Stockholm School of Economics. David Halabisky and Cynthia Lavisson of the CFE undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the CFE. A draft version of this note was discussed with a steering group at a workshop in London on 20 June 2018. The steering group was co-led by the OECD and Anna Eldestrand (Tillväxtverket). Other members of the steering group included: Lejla Babajic, and Emma Flod (Tillväxtverket), Jan Forslund (Skoopi), Harry Goldman (Nyföretagarcentrum), Gordon Hahn (Coompanion), Ylva Skoogberg (Entreprenörskapsforum), Elisabeth Sundin (Linköpings University), Katharina Vahlman (AF–Swedish Public Employment Service), Margaretha Wandel (Region Östergötland), and Per-Arne Wikström (Stockholm University). This note benefited from feedback and suggestions provided by Guy Lejeune of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

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## KEY MESSAGES

- Entrepreneurship policies are designed and delivered with a mainstream approach, aiming at increasing entrepreneurship and firm growth in general. The national policy is more directed towards firms than towards the entrepreneurs as individuals – innovation and growth on firm level is a priority. Individuals may be supported in the start-up phase through business counselling and education (only marginal financial support offered). During the 1990s and 2000s women’s entrepreneurship was heavily promoted and supported with tailored schemes. These programmes have ceased and were replaced by gender equality as a pillar of regional growth agreements. The policy objectives are instead focussed on promoting economic growth and innovation. Thus there are few tailored initiatives that promote or support inclusive entrepreneurship – the exception being measures to promote entrepreneurship among immigrants.
- Various measures of entrepreneurial activities, start-ups and self-employment all suggest that Swedish people are less active than the European Union (EU) average. For example, 8.7% of the working population was self-employed in 2017 relative to 13.7% across the EU. However, new Swedish entrepreneurs were more likely to indicate that they introduce new products and services. Over the period 2013-17, 32.6% of new Swedish entrepreneurs self-reported introducing new products and services, relative to an EU average of 27.6%. Youth were particularly innovative – about one-third indicated that their business introduced new products and services.
- Nonetheless, there are some actions that the government can undertake to further support business creation and self-employment for entrepreneurs from under-represented and disadvantaged groups, including: (i) strengthen the linkages between welfare, labour market and entrepreneurship policies; (ii) develop more entrepreneurship training, especially for seniors and women, and entrepreneurship education; (iii) apply the incubator concept to disadvantaged groups, i.e. to use the concepts and programmes developed in other incubators and adapt it to seniors, women, immigrants, and the unemployed; (iv) implement small scale financing, as microcredits or loan guarantees, and explore the potential for supporting new financing platforms such as crowdfunding; and (v) increase the use of monitoring, evaluation to establish good practice examples.

## 1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Swedish national policies build heavily on the promotion and support of innovation and entrepreneurship. Increasing employment is currently one of the government's priorities, as underlined by its Europe 2020 goals that include achieving an employment rate of 80% (this has already been reached).

The Ministry for Enterprise and Innovation is primarily responsible for innovation and entrepreneurship policies and the broad objective is to "strengthen the Swedish competitive ability and create possibilities for more jobs in more and growing companies." Entrepreneurship policy objectives are outlined in "*Mål för näringspolitik*" and aim to support everyone in business creation and self-employment, including those groups who are under-represented and disadvantaged in the labour market (e.g. women, youth, seniors, the unemployed, immigrants and people with disabilities), through a support system that is open for all. The only groups specifically mentioned in the policy document are youth (i.e. when discussing financing of generation shifts in existing companies) and people with non-Swedish background (i.e. when discussing information and counselling on entrepreneurship).

The Ministry for Enterprise and Innovation also contributes to entrepreneurship support, notably through regional growth agreements, which seek to support regional development, address the gender gap in the labour market, and improve the integration of immigrants into the labour market. In July 2015, a national strategy for sustainable regional growth and attractiveness for 2015-20 was published. Its priorities are: (i) innovation and entrepreneurship, (ii) attractive environments and access, (iii) skills availability, and (iv) international co-operation.

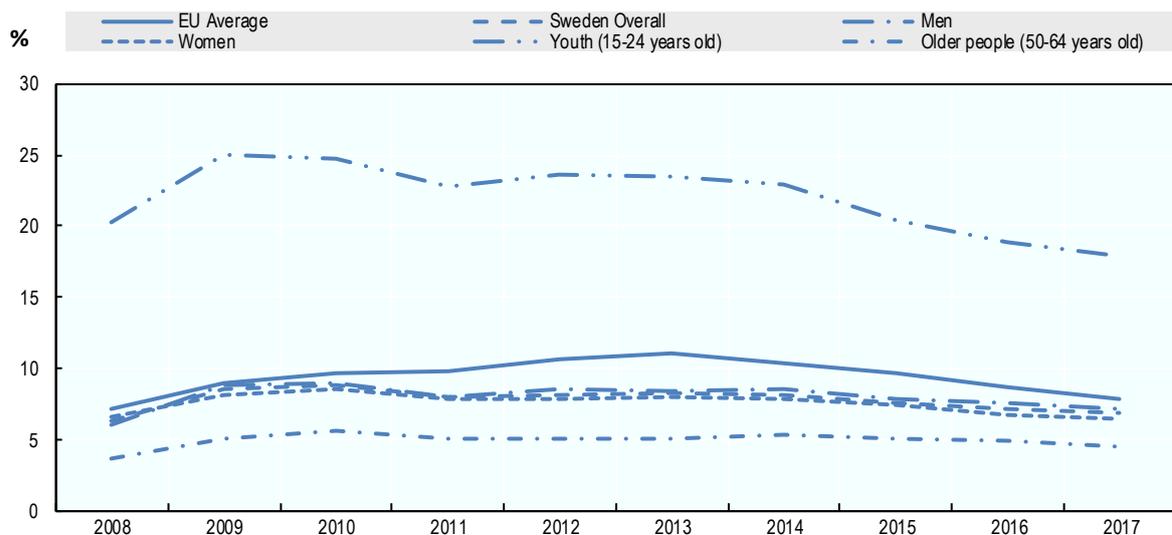
## 2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

### 2.1. Labour market context

GDP growth in Sweden was above the OECD average in 2017 (3.1% vs. 2.4%), while GDP per capita was growing at a slower pace. This is caused by a rapid increase in population, totalling 10.1 million in 2017, a rise of 1.3% compared to 2016. This was driven by a large influx of asylum seekers. For the period 2000-17 a total of 712 352 persons have sought asylum, with a peak in 2015 when 162 877 persons applied for asylum. Two-thirds of asylum seekers in 2015 were male. Residence permits have been given to more than 400 000 asylum related applicants during the 2009-17 period. Labour market integration of asylum seekers is a challenge since their average education level is below the demanded level of many employers. The full economic potential of recent immigration has not yet manifested since it takes several years to integrate into the Swedish labour market.

The unemployment rate in Sweden was below the European Union (EU) average in 2017 (6.9% vs. 7.8%) (Figure 1). According to Eurostat unemployment is decreasing also in 2018 since the average for Sweden in June 2018 was 6.2%, compared to 6.9% for EU. Important differences can be identified between social target groups. Youth unemployment was above the EU average in 2017 (17.4% vs. 16.8% in December according to Eurostat). There are signs, however, that the high level of youth unemployment decreases, building on a trend of the past decade. Men were slightly more likely to be unemployed than women (.6.3% vs. 5.6% in 2017). Swedish *Entreprenörskapsbarometern* data show that the unemployment gap between Swedish-born and foreign-born labour force is very high with a gap of more than 10 percentage points. Figure 1 shows that, generally speaking, Sweden's unemployment figures have been decreasing since 2013 for all groups, and that unemployment is below EU averages for all groups except youth.

Figure 1. Unemployment rate, 2008-17



Source: Eurostat (2018), Labour Force Survey.

## 2.2. Self-employment and entrepreneurship rates

Self-employment has traditionally been low in Sweden over the past decade relative to the European Union average, with 8.6% vs. 13.7% in 2017 (Figure 2a). This figure shows percentages for men and seniors above the Swedish average, and rates of women and youth below it. However, the share of women among the self-employed has increased slightly in recent years and is now more than 35% of the total. There has also been a shift in the proportions in different age groups. The group that has increased most is seniors (over 65 years old). The structure of self-employment in Sweden resembles in many ways the other Northern EU countries. The group of self-employed is composed of 53% Swedish-born men, 29% Swedish-born women, 11% foreign-born men and 7% foreign-born women.

According to the *Entreprenörskapsbarometern 2016*, more than half of new entrepreneurs state “personal development and realisation of ideas” as a reason to start-up. “Independence” is the prime driver for existing entrepreneurs. Younger people perceive fewer hindrances while women and foreign-born perceive more, for foreign-born people financing is much more of a hurdle. More than half intend to create a business in teams (60%), notably women and youth (63% and 66%, respectively).

A different measure of entrepreneurial activities, the Total early-stage Entrepreneurial Activities (TEA) rate, which estimates the proportion of the population involved in starting or managing a new business that is less than 42 months old. The overall TEA rate for Sweden is slightly above the EU average (7.3% vs. 6.7%) as shown in Figure 2b. The rates are also above the EU average for men (9.2% vs. 8.5%) and older people (6.1% vs. 4.3%), while Swedish youth had a lower TEA rate than the European average (7.1% vs. 7.7%). The TEA rate for older people is among the highest in the EU.

Figure 2c shows that necessity-based entrepreneurship is still very low in Sweden and also well below the EU average (7.0% vs. 20.3%). Older people between 50 and 64 years of age has the highest rate of necessity based entrepreneurship (7.4%), which still is much lower relative to the EU average for the group (24.3%). The proportion of necessity-based entrepreneurship is now lower for older people than the average for 2012-2016 but a bit higher for youth.

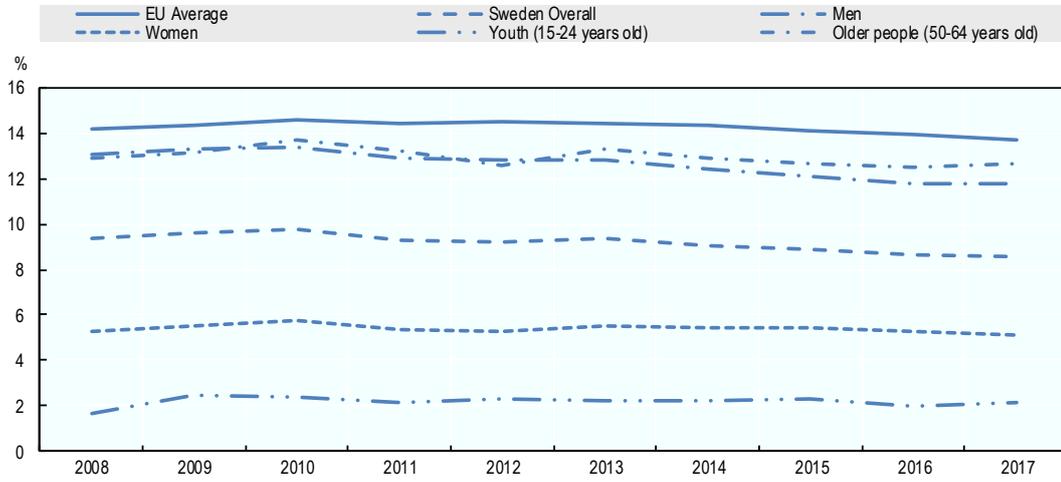
The proportion of people that expects to create a business is lower than in the EU average (10% vs. 12.6%) as shown in Figure 2d. The largest discrepancy can be found for youth between 18 and 30 years old with 20.4% in EU expecting to start a business compared to 14.9% in Sweden – placing Sweden as the sixth lowest in this category. On the other hand young people are more prone to expect to create a business also in Sweden. National sources confirm this pattern. *Entreprenörskapsbarometern* reported in 2016 that 47% (42% of women and 52% of men) would be willing to become entrepreneurs (2004 57%, 2012 49%), of those 32% want to primarily be entrepreneurs, 32% prefer to be employed and 34% want to be “combinators”. This means that 31% of the population would prefer to be entrepreneurs, while only 9% of the workforce being entrepreneurs. This gap has also been emphasised by the Global Entrepreneurship Monitor (GEM) since both the international reports and the Swedish reports<sup>1</sup> show that there is a paradoxical situation in Sweden where the majority believes that prospects for entrepreneurship are very good – but at the same time just a minority believes that they themselves have the capacity to start and run a business.

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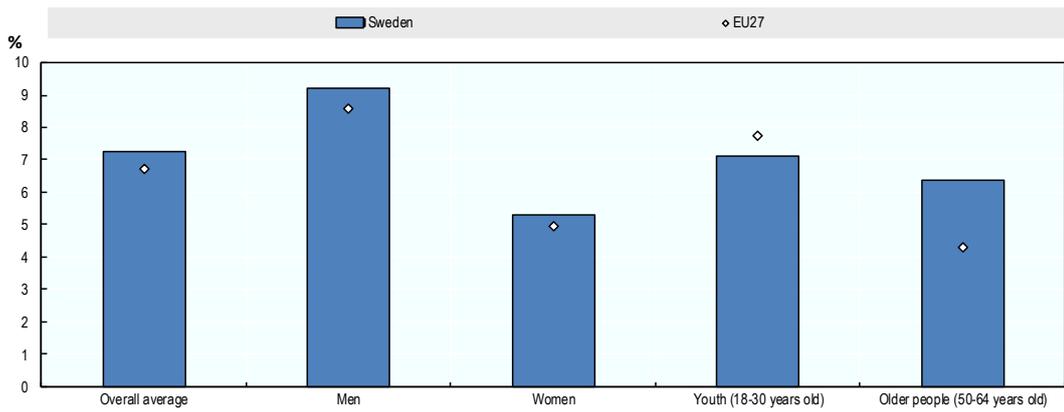
<sup>1</sup> [www.gemconsortium.org](http://www.gemconsortium.org).

**Figure 2. Entrepreneurship rates by target group**

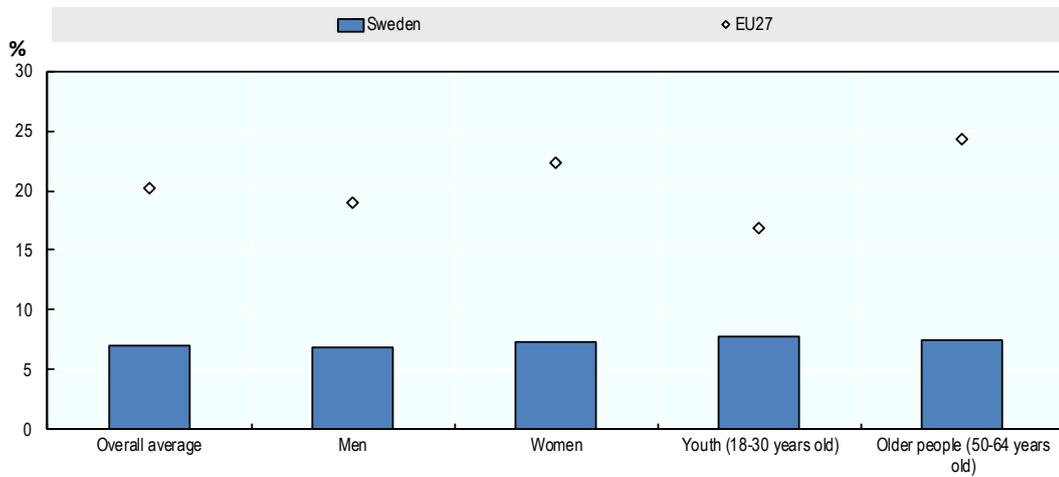
**a. Self-employment rate, 2008-17**



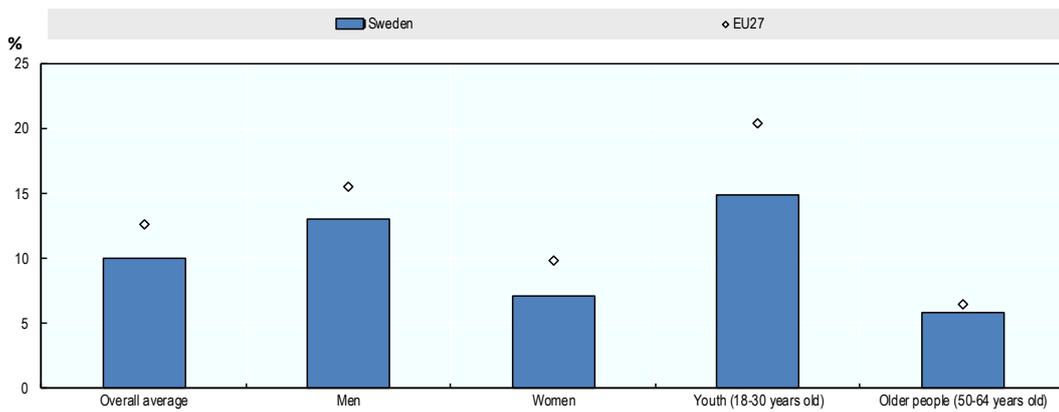
**b. TEA-Rate, 2013-17**



c. Proportion of TEA that is necessity entrepreneurship, 2013-17



d. Proportion who expect to start a business in the next 3 years, 2013-17



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total early-stage Entrepreneurial Activity rate, which is defined as the proportion of the population actively involved in pre-start-up activities and those who have started a new business within the last 42 months. The proportion of TEA that is necessity entrepreneurship is the proportion of entrepreneurs involved in setting-up a new business or operating a business that is less than 42 months old, who were motivated to start their business because they had no better options for work. Data for panels b, c, and d were pooled for the period 2013-17, producing an unweighted average. The EU27 average in panels b, c, and d covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: Panel a contains data from Eurostat (2018), Labour Force Survey; Panels b, c, and d contain data from the 2013 to 2017 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2018).

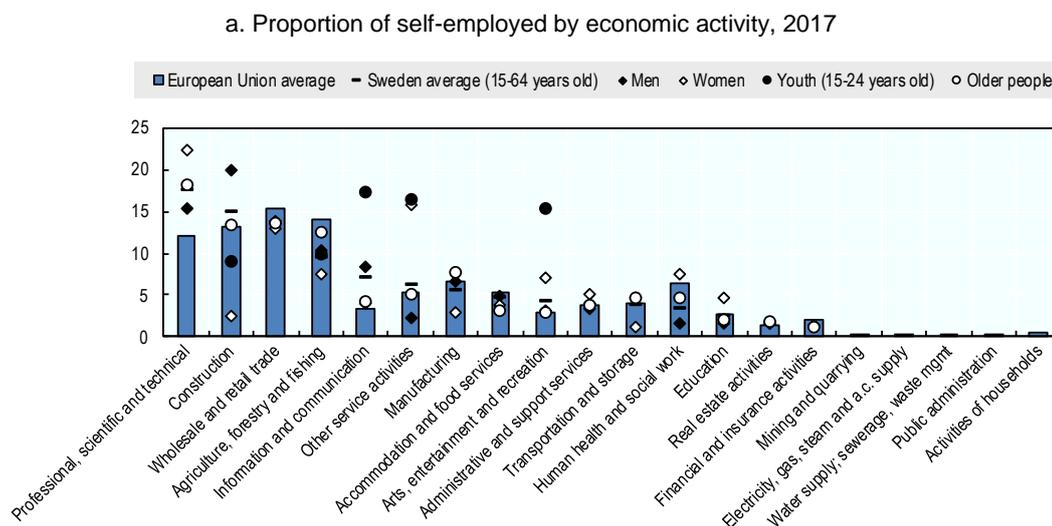
### 2.3. A profile of the self-employed

The distribution of self-employment by sector mirrored very closely the EU average in 2017 (Figure 3a). The top sectors were Professional, scientific and technical (17.4%), Construction (15.0%), and Wholesale and retail trade (13.6%). There were slight differences in the sector distribution by gender – self-employed women were much less likely to be working in Construction (2.5% vs. 20.0%) but much more active in Other service activities (15.8% vs. 2.4%). Youth were most likely to be self-employed in Information and communication (17.3%), Other service activities (16.4%), and Arts, entertainment and recreation (15.5%).

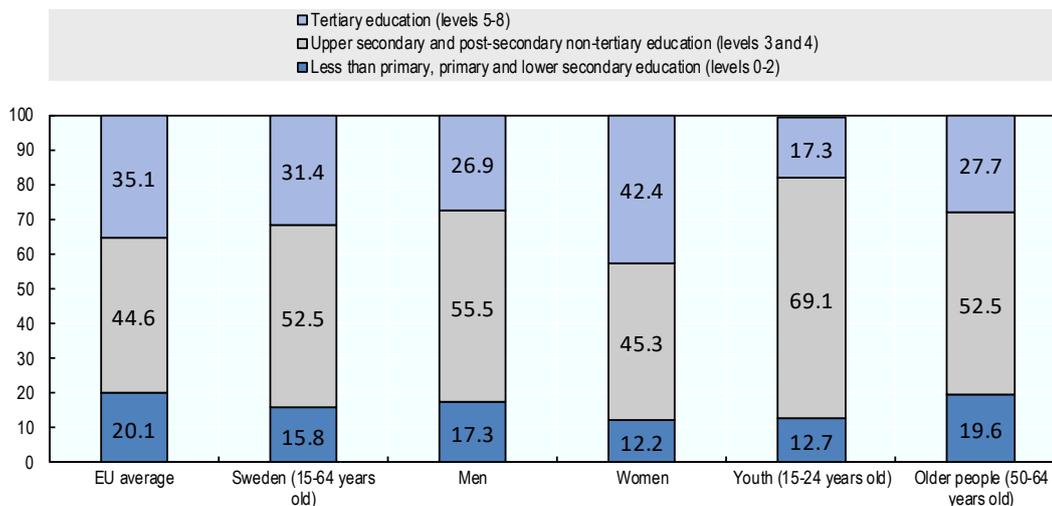
The self-employed were slightly more likely to have completed an Upper secondary and post-secondary non-tertiary education relative to the EU average in 2017 (52.5% vs. 44.6%), but slightly less like to have completed a Tertiary education (31.4% vs. 35.1%) (Figure 3b). Self-employed women were the most likely to have attained a Tertiary level education (42.4%) and youth were the least (17.3%), likely due to their age. The educational attainment of self-employed seniors was relatively similar to the national average.

About one-quarter of the self-employed worked as Professionals in 2017 (24.1%), which was slightly above the EU average (21.0%) (Figure 3c). Other important occupations included Craft and related trades workers (16.9%) and Technicians and associate professionals (16.4%). Self-employed men were more likely than women to be working as Craft and related trades workers (22.0% vs. 4.2%), while self-employed women were much more likely to be Professionals (31.4% vs. 21.2%) and Service and sales workers (23.6% vs. 8.1%). The distribution of self-employed older workers mirrors the national average and it data cannot be obtained on the distribution for youth.

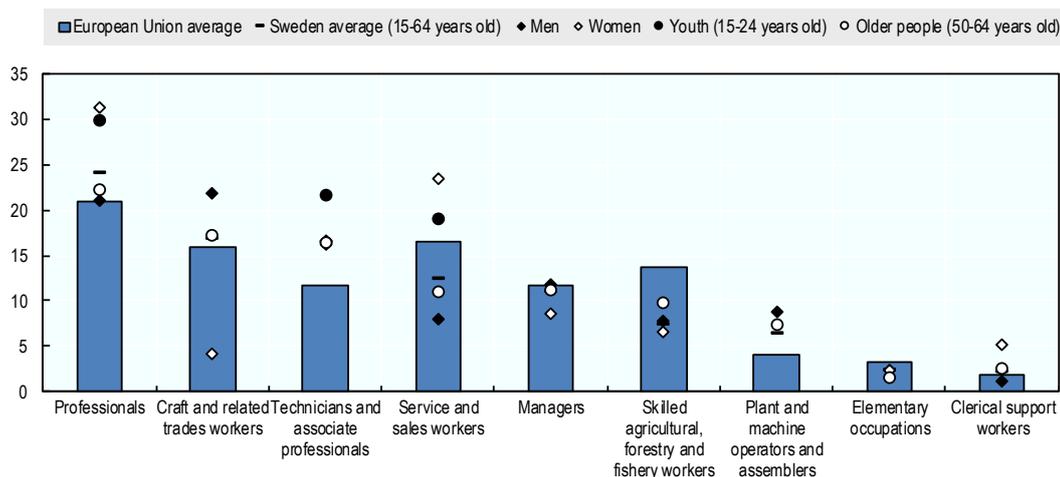
**Figure 3. Characteristics of self-employed workers by target group**



b. Proportion of self-employed by educational attainment, 2017



c. Proportion of self-employed by occupation, 2017



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed.

Source: Eurostat (2018), Labour Force Survey.

## 2.4. Barriers to business creation

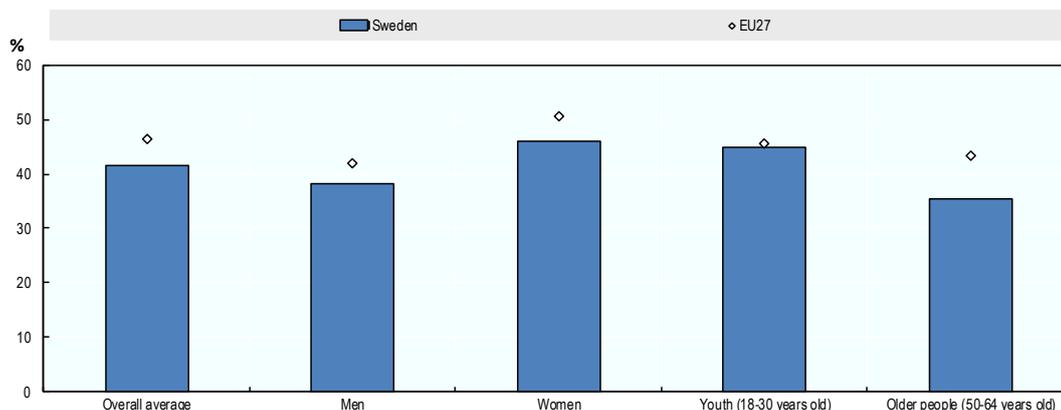
There are many barriers to business creation, lack of time and resources as well as lack of appropriate markets. In many countries “fear of failure” can be considered as a major barrier to entrepreneurship. As Figure 4a illustrates, this barrier is lower in Sweden than the EU average across all key target groups (41.5% vs. 46.2%). Of all groups, older people in Sweden were least likely to cite this barrier, while the European average is close to 8 percentage points higher (35.5% vs. 43.2%). The proportion of people who consider starting a business is highest among youth, men and Swedish-born.

However, all groups except older people were less likely than the EU average to feel that they had the skills to start a business (Figure 4b). Less than every fourth youth and women believed that they had appropriate skills. Women and youth are more often in industries characterized by professions and

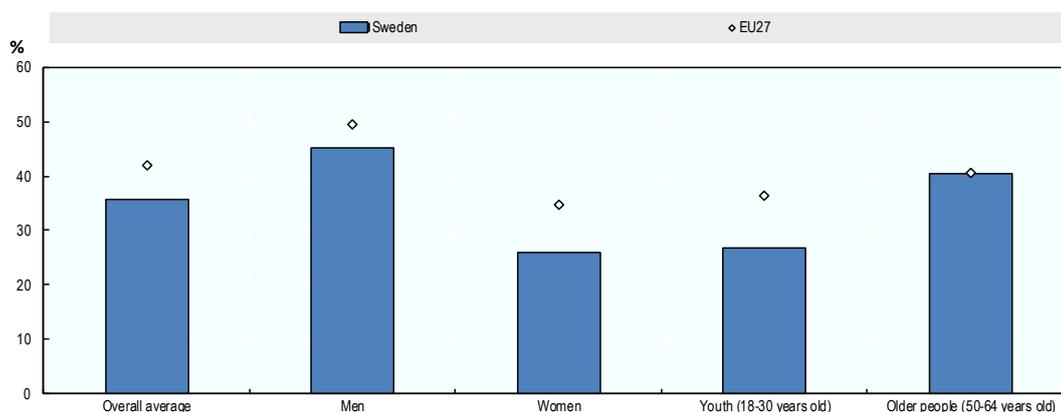
in services and women entrepreneurs have a higher education than average – this may form the image among especially women that entrepreneurship is highly demanding.

**Figure 4. Barriers to entrepreneurship by target group**

a. Proportion who report that a fear of failure prevents them from starting a business, 2013-17



b. Proportion who perceive that they have the skills to start a business, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

## 2.5. Entrepreneurship performance

Relative to the European Union average, Swedish entrepreneurs were slightly more likely to offer new products and services to their customers (Figure 5a) and were as likely to sell to customers in another country (58.3% vs. 57.4%) (Figure 5b). Women and older people are less likely to sell internationally.

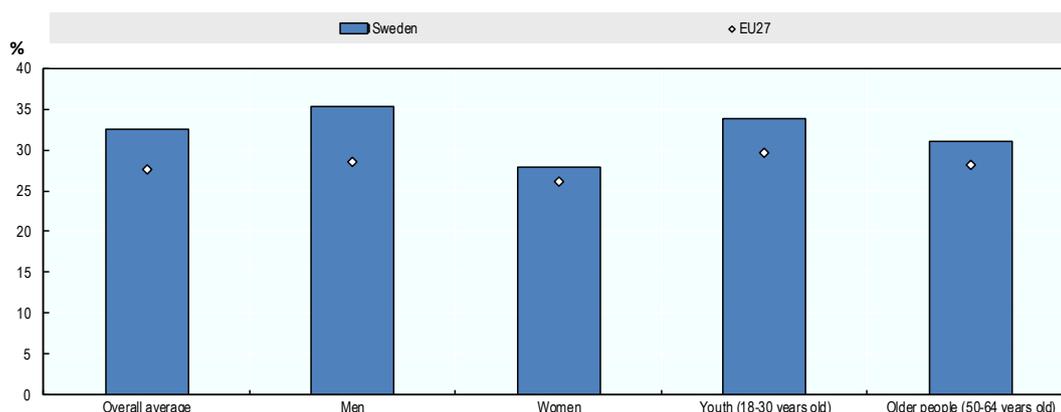
Moreover, the Business Conditions Survey (*Företagens villkor och verklighet*) (Swedish Agency for Economic and Regional Growth, 2014) highlighted some additional differences across key target

groups. For example, women, immigrants and young people are more likely to wish to grow their businesses and young entrepreneurs are likely to be more innovative.

Swedish entrepreneurs expect to create a substantial number of jobs with their new businesses, but rank lower compared to the EU average (Figure 5c). There are differences in attitudes towards firm growth between firms. The group of solo entrepreneurs, micro companies and small companies intend to grow (69%) but fewer than earlier now have such ambitions (77% in 2005) due to a diminished interest in growing through increasing the number of employed. Larger companies are more willing to hire additional personnel, want to grow more and have brighter outlooks on the future. However, two-thirds operate on in local and regional markets.<sup>2</sup> Entrepreneurs in hotels and restaurants, and wholesale and retail are most positive to growth while personal care and social services is the only line of business where less than a majority of the companies want to grow. A lack of management skills is the main hindrance for growth, especially for larger companies.

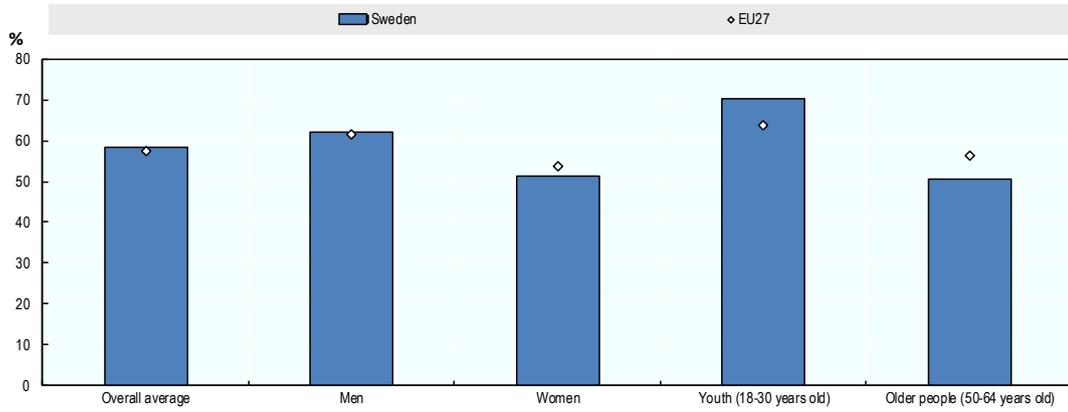
**Figure 5. Self-employment and entrepreneurship activities by target group**

a. Proportion of new entrepreneurs whose products or services are new to all or some customers, 2013-17

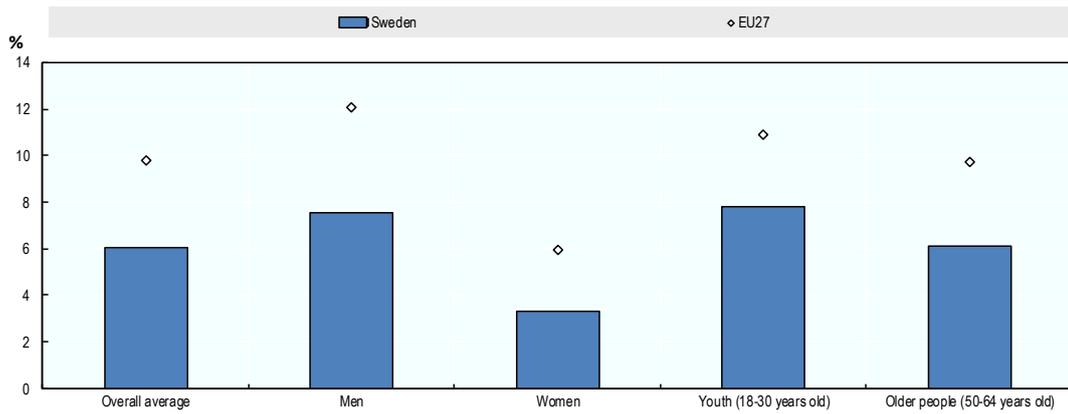


<sup>2</sup>[https://tillvaxtverket.se/download/18.6c7cba4d15e847bac579ed56/1506430418387/Företagens%20villkor%20och%20verklighet.pdf](https://tillvaxtverket.se/download/18.6c7cba4d15e847bac579ed56/1506430418387/F%C3%B6retagens%20villkor%20och%20verklighet.pdf)

b. Proportion who sell to customers in another country, 2013-17



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

### 3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

#### 3.1. Policy framework

Sweden has adopted a mainstream approach to entrepreneurship policy, where policies and programmes are designed to include all citizens equally. The goal is to establish a system that is easy to understand for future and existing entrepreneurs. General goals on equality and fair treatment have been set to ensure that all societal groups are included, following up on performance evaluations of policy programmes.

The organisation of Sweden's national policy for entrepreneurship (and innovation) is characterised by a decentralised decision structure. The government sets the general goals for the policy and distributes the grants to the organisations that are supposed to implement the policies. These organisations are national but operate on the regional and local level. The main organisation for direct support for entrepreneurship is *Almi Företagspartner AB* (ALMI),<sup>3</sup> which works with 16 regional units all over Sweden to provide access to loans, venture capital and advisory services. ALMI also co-operates with *Insamlingsstiftelsen IFS Rådgivningscentrum* (IFS)<sup>4</sup> to support immigrant entrepreneurs.

Another large organisation delivering entrepreneurship support is *Tillväxtverket* (Swedish Agency for Economic and Regional Growth),<sup>5</sup> an organisation with the overarching goal to strengthen the competitiveness of Swedish SMEs and entrepreneurs. *Tillväxtverket* promotes entrepreneurship and regional growth by providing information (e.g. through the website [www.verksamt.se](http://www.verksamt.se)) and strengthening networks and linkages with investors. Similar to ALMI, it is decentralised with nine locations across Sweden. The national strategy for regional development, “a national strategy for sustainable regional growth and attractiveness 2015-2020” (*En nationell strategi för hållbar regional tillväxt och attraktionskraft 2015-2020*), focuses on themes as innovation and entrepreneurship, attractive and accessible places, competence building and international co-operation. The overall goals are very wide and further developed in each region. Social cohesion is a goal but no specific measures are indicated. The experiences from earlier programs directed to women and immigrants showed that structural barriers for different target groups are similar. Hence a strategy “Open up!” was formed to make the system more available for all entrepreneurs, on equal terms.<sup>6</sup> There is also a strategy for work-integrated social enterprise (for unemployed and disabled).<sup>7</sup>

A small number of organisations are responsible for supporting specific groups of entrepreneurs. This includes for example, *Arbetsförmedlingen* (Swedish Public Employment Service)<sup>8</sup> that works with help to the unemployed, VINNOVA,<sup>9</sup> which supports innovative companies, mainly larger ones

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<sup>3</sup> <http://www.almi.se/English/>

<sup>4</sup> <http://www.ifs.a.se>

<sup>5</sup> <http://www.tillvaxtverket.se/sidhuvud/englishpages.4.21099e4211fd8a8c87b800017332.html>

<sup>6</sup> <https://tillvaxtverket.se/vara-tjanster/publikationer/publikationer-2015/2015-06-08-open-up.html>

<sup>7</sup> [https://www.regeringen.se/491b2f/contentassets/0f9a51b89db64c7490d310a9b05dee19/2018\\_sociala-foretag.pdf](https://www.regeringen.se/491b2f/contentassets/0f9a51b89db64c7490d310a9b05dee19/2018_sociala-foretag.pdf)

<sup>8</sup> <http://www.arbetsformedlingen.se/>

<sup>9</sup> <https://www.vinnova.se/en/>

and Coompanion supporting cooperative and social enterprises and entrepreneurs.<sup>10</sup> In addition *Tillväxtverket* works with immigrants, in addition to more general measures for entrepreneurship and SMEs.

There are also private sector companies that help entrepreneurs manage their information and regulatory obligations. Non-government organisations also have a role in the support system, including *Nyforetagarcentrum*<sup>11</sup> (provides advice and helps develop networks), IFS (works with immigrants) and *Ung Företagsamhet*<sup>12</sup> (works with entrepreneurial projects in schools).

In addition to these mainstream policies and support organisations, there are a small number of entrepreneurship schemes that are tailored for youth. These supports are typically linked to the higher education system (e.g. business incubators) and are typically focused on supporting innovative growth-oriented businesses.

Support to future or existing entrepreneurs is given in the form of educational measures, coaching/networking opportunities and, to a small degree, by (micro) financing. In terms of funding these measures are a minor proportion of the funding directed towards enhancing business. The main bulk of support is directed towards companies, not entrepreneurs. Special focus is placed on high-tech, to innovative and growing companies.

Sweden was well known for its support for women entrepreneurs. This tailored support phased out in 2015. This included the Business Advisors for Women Programme, which started in 1993 and was followed by a larger programme that included the Women Entrepreneurship Ambassadors Programme. In 2015, new regional growth agreements were selected as main policy instrument for promotion of growth and entrepreneurship. A number of tailored schemes remains but these are driven by NGOs and the private sector rather than public policy. These programmes were successful in terms of effects on firm growth and survival, as shown by quite several evaluations, mostly done by *Tillväxtanalys*<sup>13</sup> (Swedish Agency for Growth Analysis).

The large influx of immigrants, especially asylum seekers, has led to a need for special measures to integrate this group. Most of the measures are general education (e.g. language courses, basic education) and labour market measures to create new jobs (e.g. subsidies to municipalities to allow them to hire immigrants in the public sector). Recent measures and programmes have been implemented to increase entrepreneurship and self-employment among immigrants. These programmes are mainly handled by *Tillväxtverket* – there are overviews (a report on migration, entrepreneurship and establishing in Sweden, a report on the positive role of engaging foreign-born in SME internationalisation, a report on the need for support for newly arrived immigrants and a report on diversity and growth in SMEs) The latest programme is specifically designed to promote entrepreneurship among newly arrived women – this programme is in co-operation with *Arbetsförmedlingen*.

This mainstream approach intends to give all entrepreneurs and potential entrepreneurs the same opportunities for assistance and support. It remains to be seen whether this shift in entrepreneurship policy objectives will be sufficient at addressing the specific barriers faced by each group. For instance, youth tend to have more challenges with accessing start-up financing, immigrants tend to

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<sup>10</sup> [www.coompanion.se/english](http://www.coompanion.se/english)

<sup>11</sup> <http://www.nyforetagarcentrum.com/in-english/>

<sup>12</sup> <https://ungforetagsamhet.se/om-oss/junior-achievement-sweden>

<sup>13</sup> <https://www.tillvaxtanalys.se/in-english.html>

face skills-related and institutional barriers (e.g. lack of language skills, knowledge of regulatory obligations), the unemployed tend to have difficulties building networks, while seniors, women and people with disabilities tend to have more problems with negative stereotypes. Since regional growth agreements are now the main policy instrument, there is a risk that different regions' agreements contain different objectives and actions, and will be implemented differently. Thus the availability and quality of support may not be adequate for all groups. This risk may be offset by the locally administered ALMI financing and advisory services.

A review of the policy framework leads to the conclusion that policies are geared towards support for firms rather than towards individuals – this is not least seen in the budgets for different measures where innovation support to firms is heavily favoured. The policy framework is also very general in terms of how entrepreneurs are perceived. Mostly the “entrepreneur” is generic, i.e. there are no specific characteristics to be addressed. When key target groups are mentioned it is as underrepresented or as an untapped resource for economic growth. Even if this equality discourse has many advantages it tends to make groups as women, immigrants, unemployed, youth, seniors and disabled invisible to the policy framework rhetoric.

### **3.2. Government regulations**

As with all EU countries, Sweden has streamlined and reduced the regulatory burden on new start-ups and SMEs. There are no specific support schemes to help disadvantaged groups with business registration and the start-up process (with the exception of previous programmes for women and the new programmes launched for immigrants. This is not viewed as a significant obstacle to business creation and self-employment.

One of the underlying principles of the welfare system is that all individuals are treated the same, with extra benefits for those who have dependent children. Thus, entrepreneurs (including those from under-represented and disadvantaged groups) are, in principle, eligible for support on the same conditions as others. Since employment is the norm for the welfare system, it treats entrepreneurs as employees of their own firms. On this basis, the same rules are applied to entrepreneurs for sick leave, unemployment benefits, childcare support, etc. Since many entrepreneurs have a low salary, they are only eligible for the corresponding level of benefits.

The unemployed can benefit from additional regulatory support for business start-up. *Arbetsförmedlingen* (the Unemployment Office) can grant unemployment compensation for six months for unemployed who can demonstrate a quality business idea with business and financial plans. In addition, *Arbetsförmedlingen* can provide small grants to help unemployed people with disabilities to adjust their working space when they return to employment or self-employment. The regulatory environment for start-ups and businesses is considered to be favourable and there are no clear gaps that need to be addressed with regulatory amendments or policy actions. However, there is some pressure to make some changes since a well-developed social welfare system can be a hindrance to entrepreneurship, particularly for people that are considering moving from working as an employee to self-employment. Although the social welfare system treats everyone equally, benefits are determined by income and since self-employed people typically have lower incomes, moving into self-employment also implies a lower level of coverage by the social security system.

The regulatory context in itself is not a hindrance for entrepreneurship but still existing regulations favour employment over entrepreneurship as a way of life. For instance only a limited number of companies offer the possibility of self-employment on the same terms as regular employment. As with policy frameworks, the regulatory context is geared towards firms as the basis for entrepreneurship, not towards the individuals running these firms. On the labour market inclusive

policies are frequently used and the regulations in that field account for inclusion of women (equality plans are mandatory for instance), for adaptation of working conditions for the disabled and for non-discriminatory practices. No such measures for inclusive entrepreneurship are at hand.

### **3.3. Financing entrepreneurship**

In international comparisons, Sweden ranks well in terms of access to finance. As with all entrepreneurship policies and programmes, those that facilitate access to start-up financing follow a mainstream approach. There are currently no tailored products or offers for any of the main target groups of inclusive entrepreneurship policies (e.g. women, youth, seniors, immigrants), however as already noted, the unemployed can access up to six months of unemployment benefits while working to start a business. Most SME financing programmes focus on supporting high-tech and high growth-potential enterprises with venture capital and facilitating business angel investments.

However, there are a small number of lending schemes that receive public support. ALMI offers microloans (up to EUR 25 000) to enterprises with fewer than 10 employees. These loans, that have favourable terms in terms of interest and payback conditions, are open to all entrepreneurs but monitoring data indicate that these microloans are disproportionately used by women, youth and immigrants. These microloans were supported by the Progress MicroFinance Facility up until 2016 and will continue to be supported by the European Union's Programme for Employment and Social Innovation (EaSI). ALMI also offers Growth Loans that target innovative firms (EU guarantee through EFSI). In addition, *Jordbruksverket* (the Department of Agriculture) has a start-up grant for young people in the green sector.

Currently, Sweden's public support for financing entrepreneurship emphasises large-scale financing for high-tech and high-growth entrepreneurship. This is not accessible for most entrepreneurs who come from groups that are under-represented or disadvantaged in the labour market. While this fits with current policy priorities there is evidence that the lower end of the market is underserved, particularly for entrepreneurs who operate service and trade-based businesses. Traditional policy instruments such as microcredit and loan guarantees are not widely available.

Most start-ups require small amounts of capital but despite the relatively favourable situation in terms of access to capital new entrepreneurs report problems accessing capital. This is especially the case for women, youth, immigrants and the unemployed. Finding information on funding is a challenge for entrepreneurs.

### **3.4. Entrepreneurship skills**

Policies and programmes for entrepreneurship in Sweden to a large degree focus on building skills and entrepreneurial culture (see also Section 3.5). Nearly all business start-up support schemes include measures that aim to build entrepreneurship skills and culture.

National policies and programmes are mainly executed through ALMI and *Tillväxtverket* and both organisations use their regional outlets to reach entrepreneurs across Sweden. While these two organisations offer business counselling and training to entrepreneurs, ALMI also has specialised advisors for immigrants. These advisers can speak various languages to ensure that the support can be provided to the entrepreneurs in their native language. Their objective, however, is to help them move into the mainstream supports available for Swedish entrepreneurs. Since the end of 2016 measures and programmes directed towards foreign-born, mainly new immigrants, have been implemented. *Tillväxtverket* together with *Arbetsförmedlingen* received funding for immigrants to quickly start a business. Counselling and education in entrepreneurship was the most successful measure in the

22 projects that received funding. Additional projects have been established, often using the slogan “fast track into entrepreneurship”.

The women entrepreneurship programme was heavily geared towards the development of entrepreneurship skills (and networks) but national support recently ended. The responsibility has now been transferred to the regions (where gender equality goals are used as steering instrument). The new programme to promote entrepreneurship among foreign-born women addresses two groups in intersection: women and immigrants. This national programme is headed by *Tillväxtverket* with a budget of EUR 5.3 million over four years. The programme builds on the previous programmes directed towards immigrants and towards women. Support is given to women who aim at starting a business and consists of mentoring and networking activities.

Entrepreneurship training for youth is primarily delivered through the general educational system. The main training up to high-school level is provided through the *Ung Företagsamhet* where students start a business as a project. Entrepreneurship is more developed in the higher education system and all major universities have business incubators. Most of these incubators are specifically oriented towards high-tech start-ups and many are located at technical faculties. However, the aim of these nationally funded incubators is not to encourage young people into entrepreneurship *per se*, rather it is to encourage high-tech and innovative entrepreneurship.

Overall, policy schemes that support the development of entrepreneurship skills do not appear to be widely available in Sweden. Relative to other European Union countries, there appear to be few entrepreneurship training offers for women, seniors, youth, the unemployed, immigrants and disabled people, despite the suite of support that was previously available for women and projects such as Incubator 55+ for older people. There are some measures, as the free advice and support to unemployed and disadvantaged groups offered by *Coompanion* to help set up work-integrated social cooperatives (80% of the WISE start-ups, employing 10 000 people are started this way). Hence, more might be done to help potential entrepreneurs develop both general entrepreneurship skills that can be applied in employment or personal life (e.g. leadership) and more specific business management skills (e.g. financial planning). For youth and for immigrants there is need for both types of skills, and immigrants also need more support in learning either Swedish or English. Another challenge is that information on business start-up and available support is not easily accessible so potential entrepreneurs have difficulty knowing where to find support (the portal *verksamt.se* has become widely used which shows the need of such information systems). This is especially a challenge for under-represented and disadvantaged group who already have the most difficulty navigating the institutional environment.

### **3.5. Entrepreneurial culture and social capital**

Overall, entrepreneurship is viewed positively in Swedish culture and it is valued as an important contribution to society and the economy. However, special focus is given to entrepreneurship that entails innovation, growth and high-tech, which tend to marginalize the benefits of more “mundane” types of entrepreneurship. The positive effects of attention to previously invisible groups were shown the past two decades when women’s entrepreneurship was heavily promoted and supported. There were many media campaigns, events and networks to promote entrepreneurship as a viable and valuable career choice. This included the Women’s Ambassadors Programme that sought to inspire women to become entrepreneurs.

However, now that national entrepreneurship policy has taken a mainstream approach, there are fewer activities by the national government to promote entrepreneurship. The regional growth agreements have, to some extent, taken over the task. In addition, the education system and non-

government actors also play a stronger role in promoting entrepreneurship. Still, the focus is on high-tech and high-growth, which implicitly promotes male, young and middle-aged, Swedish and able-bodied entrepreneurs. As a result measures to promote entrepreneurship among women, seniors, immigrants, youth (not high-tech), the unemployed and disabled are scarce. No specific measures are aimed at older people, for the unemployed two specific measures administered by *Arbetsförmedlingen* exist (unemployment compensation for six months – disabled unemployed might get a minor funding to adapt their working environment when starting a business), for young people there are incubators (though these are mainly university-based). There was a period when women's entrepreneurship was stressed in programmes to advance it but that period is over. The only direct measures now are for immigrants – and then mainly for the intersection immigrant-women (and often also unemployed). The discourse on entrepreneurship is still oriented towards innovative and high-tech growing firms even if there also are signs of a revival of the thoughts that social entrepreneurship and new forms, as cooperatives, might be a way to promote entrepreneurship in general. One such measure where *Tillväxtverket* and *Arbetsförmedlingen* can give support (with EU funding) is work-integration social enterprises where people far away from the labour market can find meaningful work.<sup>14</sup> The government just launched a programme to promote social entrepreneurship, granting EUR 12 million for the period 2018-20. *Tillväxtverket* and VINNOVA will handle this programme that aims for instance at increasing knowledge of social enterprise, forming networks and building incubators.

Given the high visibility of women's entrepreneurship promotion in recent years, there does not appear to be a need to undertake more entrepreneurship promotion. However, care is needed in the delivery of entrepreneurship messages in the education system and higher education to ensure that the image of entrepreneurship is not limited to a small group of people.

There is also a need to help strengthen the networks of entrepreneurs, especially those who face challenges in this area such as youth, the unemployed and seniors who have been out of the labour market for some time. There is currently very little public policy support in this area.

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<sup>14</sup> [www.sofisam.se](http://www.sofisam.se)

#### 4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP

Women are less likely to be engaged in entrepreneurship than men according to all of the various measures such as self-employment rate, and various survey based estimates such as the TEA rate. Business registration data show that about 30% of new businesses were registered by women.

This is paradoxical given that Sweden is generally considered to be one of the countries where the gender gap is the smallest – it was ranked 5<sup>th</sup> in the world in the World Economic Forum's Global Gender Gap Report 2017.<sup>15</sup> The Swedish social welfare system is built to be gender-neutral; women are (at least) as educated as men, public (and cheap) daycare is provided, and parental benefits are very supportive of labour market activity. The cause for the gender gap in entrepreneurship includes several factors at institutional, organisational and individual levels.

First, at the institutional level, the quite generous system of benefits associated with parenthood, sickness and unemployment is still mainly catered to supporting employees rather than the self-employed or entrepreneurs. For example, a small business owner in consultancy is not likely to be able to take advantage of the generous possibility to stay at home for 18 months with a new baby – in that timespan the business will not survive since consultancy is strictly linked to a specific individual, it cannot easily be transferred to somebody filling-in for a period of time. This barrier, that the social benefit system favours regular employment over entrepreneurs, has been pointed out for decades but still reforms have been slow.

Second, on the institutional level, Sweden has a tradition of favouring certain types of entrepreneurship and businesses. Traditionally conventional industry was emphasised – Sweden's wealth was built on industries like mining, wood and pulp processing, electricity etc. leading to an economy heavily dependent on large industrial conglomerates. This era is now history but still Sweden is a country where innovation (especially high-tech) and company growth is the discourse of business and politics, even though the main part of Sweden's economy now builds on companies in services and trade. There is a difference between what sectors men and women start and run businesses in. As seen in section 2.2, women are over-represented in the social and services sectors and underrepresented in industry, transport and building. Support systems for companies are mainly built for the latter type of companies. For example, most support measures for innovation are designed for businesses in manufacturing. Another example is financing where availability of small loans is lower than that of larger loans for buildings or equipment.

Another barrier at the institutional level that is discussed is that a lot of personal services dominated by women in the workforce traditionally have been provided by the public sector (notably education, daycare for children, care of elderly, medical services) and that the political discussions on the deregulation of the public sector has a negative impact on especially women's propensity to establish in the deregulated areas – one example is the left-wing suggestion to forbid profits in schools and social services companies.

Third, on the individual level, there seems to be barriers associated with the image of the "entrepreneur", as this image is perceived both by the entrepreneur herself and by the surrounding stakeholders. In the 2018, Swedish GEM study it was found that women perceive their knowledge and ability to start and run a business lower than men do. This difference is 18% in 2017 and is almost the same from 2006 onwards. Comparing with other countries we find that the 18% difference ranks

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<sup>15</sup> <https://www.weforum.org/reports/the-global-gender-gap-report-2017>

Sweden among the countries with the greatest gap between men and women in perceived knowledge and ability to start and run a business – Sweden ranks 6th (after Switzerland, Luxemburg, Great Britain, Ireland and Korea). It is not only the women themselves that have an image of the “entrepreneur”, as being a man. Women entrepreneurs report being treated differently by banks, advisors etc.

The support measures for women who want to become, or already are, entrepreneurs in Sweden are presently framed within a mainstream discourse, i.e. measures are constructed so that they should apply to all, regardless of gender, ethnicity, age etc. During the period 1990-14 several programmes were directly targeting women as entrepreneurs. The effects of this have been evaluated by *Tillväxtanalys* in 2018 and show mixed results. The evaluation shows some changed perceptions and positive effects for women entrepreneurs that are already operating, but unclear effects on new entrepreneurs that are creating businesses.

## 5. POLICY RECOMMENDATIONS

Entrepreneurship policies in Sweden are designed and delivered as mainstream policies, i.e. they intend to support the whole population and everyone is treated in the same way. However, this does not mean that government ignores certain disadvantaged groups of individuals, since other policies, such as the welfare system, are built to ensure equality between groups. But the welfare system does not foster entrepreneurship and hence there is some scope for developing tailored initiatives to support groups that are under-represented and disadvantaged in the labour market. Key recommendations for strengthening the inclusiveness of entrepreneurship include:

1. *Strengthen the linkages between welfare, labour market and entrepreneurship policies.* Individuals make a living by being employed, by being self-employed/entrepreneurs or by living on welfare. During a lifetime people often go back and forth between being employed and being entrepreneurs, sometimes via a spell of unemployment. There is a need to acknowledge this and understand the conditions that enhance or hinder such shifts. Equating the conditions for entrepreneurs and employed in terms of for instance social benefits would make it easier for individuals to take the first step in entrepreneurship. This is especially true for those more dependent on a viable social security – as people without capital (youth, seniors, women, immigrants, unemployed) – who tend to prefer positions with a security net. The social welfare system and the employment policies are the areas that mainly have to be discussed in relation to entrepreneurship policies – this has also long been a demand from organisations representing entrepreneurs.
2. *Develop more entrepreneurship training and education, especially for groups where such training is lacking as seniors, women and immigrants.* Data show that Swedish people do not view themselves as having the skills for entrepreneurship and key target groups such as youth, seniors, women and immigrants are even less likely to have entrepreneurship skills. The current approach of providing generic training is likely inadequate to address the additional and greater barriers that these groups face. For example, immigrants would need education on the Swedish system and also adequate language skills. Entrepreneurship training should focus on networking (meeting entrepreneurs in ones line of business as well as representatives from relevant organisations).
3. *Apply the incubator concept to key target groups (women, the unemployed, seniors and immigrants) to deliver business development services and help them build entrepreneurship networks.* The incubator concept is currently used mostly within the context of higher education and supporting young entrepreneurs. Adapting this model to the needs of women, the unemployed, older people and immigrants will improve the quality of support provided and will help them build entrepreneurship networks to improve their access to resources. This could build on the experience of Inkubator 55+, which supported senior entrepreneurs.
4. *Implement small-scale start-up financing, such as microcredits or loan guarantees for youth, women, older people and immigrant entrepreneurs.* These entrepreneurs have few options for obtaining small loans for business start-up. Current start-up financing heavily favours innovative and high-growth potential businesses, which often does not match the profile of entrepreneurs from the following groups: youth, women, older people and immigrants. Thus the needs of a significant part of market are unmet.

5. *Increase the use of monitoring, evaluation to establish good practice examples.* Co-ordinate and disseminate knowledge on entrepreneurship policies and effects of it on different groups of entrepreneurs. It is difficult to identify and access evaluation reports on entrepreneurship policies and programmes, which was confirmed by the results of the governmental investigation of how the innovation system of Sweden is working. No organisation has the whole picture, the policies and programmes for entrepreneurship is a patchwork where many actors work – and do good jobs – but do not see the whole system.

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## ANNEX: METHODOLOGY

Each note was prepared by a national expert in co-operation with the OECD Secretariat. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with key stakeholders and government representatives. The information was then verified by government partners, programme managers and other inclusive entrepreneurship stakeholder groups through email exchanges and one-day seminars in selected countries.

The notes are based on an assessment framework that was developed by the OECD Secretariat. The assessment framework provided a common analytical framework and report structure for the 28 notes that are in this series.

The framework contains five pillars:

### 1. Policy framework

- Is there an entrepreneurship strategy or action plan that explicitly covers the promotion and support of entrepreneurship for people in under-represented and disadvantaged groups?
- Is there a mechanism for co-ordinating inclusive entrepreneurship policy actions across relevant national ministries, and with regional and local governments and civil society organisations?
- Is there a systematic monitoring and evaluation process for the policies, programmes and schemes that promote and support entrepreneurship for people in under-represented and disadvantaged groups?

### 2. Government regulations

- To what extent are entrepreneurs from under-represented and disadvantaged groups treated equally with employees by social security schemes?
- Do measures exist that temporarily cover the loss of state income supports (e.g. unemployment benefits, disability allowances) for entrepreneurs amongst under-represented and disadvantaged groups when they start a business?
- Do measures exist to support under-represented and disadvantaged entrepreneurs in dealing with administrative procedures for entrepreneurship amongst under-represented and disadvantaged groups (e.g. information provision, support with administrative requirements)?
- Are there any entrepreneurship policy initiatives or schemes to address group-specific institutional challenges related to dependents (e.g. childcare, eldercare)?

### 3. Financing entrepreneurship

- Are there grants for business creation offered to support entrepreneurs from under-represented and disadvantaged groups?
- Is microcredit for business creation available to support entrepreneurs from under-represented and disadvantaged groups?
- Are there loan guarantee schemes for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there self-financing groups for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there public policy schemes that encourage and support business angel networks to support entrepreneurs from under-represented and disadvantaged groups?

- Are there schemes that encourage and support crowdfunding and peer-to-peer lending to support entrepreneurs from under-represented and disadvantaged groups?
- Is financial literacy training offered to support entrepreneurs from under-represented and disadvantaged groups?

#### **4. Entrepreneurship skills**

- Are there entrepreneurship training initiatives for entrepreneurs from under-represented and disadvantaged groups?
- Do high potential entrepreneurs from under-represented and disadvantaged groups have access to one-to-one or group coaching and mentoring?
- Are there public initiatives that provide information on available support programmes or on business start-up procedures for entrepreneurs from under-represented and disadvantaged groups?
- Are there business consultancy and advisory services for entrepreneurs from under-represented and disadvantaged groups?
- Are there business incubators for entrepreneurs from under-represented and disadvantaged groups?

#### **5. Entrepreneurial culture and social capital**

- Is entrepreneurship actively promoted as an employment opportunity amongst under-represented and disadvantaged groups through the education system, media, role models, etc.?
- Are there public policy actions that attempt to build specific business networks for entrepreneurs amongst under-represented and disadvantaged groups?

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